



2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,952	5,104	5,156	5,144	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,952	5,104	5,156	5,144	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,388	5,541	5,803	5,793	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,388	5,541	5,803	5,793	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,202	6,361	6,813	6,801	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,202	6,361	6,813	6,801	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	29,685	30,259	30,967	31,001	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29,685	30,259	30,967	31,001	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.68%	16.87%	16.65%	16.59%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.68%	16.87%	16.65%	16.59%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.15%	18.31%	18.74%	18.69%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.15%	18.31%	18.74%	18.69%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.89%	21.02%	22.00%	21.94%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.89%	21.02%	22.00%	21.94%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	108,438	110,627	109,890	110,283	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.97%	5.01%	5.28%	5.25%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,388	5,541	5,803	5,793	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,388	5,541	5,803	5,793	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	108,438	110,627	109,890	110,283	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	108,438	110,627	109,890	110,283	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.97%	5.01%	5.28%	5.25%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.97%	5.01%	5.28%	5.25%	[A.2]/[B.2]	

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Capital
Jyske Bank A/S

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	6,202	6,361	6,813	6,801	C01.00 (0001,0001)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,952	5,104	5,156	5,144	C01.00 (0002,0002)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	76	82	68	-78	C01.00 (0005,0005)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,365	5,537	5,606	5,731	C01.00 (0010,0010)	Articles 36(1) point (c), 36(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	23	22	22	22	C01.00 (0030,0030)	Articles 41(10), 36(1) point (e) and 36(1) point (i) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0035,0035)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0035,0035)	Articles 41(1), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0035,0035)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-42	-45	-41	-38	C01.00 (0035,0035)	Articles 32 to 35 and 36(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-441	-465	-463	-451	C01.00 (0035,0035) - C 01.00 (0040,0040)	Articles 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0037,0037)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0038,0038)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0038,0038)	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040,0040)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046,0046)	Articles 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	C01.00 (0045,0045) - C 01.00 (0045,0045) + C 01.00 (0047,0047) - C 01.00 (0047,0047)	Articles 42(6), 36(1) point (h) and 89 to 91 of CRR, Article 36(1) point (h), 34(2) point (b), 24(4) point (b) and 29 of CRR, Article 36(1) point (h) and 27(2) of CRR, Article 36(1) point (h), 13(1) of CRR and Article 36(1) point (i) and 12(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0045,0045)	Articles 36(1) point (h), 24(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0048,0048)	Articles 42(7), 36(1) point (i), 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	C01.00 (0049,0049)	Articles 36(1) point (c) and 39, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0050,0050)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051,0051)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-30	-37	-47	-43	C01.00 (0051,0051)	Articles 36(1) point (n) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0054,0054)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0059,0059)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.3 - 1.1.2)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0020,0020)	Articles 48(1) to (3), and 48 to 49 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0040,0040)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0020,0020)	Articles 480 to 472, 479 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	435	437	648	649	C01.00 (0020,0020)	Articles 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	435	437	648	649	C01.00 (0046,0046) - C 01.00 (0047,0047)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0070)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0070,0070) + C 01.00 (0070,0070) - C 01.00 (0070,0070) + C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0068,0068) + C 01.00 (0070,0070) - C 01.00 (0070,0070) + C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,388	5,541	5,933	5,793	C01.00 (0015,0015)	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	814	820	1,010	1,008	C01.00 (0070,0070)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	814	820	1,010	1,015	C01.00 (0070,0070) - C 01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	-7	C01.00 (0050,0050) - C 01.00 (0050,0050) + C 01.00 (0050,0050) - C 01.00 (0050,0050) + C 01.00 (0070,0070) - C 01.00 (0070,0070) + C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0080) - C 01.00 (0080,0080) + C 01.00 (0080,0080) - C 01.00 (0080,0080)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	29,885	30,259	30,967	31,001	C01.00 (0001,0001)	Articles 90(3), 95, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0001,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.68%	16.67%	16.66%	16.59%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.15%	18.21%	18.74%	18.69%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.89%	21.02%	22.00%	21.94%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,952	5,104	5,156	5,144	A.1.A.12.A.1.1+MIN(A.1.1.A.1.2+A.1.2.A.2.A.4+MIN(A.1.2.A.1.A.1.1, A.1.2.A.1.1))	-
CET1 RATIO (%) Fully loaded ⁽²⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.68%	16.67%	16.66%	16.59%	(B.1)/(E.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0040)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046,0046)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046,0046)	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046,0046)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

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Overview of Risk exposure amounts

Jyske Bank A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	21,002	21,524	21,760	21,872	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	1,315	1,606	1,577	1,566	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	18,619	19,172	19,311	19,523	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	654	751	697	682	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	210	170	142	161	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	209	205	195	192	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,154	1,319	1,445	1,362	C 02.00 (r0520, c0010)
Of which the standardised approach	1,154	1,319	1,445	1,362	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,031	2,053	2,614	2,614	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,031	2,053	2,614	2,614	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	4,425	4,238	4,114	4,117	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	29,685	30,259	30,967	31,001	

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

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,420	3,351	909	1,797
Of which debt securities income	233	326	93	191
Of which loans and advances income	2,140	2,963	785	1,578
Interest expenses	1,465	2,056	583	1,149
(Of which deposits expenses)	417	597	187	388
(Of which debt securities issued expenses)	1,025	1,383	380	729
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	9	4	14
Net Fee and commission income	243	346	81	162
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	71	221	-19	-44
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	32	-36	42	99
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	26	37	8	20
Net other operating income /(expenses)	91	123	24	47
TOTAL OPERATING INCOME, NET	1,427	1,995	465	946
(Administrative expenses)	595	816	201	407
(Cash contributions to resolution funds and deposit guarantee schemes)	9	12	3	7
(Depreciation)	68	90	19	38
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-4	5	10	11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	5	10	11
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	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)	20	14	-1	8
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	20	14	-1	8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	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	738	1,058	233	476
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	551	792	172	352
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	551	792	172	352
Of which attributable to owners of the parent	551	792	172	352

⁽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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Jyske Bank A/S

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	10,675				10,552				9,542				11,471				IAS 1.54 (f)	
Financial assets held for trading	6,482	3,216	3,266	0	7,094	4,176	2,919	0	6,915	4,388	2,527	0	5,130	2,626	2,505	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	190	56	0	134	192	57	0	134	188	61	0	127	196	72	0	123	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	49,668	3,759	45,909	0	51,756	3,657	48,099	0	51,341	3,432	47,909	0	52,527	4,429	48,099	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	32,473				32,606				32,642				31,496				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.22; 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	2,364				2,414				2,626				2,418					
TOTAL ASSETS	101,851				104,614				103,254				103,237				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			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 1.31.44(a)
Financial assets at amortised cost	Debt securities	5,007	0	0	0	0	0	4,989	0	0	0	0	5,002	0	0	0	0	0	0	5,075	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	26,051	1,245	587	-79	-98	-239	26,153	1,264	608	-76	-97	-235	26,059	1,346	655	-87	-102	-229	24,702	1,514	632	-85	-116	-226	Annex V Part 1.31.44(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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Jyske Bank A/S

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,678	2,578	2,006	1,979	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	45,063	46,710	46,890	46,570	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	44,851	45,973	44,788	44,775	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	135	137	149	150	IAS 37.10; IAS 1.54(l)
Tax liabilities	20	1	1	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,123	3,058	2,871	3,162	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	95,869	98,457	96,704	96,637	IAS 1.9(b); IG 6
TOTAL EQUITY	5,982	6,157	6,550	6,600	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	101,851	104,614	103,254	103,237	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2,678	2,578	2,006	1,979	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	2	0	6	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	2	0	6	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	736	565	897	845	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	394	374	576	545	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,528	4,211	4,416	3,795	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	120	138	75	75	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,361	7,658	6,489	5,880	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	2,799	3,258	3,021	2,807	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,739	7,363	6,960	7,264	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,568	5,814	5,404	5,597	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,034	12,739	12,521	13,066	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,167	11,450	11,059	11,290	Annex V.Part 1.42(f), 44(c)
Debt securities issued		57,515	60,146	60,394	60,490	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		816	824	1,140	1,016	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		92,592	95,262	93,684	93,324	

2024 EU-wide Transparency Exercise
Market Risk
Jyske Bank A/S

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments	911	1,059	0	0	0	0						0	0	0	0								
Of which: General risk	404	550	0	0	0	0						0	0	0	0								
Of which: Specific risk	506	508	0	0	0	0						0	0	0	0								
Equities	242	259	0	0	0	0						0	0	0	0								
Of which: General risk	122	147	0	0	0	0						0	0	0	0								
Of which: Specific risk	120	112	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	1	0	0	0	0	0						0	0	0	0								
Total	1,154	1,318	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	1,211	1,156	0	0	0	0						0	0	0	0								
Of which: General risk	708	693	0	0	0	0						0	0	0	0								
Of which: Specific risk	502	462	0	0	0	0						0	0	0	0								
Equities	234	203	0	0	0	0						0	0	0	0								
Of which: General risk	125	108	0	0	0	0						0	0	0	0								
Of which: Specific risk	109	94	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	-3	0	0	0	0						0	0	0	0								
Total	1,445	1,361	0	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	13,220	8,905	0		13,927	10,614	210	
	Regional governments or local authorities	3,390	3,390	0		3,321	3,790	0	
	Public sector entities	19	1	0		89	49	19	
	Multilateral Development Banks	239	181	0		202	202	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,089	1,089	244		1,023	877	246	
	Corporates	174	140	140		238	200	197	
	of which: SME	36	4	0		0	0	0	
	Retail	91	41	21		108	59	31	
	Secured by mortgages on immovable property	62	26	16		71	31	19	
	of which: SME	46	40	11		74	70	21	
	Reserves in default	12	10	0		28	25	0	
	of which: SME	145	70	71	61	146	77	76	63
	Risks associated with particular high risk	1	1	0		0	0	0	
	Covered bonds	7,048	7,048	721		7,084	7,083	708	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	213	213	206		219	219	214		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ⁴	22,872	28,221	1,491	61	23,421	23,200	1,790	63	

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

² Substituted Total does not include the securitisation position unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	22,083	8,731	0		3,376	2,667	210	
	Regional governments or local authorities	2,679	1,673	0		2,074	1,547	0	
	Public sector entities	0	0	0		76	36	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	132	132	36		156	155	45	
	Corporates	50	36	34		102	86	81	
	of which: SME	10	4	0		19	15	0	
	Retail	63	23	16		76	36	18	
	Secured by mortgages on immovable property	11	10	0		41	37	11	
	of which: SME	11	10	0		28	25	0	
	Reserves in default	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	2,067	2,067	707		6,830	6,830	689	
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 resources	0	0	0		0	0	0		
Standardised Total ⁴	28,762	35,273	1,823	0	23,421	23,200	1,790	0	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	957	957	0		7,775	7,775	0	
	Regional governments or local authorities	184	184	0		184	184	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	120	120	41		120	120	44	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	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	
	Reserves in default	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Risks associated with particular 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 resources	0	0	0		0	0	0		
Standardised Total ⁴	1,141	1,141	41	0	8,959	8,959	44	0	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	(in EUR, %)								
	Central governments or central banks	10,306	9,368	209		12,864	11,892	100	
	Regional governments or local authorities	2,201	2,201	0		2,200	2,175	4	
	Public sector entities	77	36	7		77	37	7	
	Multilateral Development Banks	138	140	0		138	138	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	866	866	288		866	864	288	
	Corporates	273	233	181		245	209	150	
	of which: SME	-	-	-		-	-	-	
	Retail	119	10	36		12	44	28	
	of which: SME	79	39	39		79	39	39	
	Secured by mortgages on immovable property	68	64	22		67	62	21	
	of which: SME	29	22	7		29	24	8	
	Exposures in default	138	77	77	55	138	77	78	56
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	6,024	6,023	602		5,261	5,261	708	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	216	216	272		225	225	332		
Residual	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	23,967	23,847	1,723	64	24,729	23,969	1,718	62	

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

(2) Derivatives Total does not include the securitisation portfolio until the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
DENMARK	(in EUR, %)								
	Central governments or central banks	2,201	1,697	209		4,194	2,867	100	
	Regional governments or local authorities	2,214	1,329	0		2,213	1,762	0	
	Public sector entities	76	30	0		76	36	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	150	144	39		149	141	40	
	Corporates	88	72	71		88	68	66	
	of which: SME	7	3	2		12	7	5	
	Retail	79	31	39		71	29	38	
	of which: SME	7	3	3		7	3	3	
	Secured by mortgages on immovable property	29	22	11		29	24	11	
	of which: SME	1	1	1	2	1	1	1	2
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	6,024	6,024	602		6,966	6,966	696	
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		
Residual	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				5	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	7,832	7,832	0		8,310	8,310	0	
	Regional governments or local authorities	314	314	0		328	328	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	112	111	29		111	109	27	
	Corporates	1	1	1		1	1	1	
	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	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	12	12	1		12	12	1	
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		
Residual	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				1	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: restructured		Of which: restructured			Of which: restructured		Of which: restructured		
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	40,722	702	36,039	13,541	623	327	42,136	789	37,383	14,027
	Corporates - Of which: Specialised Lending	27	0	26	29	0	0	26	0	22	28
	Corporates - Of which: SME	8,554	308	7,603	2,872	352	129	8,324	280	7,398	2,719
	Retail	36,697	401	29,272	5,553	424	291	33,580	398	30,119	5,709
	Retail - Secured on real estate property	26,259	283	23,575	4,365	262	199	27,196	278	26,697	4,621
	Retail - Secured on real estate property - Of which: SME	5,005	40	4,511	842	34	19	4,954	44	4,708	716
	Retail - Secured on real estate property - Of which: non-SME	21,253	243	19,064	3,723	267	180	22,152	233	21,989	4,505
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,439	118	3,697	1,388	122	92	4,653	118	3,422	1,088
	Retail - Other Retail - Of which: SME	2,300	77	1,921	376	95	42	1,815	69	1,359	499
	Retail - Other Retail - Of which: non-SME	2,138	40	1,776	812	27	46	2,238	49	2,063	589
	Equity	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: restructured		Of which: restructured			Of which: restructured		Of which: restructured		
(in EUR, %)											
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	38,710	670	34,366	12,670	584	309	40,220	775	35,800	13,286
	Corporates - Of which: Specialised Lending	37	0	36	39	0	0	36	0	32	39
	Corporates - Of which: SME	8,220	278	7,098	2,720	323	156	8,026	268	7,107	2,623
	Retail	30,426	398	29,012	5,520	418	199	30,858	392	29,828	5,675
	Retail - Secured on real estate property	26,062	281	23,389	4,348	286	168	26,682	277	26,474	4,606
	Retail - Secured on real estate property - Of which: SME	4,999	40	4,555	842	34	19	4,949	44	4,703	716
	Retail - Secured on real estate property - Of which: non-SME	21,063	241	19,874	3,704	263	89	21,933	232	21,771	3,884
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,363	118	3,632	1,379	121	91	3,976	115	3,354	1,076
	Retail - Other Retail - Of which: SME	2,358	77	1,921	372	94	42	1,854	67	1,349	492
	Retail - Other Retail - Of which: non-SME	2,275	40	1,911	807	27	47	2,122	48	2,005	580
	Equity	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: restructured		Of which: restructured			Of which: restructured		Of which: restructured		
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	171	2	158	72	8	1	127	0	125	66
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	18	0	13	18	0	1	18	0	17	17
	Retail	9	1	8	3	1	0	9	1	8	3
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	1	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	1	7	3	1	0	7	1	7	3
	Retail - Other Retail - Of which: SME	0	1	0	0	1	0	0	1	0	1
	Retail - Other Retail - Of which: non-SME	2	0	2	0	0	0	1	0	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ³											

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defined			Of which: defined			Of which: defined			Of which: defined		
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		43,405	759	38,263	14,202	609	387	43,138	700	38,198	14,311	567	365
Corporate - Of Which: Specialised Lending		27	0	26	15	0	0	26	0	26	17	0	0
Corporate - Of Which: SME		8,326	254	7,313	2,583	161	146	7,775	221	6,790	2,535	202	125
Retail		31,190	611	30,602	5,672	436	240	31,279	382	30,587	5,743	408	288
Retail - Secured on real estate property		27,023	304	26,488	4,581	330	204	26,822	292	26,301	4,576	302	185
Retail - Secured on real estate property - Of Which: SME		4,992	67	4,649	727	66	25	4,748	62	4,522	710	58	24
Retail - Secured on real estate property - Of Which: non-SME		22,031	237	21,838	3,854	264	79	22,074	230	21,859	3,866	244	74
Retail - Qualifying Resolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		4,167	337	3,554	1,090	106	96	4,457	99	3,796	1,167	105	80
Retail - Other Retail - Of Which: SME		1,623	65	1,350	488	29	41	1,797	61	1,336	477	29	26
Retail - Other Retail - Of Which: non-SME		2,544	272	2,204	602	77	55	2,660	38	2,459	690	77	54
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ⁽³⁾													

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation portion unlike in the tables prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defined			Of which: defined			Of which: defined			Of which: defined		
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		41,435	745	36,603	13,388	608	389	41,132	686	36,523	13,503	565	346
Corporate - Of Which: Specialised Lending		27	0	26	15	0	0	26	0	26	17	0	0
Corporate - Of Which: SME		6,651	242	7,652	2,462	161	136	7,051	209	6,520	2,440	202	135
Retail		30,844	409	29,798	6,634	433	198	30,956	395	29,875	6,698	405	186
Retail - Secured on real estate property		26,686	202	26,214	4,560	328	192	26,811	202	26,345	4,557	321	181
Retail - Secured on real estate property - Of Which: SME		4,964	67	4,641	727	66	25	4,741	62	4,526	710	58	24
Retail - Secured on real estate property - Of Which: non-SME		21,724	236	21,613	3,833	263	78	21,870	239	21,666	3,848	242	73
Retail - Qualifying Resolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		4,078	196	3,434	1,674	105	95	4,343	98	3,693	1,541	104	89
Retail - Other Retail - Of Which: SME		1,802	64	1,240	482	29	40	1,788	60	1,236	472	29	26
Retail - Other Retail - Of Which: non-SME		2,276	132	2,194	1,192	76	55	2,555	38	2,457	1,069	75	63
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defined			Of which: defined			Of which: defined			Of which: defined		
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		152	0	149	54	0	0	152	0	149	54	0	0
Corporate - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
Corporate - Of Which: SME		152	0	149	54	0	0	152	0	149	54	0	0
Retail		9	1	9	3	1	0	7	1	7	2	1	0
Retail - Secured on real estate property		3	0	3	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: SME		2	0	2	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0	0	0
Retail - Qualifying Resolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		6	1	6	3	1	0	6	1	6	2	1	0
Retail - Other Retail - Of Which: SME		5	1	5	2	1	0	5	1	5	2	1	0
Retail - Other Retail - Of Which: non-SME		1	0	1	1	0	0	1	0	1	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Jyske Bank A/S

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0
	Total	16	16	0	10	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Jyske Bank A/S

	As of 31/03/2024											As of 30/06/2024																					
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾															
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures											
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which: defaulted	Of which Stage ⁽⁴⁾					Of which: defaulted	Of which Stage ⁽⁴⁾																			
(in € bn)																																	
Cash balances at central banks and other demand deposits	9,390	0	0	0	0	1	0	0	0	0	0	11,459	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	8,896	0	0	0	0	0	0	0	0	0	0	9,887	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Central banks	44	0	0	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	645	0	0	0	0	0	0	0	0	0	0	647	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Credit institutions	7,079	0	0	0	0	0	0	0	0	0	0	8,241	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Non-financial corporations	1,127	0	0	0	0	0	0	0	0	0	0	1,044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	75,543	37	1,684	1,072	656	189	266	229	714	74,478	28	1,050	1,018	632	201	241	228	707	75,543	37	1,684	1,072	656	189	266	229	714	74,478	28	1,050	1,018	632	201
Central banks	20	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
General governments	1,634	0	0	0	0	0	0	0	0	1,732	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0						
Credit institutions	409	0	0	0	0	0	0	0	0	326	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Other financial corporations	8,470	3	119	119	30	64	64	35	7,721	116	116	116	37	64	64	35	7,721	116	116	116	37	64	64	35	7,721	116	116	116	37	64			
Non-financial corporations	35,600	19	568	563	304	118	110	89	35,454	18	542	525	297	121	91	86	374	35,600	19	568	563	304	118	110	89	35,454	18	542	525	297	121		
of which: small and medium-sized enterprises	12,365	10	347	345	243	60	56	74	11,708	14	323	306	226	63	74	71	222	12,365	10	347	345	243	60	56	74	11,708	14	323	306	226	63		
of which: Loans collateralised by commercial immovable property	27,028	0	387	383	123	44	36	12	27,029	0	361	347	123	44	20	14	342	27,028	0	387	383	123	44	36	12	27,029	0	361	347	123	44		
Households	29,411	19	397	389	232	42	91	81	29,234	10	395	375	218	42	87	77	258	29,411	19	397	389	232	42	91	81	29,234	10	395	375	218	42		
of which: Loans collateralised by residential immovable property	27,845	19	363	353	196	27	63	52	27,847	10	357	340	189	25	60	50	289	27,845	19	363	353	196	27	63	52	27,847	10	357	340	189	25		
of which: Credit for consumption	1,566	1	36	36	38	14	29	29	1,587	1	35	35	34	16	27	27	0	1,566	1	36	36	38	14	29	29	1,587	1	35	35	34	16		
DEBT INSTRUMENTS other than HFT	93,828	37	1,684	1,072	656	190	266	229	714	96,818	28	1,060	1,018	632	202	241	228	707	93,828	37	1,684	1,072	656	190	266	229	714	96,818	28	1,060	1,018	632	202
OFF-BALANCE SHEET EXPOSURES	34,429		155	155	155	33	34	34	87	34,227		151	151	151	34	34	34	84	34,429		155	155	155	33	34	34	87	34,227		151	151	151	34

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/REP 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 30/09/2023						As of 31/12/2023					
	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 ¹		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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,035	645	140	136	731	427	919	651	134	129	631	441
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	74	50	24	24	30	9	49	42	18	17	12	8
Non-financial corporations	534	376	70	67	352	256	567	408	73	69	384	280
of which: small and medium-sized enterprises	342	227	58	55	215		292	206	59	55	171	
Households	427	218	46	45	349	161	303	201	44	42	235	153
DEBT INSTRUMENTS other than HFT	1,035	645	140	136	731		919	651	134	129	631	
Loan commitments given	31	16	2	2	13	0	27	15	2	2	14	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	993	686	153	147	693	461	979	682	132	126	693	471	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	63	36	36	15	10	73	67	36	36	16	15	
Non-financial corporations	566	398	73	69	388	273	535	387	54	51	370	273	
of which: small and medium-sized enterprises	264	185	60	57	144		258	182	41	38	162		
Households	356	224	43	41	290	177	371	229	41	39	306	183	
DEBT INSTRUMENTS other than HFT	993	686	153	147	693		979	682	132	126	693		
Loan commitments given	37	27	2	2	12	0	25	19	2	2	14	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Jyske Bank A/S

(mil EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing 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 ²	Gross carrying amount		Of which: non-performing 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 ²	Gross carrying amount		Of which: non-performing 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 ²	Gross carrying amount		Of which: non-performing 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 ²
A Agriculture, forestry and fishing	1,171	33	30	1,138	16	0	1,144	32	32	1,123	9	0	1,132	9	9	1,111	12	0	1,165	8	8	1,141	11	0
B Mining and quarrying	42	0	0	31	0	0	21	0	0	11	0	0	32	0	0	22	0	0	10	0	0	10	0	0
C Manufacturing	1,915	22	21	1,899	29	0	1,972	26	26	1,972	24	0	2,133	35	35	2,024	39	0	2,126	36	36	2,043	29	0
D Electricity, gas, steam and air conditioning supply	1,165	0	0	737	2	0	1,235	0	0	764	2	0	1,284	2	2	907	3	0	1,282	2	2	811	2	0
E Water supply	121	0	0	110	0	0	117	1	1	102	4	0	122	3	2	107	0	0	102	0	0	88	0	0
F Construction	1,383	16	11	646	11	0	1,403	16	15	639	11	0	1,352	21	20	955	9	0	1,351	23	23	948	10	0
G Wholesale and retail trade	1,708	74	44	1,469	26	0	1,496	44	44	1,261	55	0	1,654	47	44	1,461	61	0	1,654	59	58	1,475	60	0
H Transport and storage	752	7	5	705	6	0	813	4	4	743	5	0	726	4	4	646	9	0	698	5	5	699	9	0
I Accommodation and food service activities	1,050	8	8	84	3	0	89	0	0	81	3	0	190	9	9	82	3	0	156	12	12	75	3	0
J Information and communication	353	3	2	314	3	0	309	3	3	298	4	0	304	3	3	254	3	0	265	1	1	252	3	0
K Financial and insurance activities	439	2	2	136	1	0	372	2	2	37	0	0	357	3	3	81	0	0	424	1	1	148	1	0
L Real estate activities	22,212	283	288	2,002	22	23	23,189	337	334	2,688	24	25	23,215	348	344	2,700	27	28	22,619	298	293	2,420	31	5
M Professional, scientific and technical activities	793	2	2	687	7	0	622	3	3	626	8	0	617	4	4	579	8	0	579	4	3	522	7	0
N Administrative and support service activities	1,241	62	61	1,154	25	0	1,179	65	65	1,109	26	0	1,192	71	70	1,123	31	0	1,217	80	80	1,191	33	0
O Public administration and defence, compulsory social security	36	0	0	0	0	0	36	0	0	0	0	0	36	0	0	0	0	0	36	0	0	0	0	0
P Education	788	2	2	17	2	0	817	2	2	7	2	0	810	3	3	9	2	0	854	3	3	7	2	0
Q Human health services and social work activities	204	3	3	83	3	0	140	3	3	38	3	0	136	3	3	38	1	0	145	9	9	33	1	0
R Arts, entertainment and recreation	43	3	1	30	1	0	27	3	3	24	1	0	24	2	2	22	1	0	26	3	3	24	2	0
S Other services	146	2	2	206	4	0	342	2	2	203	4	0	244	2	2	288	2	0	264	1	1	272	3	0
Loans and advances	36,792	522	461	12,345	173	24	35,136	541	532	11,827	200	25	35,600	668	659	12,047	203	25	36,454	642	626	11,670	207	5

¹The 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 FRRREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.