

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Jyske Bank A/S

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	793	1,138	1,470	1,409	780	776	774
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-167	15	15	15	-388	11	11
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	40	-319	-128	-119	-1,095	-428	-353
Profit or (-) loss for the year	505	352	738	693	-871	-61	-7
Coverage ratio: non-performing exposure (%)	27.68%	40.57%	36.57%	34.13%	48.47%	42.62%	39.84%
Common Equity Tier 1 capital	4,512	4,715	5,145	5,509	3,217	3,106	3,028
Total Risk exposure amount (all transitional adjustments included)	29,707	30,804	30,758	30,628	33,880	35,357	34,787
Common Equity Tier 1 ratio, %	15.19%	15.31%	16.73%	17.99%	9.50%	8.79%	8.70%
Fully loaded Common Equity Tier 1 ratio, %	15.19%	15.31%	16.73%	17.99%	9.50%	8.79%	8.70%
Tier 1 capital	4,952	5,155	5,585	5,949	3,657	3,546	3,468
Total leverage ratio exposures	107,544	107,544	107,544	107,544	107,544	107,544	107,544
Leverage ratio, %	4.60%	4.79%	5.19%	5.53%	3.40%	3.30%	3.22%
Fully loaded leverage ratio, %	4.60%	4.79%	5.19%	5.53%	3.40%	3.30%	3.22%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.19%	15.31%	16.73%	17.99%	9.50%	8.79%	8.70%

IFRS 9 transitional arrangements?

No

2023 EU-wide Stress Test: Credit risk IRB

Jyske Bank A/S

									Actual							1
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F-I	IRB	A-I	IRB	E	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0		<u>ر</u>
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0		- ر
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	_	1 -
	Corporates	43,089	491	0	0	12,032	852	0	0	31,855	1,309	485	78	89	15	
	Corporates - Of Which: Specialised Lending	61	0	0	0	29	0	0	0	61	0	(0	0		0
	Corporates - Of Which: SME	8,927	243	0	0	2,601	380	0	0	6,849	479	240	20	17	6	б
	Retail	29,221	538	0	0	4,948	622	0	0	27,944	1,264	533	77	50	110	6
	Retail - Secured on real estate property	25,647	434	0	0	3,950	484	0	0	24,808	839	434	59	34	71	8
Jyske Bank A/S	Retail - Secured on real estate property - Of Which: SME	4,440	48	0	0	545	37	0	0	4,278 20,530	162	4	13	4	12	2
JYSKE DOLIK AYS	Retail - Secured on real estate property - Of Which: non-SME	21,207	387	0	0	3,405	446	0	0		678	387	46	30	6	6
	Retail - Qualifying Revolving	102	0	0	0	8	0	0	0	99	3	(1	0		0
	Retail - Other Retail	3,472	103	0	0	990	138	0	0	3,037	422		17	16	3	8
	Retail - Other Retail - Of Which: SME	1,401	56	0	0	412	84	0	0	1,101	288	55	5	9	1	7
	Retail - Other Retail - Of Which: non-SME	2,072	48	0	0	577	54	0	0	1,936	134	46	12	7	2	1 4
	Eaulty	0	0			0	0			0	0	(0	0		- ر
	Securitisation															
	Other non-credit obligation assets	1,154	0			1,154	0			6,940	0	(0	0		- 1
	IRB TOTAL	73,464	1.029	0	0	18.134	1.473	0	0	66,739	2.573	1.025	155	139	27	5 2

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	a	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	40,685	472	0	0	11,217	813	0	0	30,376	1,275	468	75	88	151	32.31%
	Corporates - Of Which: Specialised Lending	61	0	0	0	29	0	0	0	61	0	0	0	0	0	76.11%
	Corporates - Of Which: SME	8.567		0	0	2.490	349	0	0	6.507	472	222	19	17	57	25.86% 21.52%
	Retail	28,873		0	0	4,896	616	0	0	27,623	1,236	533	77	50	115	
	Retail - Secured on real estate property	25,424		0	0	3,930	481	0	0	24,591	833	432	59	34	77	17.919
DENMARK	Retail - Secured on real estate property - Of Which: SME	4,432		0	0	544	37	0	0	4,270	161	48	13	4	12	25.79%
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	20,992		0	0	3,385	444	0	0	20,321	671	385	45	30	65	16.939
	Retail - Qualifying Revolving	100		0	0	8	0	0	0	98	3	0	1	0	0	37.279
	Retail - Other Retail	3,348		0	0	958	135	0	0	2,935	401	101	17	15	37	36.96%
	Retail - Other Retail - Of Which: SME	1,377		0	0	404	82	0	0	1,090	285	54	5	9	17	31.07%
	Retail - Other Retail - Of Which: non-SME	1,972	47	0	0	554	53	0	0	1,855	116	47	12	7	20	43.77%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	1,154				1,154	0			0	0	0	0	0	0	-
	IRB TOTAL	70,712	1,006	0	0	17,266	1,429	0	0	58,000	2,511	1,002	152	137	266	26.57%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	P	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0	0	0	(-
	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	0	
	Corporates	230	2	0	0	130	8	0	0	114	w	1	0	0	(3.02%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	((0	0	(-
	Corporates - Of Which: SME	26	0	0	0	20	0	0	0	11	7	(0	0	(-
	Retail	7	1	0	0	1	2	0	0	6	1	1	0	0	(19.58%
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	1	((0	0	(0.00%
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	((0	0	(-
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	1	((0	0	(0.00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	((0	0	(-
	Retail - Other Retail	6	1	0	0	1	2	0	0	4	1	1	0	0	(28.47%
	Retail - Other Retail - Of Which: SME	4	1	0	0	1	2	0	0	3	1	1	0	0	(23.24%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	((0	0	(77.72%
	Equity	0	0			0	0			0	(0	0	0	(-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	(0	0	0	(-
	IRB TOTAL	237	3	0	0	132	10	0	0	120	10	3	0	0		10.90%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Jyske Bank A/S

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0		-	0	0	0	0	0	0	-	0	0	0		0 0		-
	Central governments	0	0	0	0 0	0		- ·	0	0	0	0	0	0	-	0	0	0		0 0		-
	Institutions	0	0	0	0 0	0		· ·	0	0	0	0	0	0	-	0	0	0		0 0		-
	Corporates	31,169	1,684	799	53	102	37	5 46.99%	30,749	1,812	1,091	38	107	469	42.96%	30,508	1,801	1,343	3	105	54	40.719
	Corporates - Of Which: Specialised Lending	60	1	0	0 0	1		45.31%	60	1	0	0	1	0	24.76%	59	1	0		1		18.909
	Corporates - Of Which: SME	6,723		323	11	38	13	40.16%	6,648	518	400	7	38	153	38.15%	6,610	492	466		35	17	1 36.749
	Retail	27,597			29	44	21-	4 26.87%	27,303	1,368	1,074	27	44	258	24.04%	27,060			2	7 43	30	22.389
	Retail - Secured on real estate property	24,455		652	19	27	11	2 17.22%	24,161	1,036	885	17	29	140	15.79%			1,113	1	30	16	7 14.989
Jyske Bank A/S	Retail - Secured on real estate property - Of Which: SME	4,234		79	1	5	ž	3 29.84%	4,198	178	112	1	5	26	23.26%	4,169		144		5	2	9 19.859
Syske Bankrys	Retail - Secured on real estate property - Of Which: non-SME	20,221	799	574	17	22	8	9 15.49%	19,963	858	773	16	24	114	14.71%	19,749	876	969	10	5 25	13	
	Retail - Qualifying Revolving	99	2	0	0 0	0		19.17%	100	2	0	0	0	0	12.04%	100	2	1	(0 0		8.969
	Retail - Other Retail	3,042		143	11	17	10	1 70.71%	3,043	330	188	10	15	118	62.84%	3,042		230	10	13	13	4 58.28% 7 59.88%
	Retail - Other Retail - Of Which: SME	1,118		79	6 6	7	9	74.48%	1,129	210	105	5	6	68	65.06%	1,136		129		5 5	7	7 59.889
	Retail - Other Retail - Of Which: non-SME	1,924	129	65	5 5	10	4	66.11%	1,914	120	83	5	9	50	60.04%	1,906	111	101	4	1 8	5	7 56.229
	Equity	0	0	0	0 0	0			0	0	0	0	0	0	-	0	0	0	(0 0		
	Securitisation																					
	Other non-credit obligation assets	6,940		0	0 0	0) ·	6,940	0	0	0	0	0	-	6,940	0	0		0 0		- ·
	IRB TOTAL	65,707	3,036	1,595	82	145	585	36.95%	64,992	3,180	2,165	65	151	727	33.57%	64,509	3,142	2,687	65	149	84	31.54%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratic Stage 3 exposure
	Central banks	0	0	C	0	(0	-	0	0	٥	0	0	0		(0	0	0	0	0	-
	Central governments	0	0	0	0	(0	-	0	0	0	0	0	0	-		0	0	0	0	0	-
	Institutions	0	0	0	0	(0	-	0	0	0	0	0	0	-		0	0	0	0	0	-
	Corporates	29,727	1,626	766	49	97	357	46.57%	29,330	1,744	1,046	35	101	444	42.45%	29,104	1,729	1,286	35	99	517	40.16
	Corporates - Of Which: Specialised Lending	60	1	0	0	1	0	45.31%	60	1	0	0	1	0	24.76%	55	1	0	0	1	0	18.90
	Corporates - Of Which: SME	6,388	509	303	10	33	117	38.74%	6,319	504		7	36	138	36.62%	6,283	477	441	7	34	155	35.149
	Retail	27,278	1,326	785	29	42	211	26.75%	26,987	1,344	1,062	26	43	254	23.93%	26,745	1,319	1,329	26	42	296	22.279
	Retail - Secured on real estate property	24,242	966	648	18	23	111	17.17%	23,951	1,027	879	17	29	138	15.71%	23,710	1,041	1,105	17	30	165	14.899
DENMARK	Retail - Secured on real estate property - Of Which: SME	4,226	175	78	1		23	29.86%	4,190	178	112	1	5	26	23.28%	4,162	174	144	1	5	29	19.879
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	20,016	792	569	17	22	88	15.42%	19,760	850	767	16	24	112	14.61%	19,549	867	961	15	25	136	14.159
	Retail - Qualifying Revolving	98	2	0	0	(0	19.11%	98	2	0	0	0	0	11.97%	95	2	1	0	0	0	8.909
	Retail - Other Retail	2,939	357	140	11	15	100	71.11%	2,938	315	183	10	14	116	63.40%	2,937	276	223	10	13	131	58.899
	Retail - Other Retail - Of Which: SME	1,097	244	78	6	2	58	74.45%	1,108	208	104	5	6	67	65.01%	1,115	177	127	5	5	76	59.849
	Retail - Other Retail - Of Which: non-SME	1,842	113	62	5	٤	42	66.98%	1,831	107	80	4	8	49	61.31%	1,822	100	96	4	7	55	57.649
	Equity	0	0	0	0	(0	-	0	0	0	0	0	0	-		0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	(0	-	0	0	0	0	0	0	-	(0	0	0	0	0	-
	IRB TOTAL	57,006	2,952	1,555	77	139	568	36.52%	56,317	3,087	2,108	62	144	698	33.12%	55,850	3,048	2,615	61	141	813	31.07%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R: Stage 3 exposur
	Central banks	(0 0	(0		0) -	0	0	0	0	0	0	-	0	0	0	0	0	0) -
	Central governments	(0 0	(0		0	-	0	0	0	0	0	0	•	0	0	0	0	0	0	- C
	Institutions	(0 0	(0		0 0	-	0	0	0	0	0	0		0	0	0	0	0	0	- c
	Corporates	112	2 9	1	0		2	66.53%	110	9	4	0	1	3	61.16%	109	9	6	0	1	3	58.4
	Corporates - Of Which: Specialised Lending		0 0		0		0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	C
	Corporates - Of Which: SME	11	6	1	0		. 0	41.62%	12	5	1	0	0	1	41.38%	12	4	2	0	0	1	41.2
	Retail	6	5 1	1	0) 1	62.44%	6	1	2	0	0	1	59.37%	6	1	2	0	0	1	56.9
	Retail - Secured on real estate property	1	0		0		0 0	14.35%	1	0	0	0	0	0	13.69%	1	0	1	0	0	0	13.1
GERMANY	Retail - Secured on real estate property - Of Which: SME		0 0		0		0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	C
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	1	0		0		0 0	14.35%	1	0	0	0	0	0	13.69%	1	0	1	0	0	0	13.1
	Retail - Qualifying Revolving		0 0		0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Retail - Other Retail	4	1 1	1	0) 1	83.35%	5	1	1	0	0	1	78.39%	5	1	1	0	0	1	74.6
	Retail - Other Retail - Of Which: SME	3	3 1	1	0) 1	84.28%	3	1	1	0	0	1	79.11%	3	1	1	0	0	1	1 75.2
	Retail - Other Retail - Of Which: non-SME	1	0	(0		0 0	74.44%	1	0	0	0	0	0	71.32%	1	0	0	0	0	0	68.5
	Equity	0	0 0	(0		0 0) -	0	0	0	0	0	0		0	0	0	0	0	0	- C
	Securitisation																					
	Other non-credit obligation assets	(0 0	(0		0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	- c
	IRB TOTAL	118	10	5	0		3	65.16%	116	10	6	0	1	4	60.67%	115	9	7	0	1	4	58.05

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

nk A/S

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Jyske Bank A/S

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	() -	0	0	0	0	0	0		0	0	0	(0	0) -
	Central governments	0	0	0	0	0	(-	0	0	0	0	0	0		0	0	0	(0	0) -
	Institutions	0	0	0	0	0	() -	0	0	0	0	0	0	•	0	0	0	(0	0) -
	Corporates	29,732	2,733	1,188	261	206	62	52.86%	27,576	3,951	2,124	142	293	987	46.45%	26,667	4,121	2,854	120	315	1,251	43.689
	Corporates - Of Which: Specialised Lending	57	3	1	1	2	(65.97%	54	5	2	0	4	1	55.30%		6	2	(4	1	44.949
	Corporates - Of Which: SME	6,414		408	75	75	225	56.12%	5,965	975	628	40	95	330	52.62%	5,780	987	800	33	96	401	50.119 27.849 19.619
	Retail	27,226		909	77	72	30	33.41%	26,475	1,895	1,375	56	85	408	29.65%	26,057	1,910		50	88	495	27.849
	Retail - Secured on real estate property	24,126		751	49	46	170	22.56%	23,426	1,507	1,149	35	60	236	20.51%	23,030	1,558	1,494	32	65	293	19.619
Jyske Bank A/S	Retail - Secured on real estate property - Of Which: SME	4,177		96	4	8	3	37.50%	4,070	259	158	3	10	42	26.90%	4,014		210	2	11	48	22.969
Syske Bankryb	Retail - Secured on real estate property - Of Which: non-SME	19,949	990	656	45	38	134		19,355	1,248	991	33	49	193	19.49%	19,015	1,295	1,284	25	54	245	
	Retail - Qualifying Revolving	99	3	0	0	0	(18.54%	98	3	1	0	0	0	9.90%	98	3	1	(0	0	6.539
	Retail - Other Retail	3,002		157	28	25	134	85.44%	2,951	385	226	20	25	172	76.19%	2,929		284	18	23	202	71.159
	Retail - Other Retail - Of Which: SME	1,103	230	84	14	10	71	84.89%	1,093	228	121	10	9	91	75.46%	1,094	198	152	10	8	107	70.519
	Retail - Other Retail - Of Which: non-SME	1,899	146	73	15	15	63	86.07%	1,856	157	105	10	16	81	77.04%	1,835	150	132	s	15	95	71.889
	Eaulty	0	0	0	0	0	() -	0	0	0	0	0	0	•	0	0	0	(0	0) -
	Securitisation																					
	Other non-credit obligation assets	6,940		0	0	0) -	6,940	0	0	0	0	0	-	6,940	0	0	(0	0) -
	IRB TOTAL	63,899	4,343	2,096	338	277	931	44.43%	60,991	5,847	3,499	198	378	1,394	39.85%	59,664	6,031	4,642	170	403	1,746	37.61%

					31/12/2023				-			31/12/2024							31/12/2025		<u> </u>	
					51/11/2025							31,11,1014							51/11/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	6
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	(-
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	-
	Corporates	28,357	2,626	1,137	240	194	591	51.98%	26,305	3,783	2,031	131	274	923	45.44%	25,440	3,942	2,738	110	295	1,168	42.64%
	Corporates - Of Which: Specialised Lending	57	3	1	1	2	0	65.97%	54	5	2	0	4	1	55.30%	53	6	2	0	4	1	44.94%
	Corporates - Of Which: SME	6,095	722	394	69	71	209	54.37%	5,669	937	594	36	90	301	50.71%	5,494	946	760	30	91	365	48.08%
	Retail	26,912	1,581	900	76	69	299	33.28%	26,168	1,865		55	83	402	29.52%	25,754	1,881	1,758	49	85	487	27.70%
	Retail - Secured on real estate property	23,916	1,194	746	48	46	168	22.49%	23,222	1,494	1,140	35	59	233	20.40%	22,830	1,545	1,482	31	64	289	19.49%
DENMARK	Retail - Secured on real estate property - Of Which: SME	4,169	214	96	4	8	36	37.53%	4,063	259	157	3	10	42	26.92%	4,007	262	210	2	10	48	22.98%
DENHARK	Retail - Secured on real estate property - Of Which: non-SME	19,746	980	651	44	38	132	20.28%	19,159	1,235	983	32	49	190	19.36%	18,822	1,282	1,272	29	54	241	18.91%
	Retail - Qualifying Revolving	97	3	0	0	0	0	18.48%	96	3	1	0	0	0	9.85%	97	3	1	0	0	0	6.50%
	Retail - Other Retail	2,900	384	153	28	23	132	85.01%	2,849	367	219	20	24	169	76.98%	2,828	333	275	18	22	198	71.98%
	Retail - Other Retail - Of Which: SME	1,083	253	83	14	10	70	84.90%	1,074	226	119	10	9	90	75.47%	1,073	196	150	9	8	105	70.51%
	Retail - Other Retail - Of Which: non-SME	1,817	130	70	14	13	61	87.32%	1,775	142	100	10	14	79	78.77%	1,754	137	125	9	14	92	73.72%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	r
	Securitisation																				()	í
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	r
	IRB TOTAL	55,269	4,207	2,037	315	263	890	43.72%	52,472	5,648	3,392	185	357	1,325	39.05%	51,194	5,823	4,496	160	381	1,654	36.80%

												Adverse Scenaric	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	(0 0		0 0) () -	0	0	(0 0	0	0	-	0	0	0		0		0 -
	Central governments		0 0		0 0	0 0		-	0	0	(0 0	0	0		0	0	0	0	0	_	0 -
	Institutions		0 0	_	0 0) (_	-	0	0	(0 0	0	0		0	0	0		0	_	0 -
	Corporates	100	6 13		4 2	2 2		82.22%	99	17	٤	3 1	2	6	76.48%	96	17	11	1	2		8 73.2
	Corporates - Of Which: Specialised Lending		0 0		0 0) (0	0	(0 0	0	0	-	0	0	0		0		0 -
	Corporates - Of Which: SME	1	1 6		1 0) 1		57.59%	11	6	2	2 0	1	1	57.72%	11	5	2		1		1 57.0
	Retail		6 1		2 0) (71.17%	6	1	2	2 0	0	1	66.97%	6	1	2		0		1 63.9
	Retail - Secured on real estate property		1 0		0 0) (20.82%	1	0	1	0	0	0	19.44%	1	0	1		0		0 18.4
GERMANY	Retail - Secured on real estate property - Of Which: SME		0 0		0 0) (0	0	(0 0	0	0	-	0	0	0		0		0 -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		1 0		0 0) (20.82%	1	0	1	0	0	0	19.44%	1	0	1	(0	_	0 18.4
	Retail - Qualifying Revolving		0 0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	0	0	C	0	0	_	0.0
	Retail - Other Retail		4 1		1 0) (92.92%	4	1	1	0	0	1	86.43%	4	1	1	(0		1 81.9
	Retail - Other Retail - Of Which: SME		3 1		1 0) (92.95%	3	1	1	0	0	1	86.50%	3	1	1	(0		1 82.0
	Retail - Other Retail - Of Which: non-SME		1 0		0 0) (92.62%	1	0	(0 0	0	0	85.78%	1	0	C	0	0	_	0 80.8
	Equity		0 0		0 0	0 0		-	0	0	(0 0	0	0		0	0	0	0	0	_	0 -
	Securitisation																					
	Other non-credit obligation assets		0 0		0 0) (0	0	(0 0	0	0	-	0	0	0		0		0 -
	IRB TOTAL	112	2 14		5 2	2 2		5 79.35%	105	18	10	1 1	2	7	74.81%	102	18	13	1	2		9 71.92

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

ink A/S

2023 EU-wide Stress Test: Credit risk STA Jyske Bank A/S

							Actual					
							31/12/2023	24				
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	1.538		0	0	1 538	0	0		0	0	0.00%
	Central governments	6.350		0	0	6.313	0			0	0	0.00%
	Regional governments or local authorities	2.653		0	0	1.652	0	ő		0	0	0.00%
	Public sector entities	8		0	0	8	0	ő		0	0	0.00%
	Multilateral Development Banks	1.846		0	0	65	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	2.137		342	0	142	157	0	0	1	0	0.00%
	Corporates	129	31	123	10	115	14	68	0	0	31	45.11%
	of which: SME	15	0	8	0	14	1	0	0	0	0	0.00%
	Retail	63	27	23		59	4	95	0	1	23	
Jyske Bank A/S	of which: SME	52		16	0	50	3	0	0	0	0	0.00%
· · · ·	Secured by mortgages on immovable property	57	97	19	71	0	0	0	0	0	0	0.00%
	of which: SME	21		6	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	17		25		17	0	0	0	0	0	0.00%
	Covered bonds	7,694		769	0	7,694	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0		0	0	0.00%
	Equity	209		232	0	209	0	0		0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0		0	0	0.00%
	Standardised Total	22,699	154	1,534	89	17,810	175	164	1	1	54	32.85%

							Actual					
							31/12/2022	p.				
		Exposure	e values	Risk expose	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1.538		0	0	1.538	0	0	0	0	0	0.00%
	Central governments	2.034		0	0	2.000	0	0	0	0	0	0.00%
	Regional governments or local authorities	2,405	0	0	0	1,406	0	0	0	0	0	0.00%
	Public sector entities	8		0	0	8	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	312		53	0	24	0	0	0	0	0	0.00%
	Corporates	75	1	67	0	72	3	1	0	0	0	36.93%
	of which: SME	15		7	0	13	1	0	0	0	0	0.00%
	Retail	52		16	1	49	3	4	0	0	1	30.97%
DENMARK	of which: SME	52	0	16	0	49	3	0	0	0	0	0.00%
	Secured by mortgages on immovable property	13	2	4	2	0	0	0	0	0	0	0.00%
	of which: SME	12		4	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	17	0	25	0	17	0	0	0	0	0	0.00%
	Covered bonds	7.527	0	753	0	7.527	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	205	0	229	0	205	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	14,187	5	1,147	3	12,845	7	5	0	0	2	30.18%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk expos	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	4,170	0	0	0	4,170	0	0	0	0	0	0.00%
	Regional governments or local authorities	191	0	0	0	191	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0		0	0	0	0.00%
	Institutions	251	0	94	0	22	33	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0		0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	7	0	0	1	16.49%
GERMANY	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	2	7	1	5	0	0		0	0	0	0.00%
	of which: SME	0	0	0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0.00%
	Equity	0	0	0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardised Total	4,615	7	95	5	4,384	33	7	0	0	1	16.49%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Jyske Bank A/S

Baseline Scenario 31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stock of Stock of Stock of provisions for provisions for stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure overage Rati Stage 3 exposure 0.009 0.00 0.00% 0.00% 0.00% 0.00% 0.00% 76.98% 50.61% 72.54% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00 0.0 0.00 78.1 51.415 72.965 51.1 46.56 0.00 0.00 0.00 0.0 0.00%

												Baseline Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1.538	0	(0		0.00%	1.538	0	0	0	0	0	0.00%	1.538	0	a	0	0	0	0.009
	Central governments	2.000	0			0		0.00%	2.000	0	0	0	0	0	0.00%	2.000	0	0	0	0	0	0.009
	Regional governments or local authorities	1.405	0		0	0	0	0.00%	1,406	0	0	0	0	0	0.00%	1,406	0	0	0	0	0	0.009
	Public sector entities	8	0	0	0	0		0.00%	8	0	0	0	0	0	0.00%	8	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0	((0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	International Organisations	0	0	((0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Institutions	24	0	((0	0	0.00%	24	0	0	0	0	0	0.00%	24	0	0	0	0	0	0.009
	Corporates	69	5	7	1	0	1	69,46%	66	6	3	0	1	2	66.46%	65	7	4	0	1	3	64,509
	of which: SME	13	1	0		0		51.37%	13	2	1	0	0	0	51.09%	12	2	1	0	0	0	50.599
	Retail	48	3		(0	3	69.40%	47	4	6	0	0	4	66.86%	46	4	6	0	0	4	64.819
DENMARK	of which: SME	47	3	1		0		46.39%	46	4	1	0	0	1	46.07%	46	4	2	0	0	1	45.239
	Secured by mortgages on immovable property	0	0	0		0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	of which: SME	0	0	0		0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	17	0	(0	0	0.00%	17	0	0	0	0	0	0.00%	17	0	0	0	0	0	0.009
	Covered bonds	7.527	0			0		0.00%	7.527	0	0	0	0	0	0.00%	7,527	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0			0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	(0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	205	0	(0	0	0	0.00%	205	0	0	0	0	0	0.00%	205	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Standardised Total	12,841	10	7	1 1	1	5	66.89%	12,838	11	9	1	1	6	64.76%	12,835	12	10	1	1	6	63.06%

					31/12/2023							31/12/2024						31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	0	0		0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Central governments	4,170	0	-	0	0	0	0.00%	4,170	0	0	0	0 0	0.00%	4,170	0	0	0	0	0	2
	Regional governments or local authorities	191	0	-	0	0	0	0.00%	191	0	0	0	0 0	0.00%	191	0	0	0	0	0	2
	Public sector entities	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Multilateral Development Banks	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	International Organisations	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Institutions	22	33	-	0	0	0	0.00%	22	33	0	0	0 0	0.00%	22	33	0	0	0	0	2
	Corporates	0	0	-	0	0	0	36.86%	0	0	0	0	0 0	37.52%	0	0	0	0	0	0	0
	of which: SME	0	0	-	0	0	0	60.80%	0	0	0	0	0 0	58.50%	0	0	0	0	0	0	2
	Retail	0	0		0	0	5	73.22%	0	0	7	0	0	5 73.21%	0	0	7	0	0	5	5
GERMANY	of which: SME	0	0	-	0	0	0	62.64%	0	0	0	0	0 0	58.62%	0	0	0	0	0	0	2
	Secured by mortgages on immovable property	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	of which: SME	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Items associated with particularly high risk	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Covered bonds	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Claims on institutions and corporates with a ST credit assessment	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Collective investments undertakings (CIU)	0	0	-	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	2
	Equity	0	0		0	0		0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0
	Securitisation																				
	Other exposures	0	0		0	0		0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0
	Standardised Total	4.384	33		0	0	5	73.09%	4.384	33	7	0	0 5	73.00%	4,384	33	7	0	0	5	72

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Jyske Bank A/S

Adverse Scenario 31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of provisions for stops 1
 Stock of provisions for stops 1
 Stock of provisions for stops 1
 Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 0.009 0.00 0.00% 0.00% 0.00% 0.00% 0.00% 96.40% 97.36% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00 0.00 0.00 98.41 78,755 77.58 0.00 0.00 0.00 0.0 0.00%

					31/12/2023							31/12/2024							31/12/2025			
					51/12/2025							51/12/2024			-				51/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	1.538	0		0	0	(0.00%	1.538	0	0		0 0	0	0.00%	1.538		0 0			1	0.00
	Central oovernments	2,000	0		0	0		0.00%	2,000	0	0		0 0	0	0.00%	2,000		0 0			, r	0.00
	Regional governments or local authorities	1,405	0	Ţ	0	0	(0.00%	1,406	0	0		0 0	0	0.00%	1,406	1	0 0		(0.00
	Public sector entities	8	0		0	0		0.00%	8	0	0		0 0	0	0.00%	8		0 0			/ /	0.00
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0		0 0				0.00
	International Organisations	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0		0 0			/ 0	0.00
	Institutions	24	0		0	0		0.00%	24	0	0		0 0	0	0.00%	24		0 0				0.00
	Corporates	65	7		2	1		93.16%	59	11	5	1	1 1	5	89.68%	56	10	3	1		ι ε	86.34
	of which: SME	12	2		0	0		78.70%	11	3	1 1		0 0	1	77.55%	11		3 1			1 1	75.33
	Retail	45	5		1	0		94.12%	43	6	i 7	1	0	6	89.94%	42		7 ε			, 7	7 86.29
DENMARK	of which: SME	46	5		1	0		76.56%	42	6	3	1	0	2	74.98%	41		7 4	0	(2	
	Secured by mortgages on immovable property	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0		0 0			/ 0	0.00
	of which: SME	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0		0 0				0.00
	Items associated with particularly high risk	17	0		0	0		0.00%	17	0	0 0		0 0	0	0.00%	17		0 0	0	(0.00
	Covered bonds	7,527	0		0	0		0.00%	7.527	0	0 0		0 0	0	0.00%	7.527		0 0			/ 6	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0		0 0			/ 0	0.00
	Collective investments undertakings (CIU)	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0		0 0				0.00
	Equity	205	0		0	0	(0.00%	205	0	0 0		0 0	0	0.00%	205		0 0	0	(0.00
	Securitisation																				1	
	Other exposures	0	0		0	0		0.00%	0	0	0		0 0	0	0.00%	0	1	0 0		0		0.00
	Standardised Total	12,836	14	9	3	1	8	90.95%	12,826	19	12	2	2	11	87.97%	12,821	21	1 15	1	1 2	. 13	84.87

					31/12/2023							31/12/2024						31/12/2025			_
					31/12/2023			-				31/12/2024						51/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 Stage 2 exposure Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Central banks	0	((0 0	0	(0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	(0	1
	Central governments	4,170	(0 0	0	(0.00%	4,170	0	0	0	0 0	0.00%	4,170	0	0	0	0	0	1
	Regional governments or local authorities	191	(0 0	0	(0.00%	191	0	0	0	0 0	0.00%	191	0	0	0	0	0	1
	Public sector entities	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Multilateral Development Banks	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	International Organisations	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Institutions	22	33		0 0	0	(0.00%	22	33		0	0 0	0.00%	22	33	0	0	0	0	1
	Corporates	0	(0 0	0	(51.16%	0	0	0	0	0 0	53.20%	0	0	0	0	0	0	1
	of which: SME	0	(0 0	0	(89.32%	0	0	0	0	0 0	85.03%	0	0	0	0	0	0	1
	Retail	0	(7 0	0		99.16%	0	0	7	0	0 6	99.13%	0	0	7	0	0	6	
GERMANY	of which: SME	0	(0 0	0	(92.02%	0	0	0	0	0 0	85.54%	0	0	0	0	0	0	1
	Secured by mortgages on immovable property	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	of which: SME	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Items associated with particularly high risk	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Covered bonds	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Collective investments undertakings (CIU)	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Equity	0	(0 0	0	(0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	1
	Securitisation																				
	Other exposures	0	(0 0	0	(0.00%	0	0		0	0 0	0.00%	0	0	0	0	(0	
	Standardised Total	4.384	33	1	0	0	6	98.95%	4 384	33	7	0	0 7	98.78%	4,384	33	7	0	(7	

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Jyske Bank A/S

Dublic maranteas - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	30	0	9	0	15	13	3	2	12	10	0	0	1	8%
	Connectes - Of Which: Sharialized Lendish	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	15	0	2	0	10	2	1	1	4	3	0	0	0	6,76%
	Retail	0	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	0	
Jyske Bank A/S	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
Jyske bank A/S	Retail - Secured on real estate property - Of Which: non-	0	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	0	
	Retail - Other Retail	0	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	30	0	2	0	15	13	3	2	12	10	0	0	1	7.72%

								31/1	2/2022						
		Exposur	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-1R8	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	30	0	9	0	15	13	3	2	12	10	0	0	1	84
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
DENMARK	Retail - Secured on real estate property - Of Which: SME														
DEMINARY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	30	0	2	0	15	13	3	2	12	10	0	0	1	81

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERGINARY	Retail - Secured on real estate property - Of Which: non-	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eouity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL														

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Jyske Bank A/S

																Public guarantees														
						31/1	12/2023									Public guarantees - 31/12		rio								31/12	1/2025			
			Stage 1 exposure, of		Stage 2 exposure, of	1	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 excosure, of		Stage 2 exposure, of	I I	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of	-	Steps 2 exposure, of		Stage 3	Stock of	Stock of	Stock of
	(min BUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stage 2	provisions for Stage 3 exposure
	Central banks Central sovernments		amount		amount		amount						amount		arrount		amount						amount		amount		amount			
	Institutions										602																			
	Corporates Conventes - Of Which: Socialised Levies Corporates - Of Which: SME	1	1	3	3	2 12			0	0	50%	15	13	1	2	12	10	0	0	6	50%	15	13	2	2	13	10	0	•	
	Retai			0	0	0 0		0	0	0		0	0	0	0	0	0	0	0	0		٥	0	0	0	0	0	0	0	
e Bank A/S	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE																													
. Dank / y D	Retail - Secured on real estate property - Of Which: non- Retail - Qualifyring Revolving Retail - Other Retail																													
	Ratal - Other Ratal - Of Which: SME																													
	Ratal - Other Ratal - Of Which: non-SME Equity			-																										
	Securitisation Other non-credit obligation assets																													
	IRB TOTAL	1	5 13	3	3	2 12	10	0	0	6	50.43%	15	13	2	2	12	10	0	0	6	49.94%	15	13	2	2	13	10	•	0	
															1	Public guarantees	- Baseline Scenar	rio												
						31/1	12/2023									31/12	2/2024									31/12	1/2025			
		States 1	Stage 1 exposure, of	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stars 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of
	(min BJR, %)	exposure	which guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	guaranteed	Stage 2 exposure	guaranteed	exposure	guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Central banka		amount		amount		amount						amount		amount		amount						amount		amount		amount			
	Central opvernments Institutions																													
	Corporates Corporates - Of Which: Soscielised Lending	1	5 1	3	3	2 12	1 10		0	6	50%	15	13	2	2	12	10	0	0	6	50%	15	13	2	2	13	10	0	0	
	Corporates - Of Which: SME Retrail																													
	Retail - Secured on real estate property		1				(0		U.				, in the second se	,			0		Ŷ				0	0			
NMARK	Ratal - Secured on real estate property - Of Which: SHE Ratal - Secured on real estate property - Of Which: non-			0	0	0 0		0	0	0		0	0	0	0	0	0	0	0	0		٥	0	0	0	0	0	0	0	
	Retail - Oualifving Revolving Retail - Other Retail																													
	Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: non-SME																													
	Security Securitization																													
	Other non-credit obligation assets IRB TOTAL										602										52%									
	IND IUTAL			3	3	41 14				•	50/%	15	1 13	4		1 14	10			0	2676	5		4		13	10	0	, v	
																Public guarantees		rio												
			Stage 1	1	Stage 2	31/1	12/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of			Stage 1	r	Stage 2	31/1	1/2025 Stage 3	Stock of	Stock of	Stock of
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	(min BJR, %)		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure
	Central banks Central sovernments																													
	Institutions Corporates			0	0	0 0			0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	
	Corporates - Of Which: Soscialised Lending Corporates - Of Which: SME																													
	Retai			0	0	0 0		0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																													
RMANY	Retail - Secured on real estate property - Of Which: SME				0	0 0	o	o	0	0	-	0	0	0	0	•	0	0	0	0		•	0	0	0	0	0	0	0	
RMANY	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	-																												
RMANY	Ratail - Secured on real estate property - Of Which: non-																													
RMANY	Botal - Second on real estate property - Of Which: ren- Retal - Oualfving Revolving Retal - Other Retail Retal - Other Retail - Of Which: SMC Retail - Other Retail - Of Which: son-SMC																													
RMANY	Rutal - Securid on real estate projectiv - Of Which; non- Retali - Dualifying Ravebying Retali - Other Rutal - Other Rutal - Of Which; SME																													

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Jyske Bank A/S

						31/1	2/2023									Public guarantees - 31/12/		tio								31/:	2/2025			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	1	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steps 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	<u>г г</u>	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for
	(min BJR, %)	exposure	which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2		Coverage Ratio - Stage 3 exposure	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stepe 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3
	Central banks Central sovernments		amount		amount		amount						amount		amount		amount						amount		amount		amount			
	Institutions																				65%									
	Convestes - Of White Starialized Lawleys	1	1		5	12	10		0	8	67%	1	4 11	3	3	13	10	0	0	8	60%	14	11	3	3	1	11	0	0	
	Corocrates - Of Which: SME Retail						0		0	0			0	0	0	0	0	0	0	0		0		0	0			0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																													
Bank A/S	Retail - Secured on real estate property - Of Which: non-																													
	Retail - Qualifying Revolving Retail - Other Retail																													
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME			-	-																									
	Equity Securitization			-		-		-			-																			
	Other non-credit obligation assets IRB TOTAL																													
	IRB TOTAL		1 1	4 3	3 3	1 12	10	0 0		1 8	66.59%	, P	4 1		3	13	10	0	•		65.13%	14			3		i ii	•	•	
																Public guarantees -		io												
			Stage 1		Stage 2	31/1	2/2023 Stage 3		-				Stage 1		Stage 2	31/12/	:/2024 Stage 3						Stage 1	-	Stage 2	31/:	2/2025 Stage 3			
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Steps 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	(min BJR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central banka		amount		amount		amount						amount		amount		amount						amount		amount		amount			
	Central povernments Institutions		-	-	-	-		-			-																			
	Corporates	1	5 1		3	12	10	0	0	8	67%	1	4 11	3	3	13	10	0	0	8	65%	14	11	3	3	1	11	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																													
	Retail Retail - Secured on real estate property	-	2	2	0 1		0		0	0	2 -		0 0	0	0	0	0	0	0	0		0		0	0			0	0	
NMARK	Retail - Secured on real estate property - Of Which: SME																													
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		2		0 0	0	0	0	0	0	-		0 0	¢	0	°	0	0	0	0		0	0	0	0		0	0	0	
	Retail - Other Retail Ratal - Other Retail - Of Which: SME		-		-																									
	Ratal - Other Ratal - Of Which: non-SME																													
	Equity Securitization																													
	Other non-credit obligation assets IRB TOTAL						10				67%						10				65%	14								
	100 10 MC		4 4		41 .	a					0.11						N	•			074				1				· ·	
						22.0	2/2023									Public guarantees - 31/12/		da da								33.4	2/2025			
			Stage 1	T T	Stage 2	1	Stage 3	Stock of	Stock of	Stock of	<u>r</u>		Stage 1		Stage 2	I I	Stage 3	Stock of	Stock of	Stock of			Stage 1	1	Stage 2	24).	Stage 3	Stock of	Stock of	Stock of
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1		provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	(min BUR, %)		guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure
	Central banks Central sovernments			-		-		-			-																			
	Institutions																													
	Corporates Corporates - Of Which: Specialised Lendins			1	0 1				0	0	-		0	0	0	°	0	0	0	0	•	0	•	0	0		0	0	°	
	Corporates - Of Which: SME Retail												0				0		0						0					
	Retail - Secured on real estate property									0			0	, , , , , , , , , , , , , , , , , , ,			0	0	Ŭ		-	, in the second	, in the second s					, in the second s	, in the second s	
			2		0 0	0	0		0	0			0 0	0	0		0	0	0	0		0		0	0		0	0	0	-
RMANY	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non-																													
RMANY	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving																													
RMANY	Rotal - Secured on nei estate property - Of Whidt: non- Retail - Qualifying Revolving Retail - Other Retail Rotail - Other Retail - Of Which: SME																													
RMANY	Retai - Securati on sui estate nosenti - Of Vihidi: non- Retai - Osarifinio Renelvino Retai - Ober Retail Retai - Ober Retail - Oli Which: 3ME Retail - Ober Retail - Oli Which: non-SME Exaite																													
RMANY	Retail - Sourciving on sual astate property - Of Which: non- Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Batal - Other Retail - Of Which: non-SME																													

2023 EU-wide Stress Test: Credit risk COVID-19 STA Jyske Bank A/S

								ntees - Actual					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	(min ELR, %) Central banks									exposure	exposure	exposure	
	Central governments												
	Regional governments or local authorities												-
	Public sector entities Multilational Development Rando												-
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions												
	Corporates of which: 138			0	0	0	0	0		0	0		
	Retail	0		0	0	0	0	0	0	0	0	0	
Jyske Bank A/S	of which: SPE	0		0		0			0		0		
	Second by mortnanez on immersible annexts			0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk								Ň			×	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												-
	Easity												
	Securitization												
	Other econsumes Standardiaed Total		-		0	0	0	0	0	0	0	-	
	starrestos tval		• •			. 0	. 0						r -
							Public guara	ntees - Actual					
							31/1	1/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	1
			Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage
	(min EUR, %)	Exposure values	amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage
	(Hill Eds, %)				descents.		terone			exposure	exposure	exposure	
	Central opvernments												
	Regional governments or local authorities												
	Deblic sector entities Hultilateral Development Banks												
	Institutions												
	Corporates of which: SMC	0	0	a	0	0		0		0	0		
	Partoll			0				0	0	0	0		
DENMARK	of which: SPE	0			٥			o		0	٥		
	Secured by mortoaces on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SPE Sterns associated with particularly high risk	•	0	0	0	0	0	0	0	0	0	0	
	Covered bonds												
	Claims on institutions and corporates with a 57 credit assessment												
	Collective investments undertakings (CIII)												
	Equity Securitization												-
	Celter emolecter												
	Standardised Total	0	٥	a	٥	0	0	o	0	0	٥	0	
								ntees - Actual					
								/2022					
			-		Stage 1	-	Stage 2	12022	Stage 3			-	
			Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage
	(min EUR, %)						gearantees		generative	exposure	exposure	exposure	upon
	Central banks Central oovernments												-
	Deplocal accurrents or local authorities												
	Public sector entities Methiateral Development Banks												
	International Organisations												
	Institutions			0					0	0	0 0		
	Corporates					0	0		0	0	0		
	Corporates of which: SMC										0		
GERMANY	Coroscillas of which: SPE Retail of which: SPE	0	0	0	0 0	0	0	0	0	0			
GERMANY	Concestes of which: SMC Refail of which: SMC Secured DV montaness on Immervable property	000000000000000000000000000000000000000	0	0	0			0	°	0	0		
GERMANY	Concession of values COM Relati of values COM Secured by montaness on immovable property of values com	0	0	0				0		0			
GERMANY	Censorsian of which DE fabait of which DE Secured to montanean an immavable senserify of which records These searchised with nonlinelarly block side Present based	000000000000000000000000000000000000000	0	0				000		0			
GERMANY	Censorsian of which DE fabait of which DE Secured to montanean an immavable senserify of which records These searchised with nonlinelarly block side Present based	000000000000000000000000000000000000000	0	0				000		0			
GERMANY	Constraints of adults 30 C Statut Statut Second for manifestance in Interneyfel a consertiv of adults roo 30 C Second adult adults anticolated kink adul Consert of south adults anticolated kink adult Consert of south adults and adults 3 CT constitutes anti- colated in programments underkalistics (CD)	000000000000000000000000000000000000000	0	0				000		0			
GERMANY	Consortion and addition a	000000000000000000000000000000000000000	0	0				000		0			
GERMANY	Constraints of adults 30 C Statut Statut Second for manifestance in Interneyfel a consertiv of adults roo 30 C Second adult adults anticolated kink adul Consert of south adults anticolated kink adult Consert of south adults and adults 3 CT constitutes anti- colated in programments underkalistics (CD)	000000000000000000000000000000000000000	0	0						0			



EBA EUROPEAN BARCING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Jyske Bank A/S

																	- Baseline Scenari	to													
			Steps 1		Stage 2	31/13	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2/2024 Stage 3	Stock of	Stock of	Stock of			Steps 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 excosure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central overmments							exponent	esponse	espense								exposure	exposure	esponse								exposure	esponere		_
																															-
	Public sector entities Multilateral Develocment Banks International Organisations																														
	Institutions Corporates All which State		0			0	0	0	0	0		0		0		0	0			٥		0	0	0			0	0			
Jyske Bank A/S	Retail of which: SMC	0	٥	0	0	0	0	٥	0	٥		0	0	٥	•	0	0	,	0	٥		0	0	0	0	0	0	0	٥	0	-
	Served in motivanas on immovable remetry of which on-XME Items associated with particularly high risk	0		0	0	0	0	0	0	٥		0	0	0	0	0	0		0	٥		0	0	0	0	0	0	0	°		
	Covered bands																														_
	Colors on institutions and corporates with a ST credit assessment Colorstive investments undertakings (CIU) Equity																														
	Securitiation Other extosures Chandrastinari Total																	ļ ,													
										2.	•					Public guarantees	- Baseline Scenari	10		2.											
						31/12	2/2023									31/12	2/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1		Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central hanks Central overments Resional overments or local asthorities																														
	Bublic sactor antitias Multilateral Development Banks																														-
	International Oroanisations Institutions													-																	
	Corsonates of which: SME Rotal		0	0	•	0	0	0	0	0		0	0		•	0	0		0	0		0	0	0	•	0	0	0	•		
DENMARK	of which: SML Secured by mortozoss on immovable property		0			0			0			0																			
	of which: non-SME Thems associated with particularly high risk																														
	Covered bands Claims on institutions and coroorates with a ST credit assessment Followise investments undertaines (CIII)																														
	Eauty Securitization																													l	_
	Ceber extremester Standardised Total	0	0	0	0	0	0	0	0	٥		0	٥	a	0	0	0		0	٥		0	0	0	0	0	0	0	0	0	-
																	- Baseline Scenari	io													
			Stage 1		Stage 2	31/12	2/2023 Stage 3						Stage 1		Stage 2	31/12	2/2024 Stage 3						Steps 1		Stage 2	31/1	2/2025 Stage 3				
		Stege 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stege 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 esposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Steps 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Steps 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which		provisions for Steen 2	provisions for State 3	Coverage Ratio - Stage 3
	(min EUR, %) Central banks Central covernments		guaranteed		guaranteed		guaranteed	exposure	exposure	espisure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	esposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central overments Bostonel overseneste or local aethorities Public aector entities																														
	Multilateral Development Banks International Omenications																													l	_
	Institutions Corporates	0	0	0	0	0	0	0	0	٥		0	0	٥		0	0		0	٥		0	0	0	0	0	0	0	0	0	
GERMANY	of which: SMC Retail of which: SMC	0	0	0	0	0	0	¢	0	٥		0	0	٥		0	0		0	٥		0	0	0	0	0	0	0			
GERMAN	Secured by mortoaces on immovable property of which: non-SMD	٥	0	0	0	0	0	o	0	٥		0	٥	٥	•	0	0		0	٥	-	0	0	0	٥	0	0	٥	٥	-	
	Thems associated with narticularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eculty																														
	Securitization Other exposures																														
	Standardised Total	0	0		0	0	0	0	0	٥		0	0	0	0	0	0		0	٥		0	0	0	0	0	0	0	0		

EBA EUROPEAN BARCING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Jyske Bank A/S

							2/2023										i - Adverse Scenar 2/2024	6									2/2025				
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3	
	(min EUR, %)		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities																														
	Public sector entities Multisternal Develocment Banks International Organizations																														
	amernationial Urganisaciona Institutiona Corporates								0																						
	vialate CAP							0	0	a a						0			0			0								<u> </u>	
Jyske Bank A/S	of which: SME Secured by mothanes on immersible renearby			0	0	0	0	0	0	0		0	0	٥	0	0	0	0	0	0		0	0	0	•	0	0	0	0	0	-
	of which: non-SME Items associated with particularly high risk																														
	Covered bands Claims on institutions and coroorates with a ST credit assessment Collective investments undertakings (CIU)																														
	Securitization			-																											
	Other exposures Standardised Total				0	0	0	0	0	٥		0	0	•		0	0	0	0	0		0	0	0	•	0		0			
																Public guarantees	- Adverse Scenari	6													
						31/1	2/2023									31/12	2/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3	Stege 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central hunds Central covernments Basional covernments or local authorities																														
	Koolon II o venenenta et scal autompas Public auchor entities Multistaria Development Banka																														
	International Organisations																														
	Institutions Corporates of which SME		o (o a	0	0	0	0	0	0		0	0	a	•	0	0	0	0	0	•	0	0	0	0	0	0	0	0	0	
DENMARK	Retail of which: SME		0 0	0	0	0	0	0	0	o		0	0	0	0	0	0	0	0	٥		0	0	0	0	0	0	0	0	0	i de la companya de l
	Secured by mortosoes on immovable property of which non-340 Thems associated with particularly high risk	, c	•		0	0	0	0	0	0		0	0	0	°	0	0	•	0	°		0	0	•	0	0	•	•	•	°	í de la compañía de la
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CBI) Soully																														
	Securitization																														
	Standardised Total		•	0	0	0	0	0	0	0		0	0	0	•	0	0	•	0	0		0	0	•	0	0	0	•	0		-
							2/2023										i - Adverse Scenari 2/2024	6									2/2025				
		-	Stage 1	1	Stage 2		Stage 3	Stock of	Stock of	Stock of	-		Stage 1		Stage 2		Stace 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central overnments							exposure	espossre	exposure								exposure	exposure	exposure								exposure	exposure	exposure	
	Central Overments Regional processes to a local authorities Public sector entities																														
	Multilateral Development Banks																														
	Institutions Corporates		0 0		0	0	0	0	0	0		0	0	a	0	0	0	0	0	0		0	0	0	0	0	0	0		0	ŀ
C5014400/	of which: SME Retail	6			•	0	0	0	0	٥		0	0			0	0	0	0	0		0	0	0	•	0	•	0	°		-
GERMANY	vé wieter 555 Secured by mortazoes on immovable property of wilds non-595					0	0	0	0	0		0	0	0	•	0	0		0	0		0	0		0	0					
	or since associated with earliesterie kink eise Dome associated with earliesterie kink eise Covered bends																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			1																											
	Securitization																														
	Other exposures Standardised Total		o 6	5 G	0	0	٥	0	0	٥		0	٥	٥	•	0	0	0	0	0		0	0	0	0	0	0	0	0	0	ŀ



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	1,011						
	SEC-IAA	0						
	Total	1,011						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	201	222	245	268	229	412	713
KEA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	201	222	245	268	229	412	713
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	1



2023 EU-wide Stress Test: Risk exposure amounts

	Actual Baseline scenario)		Adverse scenario)
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	21,431	22,527	22,482	22,352	25,603	27,081	26,510
Risk exposure amount for securitisations and re-securitisations	201	222	245	268	229	412	713
Risk exposure amount other credit risk	21,229	22,305	22,237	22,083	25,374	26,669	25,797
Risk exposure amount for market risk	1,346	1,346	1,346	1,346	1,346	1,346	1,346
Risk exposure amount for operational risk	1,968	1,968	1,968	1,968	1,968	1,968	1,968
Other risk exposure amounts	4,963	4,963	4,963	4,963	4,963	4,963	4,963
Total risk exposure amount	29,707	30,804	30,758	30,628	33,880	35,357	34,787
Total Risk exposure amount (transitional)	29,707	30,804	30,758	30,628	33,880	35,357	34,787
Total Risk exposure amount (fully loaded)	29,707	30,804	30,758	30,628	33,880	35,357	34,787



		IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	0		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025		
A	OWN FUNDS		5,783	5,986	6,416	6,780	4,488	4,377	4,299		
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,512	4,715	5,145	5,509	3,217	3,106	3,028		
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		84	84	84	84	84	84	84		
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0		
A.1.2	Retained earnings		4,910	5,137	5,634	6,099	4,039	3,978	3,971		
A.1.3	Accumulated other comprehensive income		23	23	23	23	23	23	23		
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	0	0	0		
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0		
A.1.3.3	Other OCI contributions		23	23	23	23	23	23	23		
A.1.4	Other Reserves		0	0	0	0	0	0	0		
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0		
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0		
A.1.7	Adjustments to CET1 due to prudential filters		-46	-46	-46	-46	-85	-85	-85		
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-37	-37	-37	-37	-75	-75	-75		
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0		
A.1.7.3	Other adjustments		-10	-10	-10	-10	-10	-10	-10		
A.1.8	(-) Intangible assets (including Goodwill)		-447	-447	-447	-447	-447	-447	-447		
A.1.8.1	of which: Goodwill (-)		-382	-382	-382	-382	-382	-382	-382		
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0		
A.1.8.3	of which: Other intangible assets (-)		-65	-65	-65	-65	-65	-65	-65		
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-373	-399	-402		
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-11	-47	-73	0	0	0		
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0		
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0		
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0		



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	_	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-10	-23	-54	-130	-22	-46	-115
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	-93	-93	-93	-93	-93	-93	-93	-93
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		440	440	440	440	440	440	440
	A.2.1	Additional Tier 1 Capital instruments		440	440	440	440	440	440	440
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,952	5,155	5,585	5,949	3,657	3,546	3,468
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		831	831	831	831	831	831	831
	A.4.1	Tier 2 Capital instruments		831	831	831	831	831	831	831
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		29,707	30,804	30,758	30,628	33,880	35,357	34,787
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	В.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		15.19%	15.31%	16.73%	17.99%	9.50%	8.79%	8.70%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.67%	16.74%	18.16%	19.42%	10.80%	10.03%	9.97%
	C.3	Total Capital ratio		19.47%	19.43%	20.86%	22.14%	13.25%	12.38%	12.36%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,512	4,715	5,145	5,509	3,217	3,106	3,028
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,952	5,155	5,585	5,949	3,657	3,546	3,468
	D.3	TOTAL CAPITAL (fully loaded)		5,783	5,986	6,416	6,780	4,488	4,377	4,299



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		15.19%	15.31%	16.73%	17.99%	9.50%	8.79%	8.70%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.67%	16.74%	18.16%	19.42%	10.80%	10.03%	9.97%
	E.3	Total Capital ratio		19.47%	19.43%	20.86%	22.14%	13.25%	12.38%	12.36%
	H.1	Total leverage ratio exposures (transitional)		107,544	107,544	107544	107544	107544	107544	107544
	H.2	Total leverage ratio exposures (fully loaded)		107,544	107,544	107544	107544	107544	107544	107544
Leverage ratios (%)	H.3	Leverage ratio (transitional)		4.60%	4.79%	5.19%	5.53%	3.40%	3.30%	3.22%
	H.4	Leverage ratio (fully loaded)		4.60%	4.79%	5.19%	5.53%	3.40%	3.30%	3.22%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.92%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%
Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		5.92%	6.42%	6.42%	6.42%	6.42%	6.42%	6.42%
	R.1	Pillar 2 capital requirement		2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%
	R.1.1	of which: CET1		1.56%	1.56%	1.56%	1.56%	1.56%	1.56%	1.56%
	R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	10.77%
	R.2.1	of which: CET1		6.06%	6.06%	6.06%	6.06%	6.06%	6.06%	6.06%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		16.69%	17.19%	17.19%	17.19%	17.19%	17.19%	17.19%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.98%	12.48%	12.48%	12.48%	12.48%	12.48%	12.48%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		4,512						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			4,715	5,145	5,509	3,217	3,107	3,028
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		29,708						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			30,804	30,758	30,628	33,880	35,357	34,787
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.19%	15.31%	16.73%	17.99%	9.50%	8.79%	8.70%



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario)		Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	793	1,138	1,470	1,409	780	776	774	
Interest income	1,519	2,612	3,278	3,082	3,485	4,784	4,317	
Interest expense	-726	-1,475	-1,808	-1,673	-2,645	-3,515	-3,140	
Dividend income	12	12	12	12	9	9	9	
Net fee and commission income	340	329	327	330	238	238	238	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-167	15	15	15	-388	11	11	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0			
Other operating income not listed above, net	293	122	122	122	109	110	110	
Total operating income, net	1,272	1,616	1,946	1,888	747	1,145	1,142	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	40	-319	-128	-119	-1,095	-428	-353	
Other income and expenses not listed above, net	-699	-793	-764	-779	-897	-804	-799	
Profit or (-) loss before tax from continuing operations	613	503	1,054	990	-1,244	-86	-10	
Tax expenses or (-) income related to profit or loss from continuing operations	-108	-151	-316	-297	373	26	3	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	505	352	738	693	-871	-61	-7	
Amount of dividends paid and minority interests after MDA-related adjustments	19	125	241	227	0	0	0	
Attributable to owners of the parent net of estimated dividends	485	227	497	466	-871	-61	-7	
Memo row: Impact of one-off adjustments		19	19	19	19	19	19	
Total post-tax MDA-related adjustment		0	0	0	19	19	19	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17								



2023 EU-wide Stress Test: Major capital measures and realised losses

(min E	UR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0