



2018 EU-wide Stress Test

Bank Name	Jyske Bank
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK

2018 EU-wide Stress Test: Summary

Jyske Bank

			Baseline Scenario			Adverse Scenario		
	Actual (starting year)	Restated (starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)								
Net interest income	845		921	864	856	840	836	810
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	32		19	19	19	-248	14	14
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	26		-96	-82	-110	-648	-375	-374
Profit or (-) loss for the year	422		280	242	207	-428	-29	-35
Coverage ratio: non-performing exposure (%)	34.86%	34.86%	28.66%	25.54%	23.50%	28.51%	28.09%	29.22%
Common Equity Tier 1 capital	4,129	4,044	4,164	4,210	4,265	3,435	3,387	3,339
Total Risk exposure amount (all transitional adjustments included)	25,252	25,252	25,489	25,631	25,731	26,772	27,931	28,561
Common Equity Tier 1 ratio, %	16.35%	16.01%	16.34%	16.43%	16.57%	12.83%	12.13%	11.69%
Fully loaded Common Equity Tier 1 ratio, %	16.35%	16.01%	16.34%	16.43%	16.57%	12.83%	12.13%	11.69%
Tier 1 capital	4,557	4,471	4,577	4,607	4,644	3,849	3,783	3,718
Total leverage ratio exposures	84,118	84,118	84,118	84,118	84,118	84,118	84,118	84,118
Leverage ratio, %	5.42%	5.32%	5.44%	5.48%	5.52%	4.58%	4.50%	4.42%
Fully loaded leverage ratio, %	5.32%	5.22%	5.36%	5.42%	5.48%	4.50%	4.44%	4.38%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)															
Jyske Bank	Central banks and 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	37,423	903	0	0	10,587	739	0	0	37,423	903	522	374	41.4%	
	Corporates - Of Which: Specialised Lending	126	2	0	0	95	0	0	0	126	2	2	1	59.2%	
	Corporates - Of Which: SME	9,882	594	0	0	3,249	256	0	0	9,882	594	402	319	54.5%	
	Retail	29,108	395	0	0	5,223	352	0	0	29,108	395	224	60	15.2%	
	Retail - Secured on real estate property	25,915	266	0	0	4,359	289	0	0	25,915	266	62	20	7.7%	
	Retail - Secured on real estate property - Of Which: SME	952	65	0	0	227	34	0	0	952	65	40	12	18.1%	
	Retail - Secured on real estate property - Of Which: non-SME	24,963	202	0	0	4,132	256	0	0	24,963	202	22	9	4.3%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	3,193	129	0	0	864	62	0	0	3,193	129	162	40	30.8%	
	Retail - Other Retail - Of Which: SME	912	56	0	0	279	25	0	0	912	56	76	18	32.6%	
	Retail - Other Retail - Of Which: non-SME	2,281	73	0	0	585	37	0	0	2,281	73	86	22	29.4%	
	Equity									0	0	0	0	-	
	Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL	66,531	1,299	0	0	15,810	1,091	0	0	66,531	1,299	745	435	33.5%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Denmark	Central banks and central governments	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
	Corporates	36,651	890	0	0	10,290	729	0	0	36,624	890	513	366	41.1%
	Corporates - Of Which: Specialised Lending	126	2	0	0	95	0	0	0	126	2	2	1	57.9%
	Corporates - Of Which: SME	9,639	571	0	0	3,155	250	0	0	9,612	571	395	311	54.5%
	Retail	28,742	382	0	0	5,186	345	0	0	28,742	382	222	69	15.4%
	Retail - Secured on real estate property	25,588	261	0	0	4,333	285	0	0	25,588	261	61	20	7.7%
	Retail - Secured on real estate property - Of Which: SME	948	65	0	0	226	34	0	0	948	65	40	11	17.7%
	Retail - Secured on real estate property - Of Which: non-SME	24,640	196	0	0	4,107	252	0	0	24,640	196	22	9	4.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3,154	122	0	0	853	60	0	0	3,154	122	161	39	31.9%
	Retail - Other Retail - Of Which: SME	902	56	0	0	278	25	0	0	902	56	76	18	31.9%
	Retail - Other Retail - Of Which: non-SME	2,252	66	0	0	574	35	0	0	2,252	66	85	21	31.8%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	65,393	1,272	0	0	15,476	1,074	0	0	65,367	1,272	735	425	33.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Germany	Central banks and central governments	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
	Corporates	118	3	0	0	69	1	0	0	118	3	2	2	49.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	72	3	0	0	37	1	0	0	72	3	2	2	49.5%
	Retail	11	0	0	0	3	0	0	0	11	0	0	0	90.2%
	Retail - Secured on real estate property	8	0	0	0	2	0	0	0	8	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	2	0	0	0	8	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	90.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	90.2%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	129	3	0	0	72	1	0	0	129	3	2	2	54.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
Securitisation														
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Jyske Bank	Central banks and 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	37,118	1,208	609	436	36.1%	36,821	1,505	661	499	33.1%	36,528	1,798	717	561	31.2%
	Corporates - Of Which: Specialised Lending	125	4	4	2	53.3%	124	5	5	3	50.3%	122	7	6	3	48.7%
	Corporates - Of Which: SME	9,724	742	475	360	48.6%	9,574	890	510	402	45.2%	9,435	1,031	546	444	43.1%
	Retail	28,805	698	228	90	12.9%	28,511	992	256	120	12.1%	28,214	1,289	306	147	11.4%
	Retail - Secured on real estate property	25,657	525	84	30	5.8%	25,406	776	97	44	5.6%	25,152	1,030	132	53	5.1%
	Retail - Secured on real estate property - Of Which: SME	939	78	33	14	18.1%	926	91	36	17	18.3%	912	105	39	19	18.6%
	Retail - Secured on real estate property - Of Which: non-SME	24,718	447	51	16	3.7%	24,480	684	62	27	3.9%	24,240	925	92	33	3.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,149	173	144	59	34.3%	3,105	216	159	76	35.3%	3,062	260	174	94	36.2%
	Retail - Other Retail - Of Which: SME	895	73	64	25	34.8%	878	90	68	32	35.2%	862	106	73	38	35.5%
	Retail - Other Retail - Of Which: non-SME	2,254	100	81	34	33.9%	2,227	127	91	45	35.4%	2,200	154	102	56	36.6%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	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	0	0		
IRB TOTAL	65,923	1,906	838	526	27.6%	65,332	2,497	917	619	24.8%	64,742	3,087	1,023	708	22.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Denmark	Central banks and 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	36,326	1,188	596	426	35.9%	36,036	1,478	645	486	32.9%	35,750	1,764	699	547	31.0%
	Corporates - Of Which: Specialised Lending	125	4	4	2	52.5%	124	5	5	3	49.8%	122	7	6	3	48.2%
	Corporates - Of Which: SME	9,457	725	465	352	48.5%	9,312	871	500	393	45.2%	9,174	1,008	534	434	43.1%
	Retail	28,444	681	224	86	12.6%	28,153	972	251	116	11.9%	27,860	1,265	300	142	11.2%
	Retail - Secured on real estate property	25,333	516	83	30	5.8%	25,085	763	96	43	5.6%	24,834	1,014	130	52	5.1%
	Retail - Secured on real estate property - Of Which: SME	935	78	32	14	17.8%	921	91	35	16	18.0%	908	104	39	19	18.3%
	Retail - Secured on real estate property - Of Which: non-SME	24,398	438	51	16	3.6%	24,164	672	61	26	3.9%	23,926	910	91	33	3.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,111	165	141	56	33.8%	3,068	208	155	73	35.0%	3,025	251	170	90	35.9%
	Retail - Other Retail - Of Which: SME	885	73	63	25	34.3%	868	89	67	31	34.8%	852	105	72	37	35.2%
	Retail - Other Retail - Of Which: non-SME	2,226	93	78	31	33.4%	2,199	119	88	42	35.1%	2,173	146	98	53	36.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	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	0	0		
IRB TOTAL	64,770	1,869	819	512	27.4%	64,189	2,449	896	602	24.6%	63,610	3,029	999	689	22.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and 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	117	4	3	2	46.2%	115	5	3	2	42.7%	114	7	3	3	40.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	71	4	2	2	47.6%	70	5	3	2	44.7%	69	6	3	2	42.8%
	Retail	11	1	0	0	72.2%	11	1	0	0	61.4%	10	1	0	0	53.7%
	Retail - Secured on real estate property	8	0	0	0	3.2%	8	0	0	0	3.8%	8	0	0	0	3.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	17.9%	0	0	0	0	18.7%	0	0	0	0	19.2%
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	3.0%	8	0	0	0	3.7%	8	0	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	0	0	0	84.9%	3	0	0	0	80.6%	3	1	0	0	77.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	27.0%	1	0	0	0	32.0%	1	0	0	0	33.7%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	86.5%	2	0	0	0	83.1%	2	0	0	0	80.0%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	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	0	0		
IRB TOTAL	127	5	3	2	49.0%	126	6	3	3	44.7%	125	7	4	3	41.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
Securitisation																
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
Securitisation																
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
Securitisation																
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(min EUR, %)														
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(min EUR, %)														
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Jyske Bank	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	36,458	1,868	949	604	32.3%	35,633	2,694	1,238	866	32.1%	34,971	3,355	1,494	1,123	33.5%
	Corporates - Of Which: Specialised Lending	124	5	5	2	52.8%	120	9	7	4	49.4%	118	11	8	5	49.5%
	Corporates - Of Which: SME	9,607	859	570	409	47.6%	9,218	1,248	719	540	43.3%	9,030	1,435	799	623	44.1%
	Retail	28,611	892	437	162	18.1%	28,264	1,239	513	226	18.3%	27,836	1,667	626	344	20.6%
	Retail - Secured on real estate property	25,473	708	250	87	12.3%	25,183	999	297	124	12.5%	24,812	1,370	370	203	14.8%
	Retail - Secured on real estate property - Of Which: SME	927	90	56	24	26.5%	898	118	66	33	27.7%	875	141	76	43	30.1%
	Retail - Secured on real estate property - Of Which: non-SME	24,546	619	194	63	10.2%	24,284	880	231	92	10.4%	23,936	1,228	294	160	13.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,138	184	187	75	40.8%	3,082	240	216	102	42.5%	3,025	297	256	141	47.6%
	Retail - Other Retail - Of Which: SME	891	77	85	30	39.6%	867	101	96	41	41.1%	845	123	110	57	46.7%
	Retail - Other Retail - Of Which: non-SME	2,247	107	102	44	41.6%	2,214	140	120	61	43.6%	2,179	175	145	84	48.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	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	65,069	2,760	1,386	766	27.8%	63,897	3,932	1,751	1,092	27.8%	62,808	5,021	2,120	1,467	29.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Denmark	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	35,678	1,836	928	589	32.1%	34,872	2,641	1,210	844	32.0%	34,226	3,288	1,460	1,096	33.3%
	Corporates - Of Which: Specialised Lending	124	5	5	2	52.1%	120	9	7	4	49.1%	118	11	8	5	49.2%
	Corporates - Of Which: SME	9,342	840	558	399	47.4%	8,962	1,220	703	526	43.1%	8,779	1,404	781	617	44.0%
	Retail	28,252	873	429	156	17.9%	27,909	1,215	504	220	18.1%	27,487	1,638	616	336	20.5%
	Retail - Secured on real estate property	25,152	697	247	85	12.3%	24,865	984	293	123	12.5%	24,498	1,350	366	200	14.8%
	Retail - Secured on real estate property - Of Which: SME	923	89	56	23	26.1%	894	118	65	32	27.4%	871	141	76	42	29.9%
	Retail - Secured on real estate property - Of Which: non-SME	24,228	607	191	62	10.2%	23,970	866	228	90	10.4%	23,627	1,209	290	158	13.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,100	176	182	71	40.3%	3,044	232	211	98	42.2%	2,988	288	250	136	47.3%
	Retail - Other Retail - Of Which: SME	881	76	84	30	39.1%	858	100	95	41	40.7%	836	122	109	57	46.4%
	Retail - Other Retail - Of Which: non-SME	2,219	99	98	41	41.2%	2,187	132	116	57	43.3%	2,152	166	141	80	48.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	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	63,930	2,708	1,357	745	27.5%	62,782	3,856	1,714	1,064	27.6%	61,712	4,926	2,075	1,432	29.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Germany	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	115	6	4	3	45.3%	112	9	5	4	40.8%	110	11	6	5	41.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	70	5	3	2	49.0%	68	7	4	3	44.2%	67	8	5	4	45.2%
	Retail	11	1	0	0	67.2%	11	1	1	0	58.5%	10	1	1	0	52.5%
	Retail - Secured on real estate property	8	0	0	0	10.7%	8	0	0	0	10.9%	8	0	0	0	13.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	31.1%	0	0	0	0	31.2%	0	0	0	0	32.4%
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	10.5%	8	0	0	0	10.7%	8	0	0	0	13.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	84.4%	3	1	0	0	80.0%	2	1	0	0	77.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	33.0%	1	0	0	0	38.3%	1	0	0	0	45.2%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	86.1%	2	0	0	0	82.7%	2	1	0	0	79.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	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	126	6	4	3	47.4%	122	10	6	4	42.1%	120	12	7	5	42.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
Equity																
Securitisation																
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
Equity																
Securitisation																
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
Equity																
Securitisation																
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Jyske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Jyske Bank	Central governments or central banks	3,142	0	0	0	3,153	0	0	0	0.0%
	Regional governments or local authorities	1,027	0	0	0	1,620	0	0	0	0.0%
	Public sector entities	10	0	2	0	36	0	0	0	0.0%
	Multilateral Development Banks	80	0	0	0	918	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,886	0	498	0	2,790	0	1	0	0.0%
	Corporates	242	55	214	69	571	60	29	27	45.5%
	of which: SME	168	55	139	69	355	60	29	27	45.5%
	Retail	40	104	30	118	161	112	52	51	45.4%
	of which: SME	1	1	0	1	1	1	1	1	78.6%
	Secured by mortgages on immovable property	291	0	109	0	271	0	3	0	0.0%
	of which: SME	116	0	42	0	105	0	1	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	282	0	28	0	282	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			1,029	0	468	0	0	0	0.0%
	Securitisation									
	Other exposures			0	0	0	0	0	0	0.0%
	Standardised Total		7,271	159	1,910	186	10,222	172	85	78

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Denmark	Central governments or central banks	610	0	0	0	620	0	0	0	0.0%
	Regional governments or local authorities	1,027	0	0	0	1,620	0	0	0	0.0%
	Public sector entities	10	0	2	0	36	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	292	0	67	0	643	0	1	0	0.0%
	Corporates	173	5	154	10	381	7	2	1	9.2%
	of which: SME	103	5	84	8	168	7	2	1	9.2%
	Retail	2	1	2	2	3	2	2	1	55.2%
	of which: SME	1	0	0	0	1	1	0	0	4.7%
	Secured by mortgages on immovable property	23	0	10	0	17	0	3	0	0.0%
	of which: SME	22	0	10	0	16	0	1	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	272	0	27	0	272	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					468	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total		2,876	7	1,290	12	4,059	9	9	2

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	2,516	0	0	0	2,516	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	264	0	132	0	309	0	0	0	0.0%
	Corporates	5	2	4	3	6	2	0	0	0.0%
	of which: SME	5	2	4	3	6	2	0	0	0.0%
	Retail	1	1	1	1	12	1	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	8	0	3	0	8	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total		2,795	2	140	3	2,851	2	0	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mln EUR, %)																	
Jyske Bank	Central governments or central banks	3,148	5	1	1	18.9%	3,142	11	2	2	19.3%	3,136	17	4	3	19.4%	
	Regional governments or local authorities	1,620	0	0	0	14.1%	1,620	0	0	0	14.2%	1,619	0	0	0	14.3%	
	Public sector entities	35	0	0	0	0.5%	35	0	0	0	0.5%	35	0	0	0	0.5%	
	Multilateral Development Banks	918	0	0	0	14.9%	918	0	0	0	14.8%	918	0	0	0	14.8%	
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Institutions	2,760	30	2	1	4.5%	2,731	59	3	3	4.5%	2,703	87	5	4	4.6%	
	Corporates	565	67	31	29	43.1%	538	74	32	30	40.3%	550	82	33	31	38.0%	
	of which: SME	349	65	31	29	43.9%	344	71	32	30	41.7%	338	77	32	31	39.9%	
	Retail	160	114	52	51	45.2%	158	115	52	51	44.7%	157	116	52	52	44.3%	
	of which: SME	1	1	1	1	94.2%	1	1	1	1	93.5%	1	1	1	1	92.7%	
	Secured by mortgages on immovable property	269	2	0	0	5.2%	267	4	0	0	5.2%	265	6	1	0	5.1%	
	of which: SME	105	1	0	0	4.0%	104	1	0	0	4.0%	104	2	0	0	4.0%	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Covered bonds	282	0	0	0	46.1%	282	0	0	0	45.7%	281	1	0	0	45.2%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Equity	468	0	0	0	0.0%	468	0	0	0	0.0%	468	0	0	0	0.0%	
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%		
Standardised Total	10,225	219	87	83	37.9%	10,179	265	91	87	32.8%	10,133	310	95	91	29.2%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Denmark	Central governments or central banks	619	1	0	0	18.8%	617	2	0	0	19.2%	616	3	1	1	19.3%
	Regional governments or local authorities	1,620	0	0	0	14.1%	1,620	0	0	0	14.2%	1,619	0	0	0	14.3%
	Public sector entities	35	0	0	0	0.5%	35	0	0	0	0.5%	35	0	0	0	0.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	639	1	0	0	5.2%	635	9	1	1	5.2%	630	13	1	1	5.2%
	Corporates	376	12	3	2	13.9%	371	16	4	2	13.9%	366	21	5	3	14.0%
	of which: SME	165	10	3	1	14.3%	162	13	4	2	14.6%	159	16	4	2	14.9%
	Retail	3	2	1	1	65.9%	3	2	1	1	65.2%	3	2	1	1	64.5%
	of which: SME	1	1	0	0	41.2%	1	1	0	0	40.8%	1	1	0	0	40.3%
	Secured by mortgages on immovable property	17	0	0	0	4.2%	17	0	0	0	4.2%	16	0	0	0	4.1%
	of which: SME	16	0	0	0	3.9%	16	0	0	0	3.9%	16	0	0	0	3.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	271	0	0	0	46.1%	271	0	0	0	45.7%	271	1	0	0	45.2%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	468	0	0	0	0.0%	468	0	0	0	0.0%	468	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	4,048	19	6	4	18.2%	4,037	30	7	5	15.7%	4,026	42	9	6	14.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Germany	Central governments or central banks	2,512	4	1	1	19.5%	2,508	8	2	2	19.9%	2,503	13	3	3	20.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	307	2	0	0	5.4%	305	4	0	0	5.4%	303	6	0	0	5.3%
	Corporates	6	2	0	0	15.1%	6	2	0	0	15.2%	6	2	0	0	15.3%
	of which: SME	6	2	0	0	15.1%	6	2	0	0	15.2%	6	2	0	0	15.3%
	Retail	12	1	0	0	16.5%	12	1	0	0	16.4%	12	1	0	0	16.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	8	0	0	0	4.7%	8	0	0	0	4.8%	8	0	0	0	4.8%
	of which: SME	0	0	0	0	3.4%	0	0	0	0	3.3%	0	0	0	0	3.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,845	8	1	1	15.2%	2,839	15	2	2	15.3%	2,832	22	4	3	15.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Baseline Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
(mth EUR, %)															
N.A.	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
	of which: SME														
	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
Collective investments undertakings (CIU)															
Equity															
Securitisation															
Other exposures															
Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
(mth EUR, %)															
N.A.	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
	of which: SME														
	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
Collective investments undertakings (CIU)															
Equity															
Securitisation															
Other exposures															
Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario													
		31/12/2018					31/12/2019					31/12/2020			
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures
(mth EUR, %)															
N.A.	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
	of which: SME														
	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
Collective investments undertakings (CIU)															
Equity															
Securitisation															
Other exposures															
Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(min EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(min EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Jyske Bank	Central governments or central banks	3,148	5	2	1	23.8%	3,142	11	3	3	23.7%	3,136	17	4	4	23.5%
	Regional governments or local authorities	1,620	0	0	0	14.9%	1,620	0	0	0	15.0%	1,619	0	0	0	15.0%
	Public sector entities	35	0	0	0	0.5%	35	0	0	0	0.5%	35	0	0	0	0.5%
	Multilateral Development Banks	918	0	0	0	15.2%	918	0	0	0	15.2%	918	0	0	0	15.1%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,760	30	3	2	6.8%	2,731	59	5	4	6.6%	2,703	87	7	6	6.5%
	Corporates	559	73	33	30	41.8%	538	94	38	34	36.6%	527	105	40	36	34.6%
	of which: SME	345	70	33	30	43.1%	329	86	37	33	38.8%	321	94	39	35	37.2%
	Retail	159	115	53	52	45.0%	157	116	53	52	44.5%	156	118	54	52	44.0%
	of which: SME	1	2	1	1	94.7%	1	2	1	1	93.8%	1	2	1	1	92.4%
	Secured by mortgages on immovable property	267	3	1	0	9.0%	265	6	1	1	9.1%	263	8	1	1	8.9%
	of which: SME	105	1	0	0	7.6%	104	2	0	0	7.7%	103	2	0	0	7.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	282	0	0	0	47.1%	282	0	0	0	46.6%	281	1	0	0	46.1%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	468	0	0	0	0.0%	468	0	0	0	0.0%	468	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	10,217	227	92	86	37.8%	10,157	287	102	93	32.5%	10,107	337	107	99	29.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Denmark	Central governments or central banks	619	1	0	0	23.6%	617	2	1	1	23.5%	616	3	1	1	23.4%
	Regional governments or local authorities	1,620	0	0	0	14.9%	1,620	0	0	0	15.0%	1,619	0	0	0	15.0%
	Public sector entities	35	0	0	0	0.5%	35	0	0	0	0.5%	35	0	0	0	0.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	639	4	1	0	9.4%	635	9	2	1	8.7%	630	13	2	1	8.2%
	Corporates	372	15	5	3	17.0%	359	28	8	5	17.5%	352	35	9	6	17.7%
	of which: SME	162	13	4	2	18.2%	154	21	7	4	19.6%	150	25	7	5	20.2%
	Retail	3	2	2	1	66.7%	3	2	2	1	66.3%	3	2	2	1	65.3%
	of which: SME	1	1	0	0	45.9%	1	1	0	0	46.6%	1	1	0	0	46.2%
	Secured by mortgages on immovable property	17	0	0	0	7.6%	16	0	0	0	7.8%	16	0	0	0	7.7%
	of which: SME	16	0	0	0	7.2%	16	0	0	0	7.4%	16	0	0	0	7.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	271	0	0	0	47.1%	271	0	0	0	46.6%	271	1	0	0	46.1%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	468	0	0	0	0.0%	468	0	0	0	0.0%	468	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	4,044	23	8	5	20.7%	4,025	43	12	8	18.6%	4,011	56	14	10	17.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	2,512	4	1	1	24.8%	2,508	8	2	2	24.6%	2,503	13	3	3	24.4%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	307	2	0	0	10.0%	305	4	0	0	9.2%	303	6	1	1	8.6%
	Corporates	6	2	0	0	21.6%	6	2	0	0	21.5%	6	2	0	0	21.2%
	of which: SME	6	2	0	0	21.6%	5	2	0	0	21.5%	5	2	0	0	21.3%
	Retail	12	1	0	0	22.7%	12	1	0	0	24.4%	12	1	0	0	23.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	8	0	0	0	8.0%	8	0	0	0	8.2%	8	0	0	0	8.2%
	of which: SME	0	0	0	0	5.5%	0	0	0	0	5.7%	0	0	0	0	5.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,845	8	2	2	20.6%	2,838	15	4	3	20.1%	2,832	22	5	4	19.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
	Corporates																
	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: SME																
	Items associated with particularly high risk																
	Covered bonds																
	Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Jyske Bank

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Securitisations

Jyske Bank

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		0	0						
	IRB		276	276						
	Total		276	276						
REA	STA		0	0	0	0	0	0	0	0
	IRB		22	22	24	33	41	44	106	183
	Total		22	22	24	33	41	44	106	183
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Jyske Bank

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	19,967	19,967	20,205	20,346	20,446	21,340	22,499	23,129
Risk exposure amount for securitisations and re-securitisations	22	22	24	33	41	44	106	183
Risk exposure amount other credit risk	19,946	19,946	20,180	20,313	20,405	21,296	22,393	22,946
Risk exposure amount for market risk	3,037	3,037	3,037	3,037	3,037	3,184	3,184	3,184
Risk exposure amount for operational risk	2,248	2,248	2,248	2,248	2,248	2,248	2,248	2,248
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	25,252	25,252	25,489	25,631	25,731	26,772	27,931	28,561

2018 EU-wide Stress Test: Capital

Jyske Bank

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
A	OWN FUNDS	5,011	4,926	5,040	5,079	5,126	4,311	4,256	4,201
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,129	4,044	4,164	4,210	4,265	3,435	3,387	3,339
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	80	80	80	80	80	80	80	80
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
A.1.2	Retained earnings	4,043	3,934	4,045	4,140	4,221	3,494	3,452	3,405
A.1.3	Accumulated other comprehensive income	69	69	78	87	96	7	0	0
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	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	0
A.1.3.3	Other OCI contributions	69	69	78	87	96	7	0	0
A.1.4	Other Reserves	0	0	0	0	0	0	0	0
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters	-37	-37	-37	-37	-37	-37	-37	-37
A.1.8	(-) Intangible assets (including Goodwill)	-1	-1	-1	-1	-1	-1	-1	-1
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1	-1	-1	-1	-1	-108	-108	-108
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-23	0	0	-57	-93	0	0	0
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
A.1.14.1	Of which: from securitisation positions (-)	0	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	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-93						
A.1.21.1	Of which: subject to transitional arrangements		0						
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0						
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0						
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		-116						
A.1.22	Transitional adjustments	0	0	0	0	0	0	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

2018 EU-wide Stress Test: Capital

Jyske Bank

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.2.1	Additional Tier 1 Capital instruments							
	A.2.2	(-) Excess deduction from T2 items over T2 capital							
	A.2.3	Other Additional Tier 1 Capital components and deductions							
	A.2.4	Additional Tier 1 transitional adjustments							
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements							
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
	A.4.1	Tier 2 Capital instruments							
	A.4.2	Other Tier 2 Capital components and deductions							
	A.4.3	Tier 2 transitional adjustments							
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements							
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2							
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT							
	B.1	Of which: Transitional adjustments included							
	B.2	Adjustments due to IFRS 9 transitional arrangements							
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio							
	C.2	Tier 1 Capital ratio							
	C.3	Total Capital ratio							
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)							
	D.2	TIER 1 CAPITAL (fully loaded)							
	D.3	TOTAL CAPITAL (fully loaded)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio							
	E.2	Tier 1 Capital ratio							
	E.3	Total Capital ratio							
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)							
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CSR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)							
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)							
	H.1	Total leverage ratio exposures (transitional)							
	H.2	Total leverage ratio exposures (fully loaded)							
	H.3	Leverage ratio (transitional)							
	H.4	Leverage ratio (fully loaded)							
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer							
	P.2	Countercyclical capital buffer							
	P.3	O-SII buffer							
	P.4	G-SII buffer							
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV							
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV							
P.6	Combined buffer								

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Jyske Bank

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	845	921	864	856	840	836	810
Interest income	1,518	1,640	1,740	1,952	2,019	2,230	2,362
Interest expense	-673	-719	-876	-1,096	-971	-1,317	-1,505
Dividend income	10	10	10	10	8	6	7
Net fee and commission income	263	263	263	263	236	236	236
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	32	19	19	19	-248	14	14
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	146	75	75	75	46	75	75
Total operating income, net	1,296	1,288	1,231	1,223	882	1,168	1,143
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	26	-96	-82	-110	-648	-375	-374
Other income and expenses not listed above, net	-785	-792	-804	-817	-846	-835	-820
Profit or (-) loss before tax from continuing operations	538	400	345	296	-612	-42	-50
Tax expenses or (-) income related to profit or loss from continuing operations	-115	-120	-104	-89	184	13	15
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	422	280	242	207	-428	-29	-35
Amount of dividends paid and minority interests after MDA-related adjustments	280	169	147	127	12	12	12
Attributable to owners of the parent net of estimated dividends	142	111	95	81	-441	-42	-47
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

Jyske Bank

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	-67
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Jyske Bank

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	7,556	0	0	0	0	0	0
Central banks	22	0	0	0	0	0	0
General governments	277	0	0	0	0	0	0
Credit institutions	6,086	0	0	0	0	0	0
Other financial corporations	960	0	0	0	0	0	0
Non-financial corporations	212	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	61,074	28	2,305	1,385	52	594	1,310
Central banks	495	0	0	0	0	0	0
General governments	1,292	0	0	0	0	0	0
Credit institutions	1,032	0	4	4	0	1	3
Other financial corporations	2,441	0	92	84	1	24	65
Non-financial corporations	25,319	23	1,381	796	9	318	884
Households	30,495	5	827	501	42	251	358
DEBT INSTRUMENTS other than HFT	68,630	28	2,305	1,385	52	594	1,310
OFF-BALANCE SHEET EXPOSURES	13,241		219	171	2	44	162

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Jyske Bank

	Actual				
	31/12/2017				
	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		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		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,204	1,531	336	335	1,611
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	4	4	1	1	4
Other financial corporations	45	35	7	6	35
Non-financial corporations	1,485	985	251	251	1,202
Households	670	507	77	76	371
DEBT INSTRUMENTS other than HFT	2,204	1,531	336	335	1,611
Loan commitments given	106	36	0	0	0

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