

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



# 2019 EU-wide Transparency Exercise Key Metrics

| (mln EUR, %)   | As of<br>30/09/2018 | As of<br>31/12/2018 | As of<br>31/03/2019 | As of<br>30/06/2019 | COREP CODE   | REGULATION  |
|--|---------------------|---------------------|---------------------|---------------------|--|---|
| Available capital (amounts)  |                     |                     |                     |                     |  |   |
| Common Equity Tier 1 (CET1) capital - transitional period  | 4,076               | 4,145               | 4,195               | 4,188               | C 01.00 (r020,c010)  | Article 50 of CRR   |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 4,076               | 4,145               | 4,195               | 4,188               | C 01.00 (r020,c010)<br>- C 05.01 (r440,c010)   | Article 50 of CRR   |
| Tier 1 capital - transitional period   | 4,484               | 4,553               | 4,584               | 4,670               | C 01.00 (r015,c010)  | Article 25 of CRR   |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition   | 4,484               | 4,553               | 4,584               | 4,670               | C 01.00 (r015,c010)<br>- C 05.01 (r440,c010) - C 05.01 (r440,c020)   | Article 25 of CRR   |
| Total capital - transitional period  | 4,980               | 5,048               | 5,094               | 5,177               | C 01.00 (r010,c010)  | Articles 4(118) and 72 of CRR   |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 4,980               | 5,048               | 5,094               | 5,177               | C 01.00 (r010,c010) - C 05.01 (r440,c010)<br>- C 05.01 (r440,c020) - C 05.01 (r440,c030)   | Articles 4(118) and 72 of CRR   |
| Risk-weighted assets (amounts)   |                     |                     |                     |                     |  |   |
| Total risk-weighted assets   | 24,533              | 25,234              | 25,345              | 26,142              | C 02.00 (r010,c010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 24,533              | 25,234              | 25,345              | 26,142              | C 02.00 (r010,c010)<br>- C 05.01 (r440,c040)   | Articles 92(3), 95, 96 and 98 of CRR  |
| Capital ratios   |                     |                     |                     |                     |  |   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 16.61%              | 16.42%              | 16.55%              | 16.02%              | CA3 {1}  | -   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.61%              | 16.42%              | 16.55%              | 16.02%              | (C 01.00 (r020,c010) - C 05.01 (r440,c010) )/<br>(C 02.00 (r010,c010) - C 05.01 (r440,c040) )  | -   |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 18.28%              | 18.04%              | 18.09%              | 17.86%              | CA3 {3}  | -   |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 18.28%              | 18.04%              | 18.09%              | 17.86%              | (C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )                          | -   |
| Total capital (as a percentage of risk exposure amount) - transitional definition  | 20.30%              | 20.00%              | 20.10%              | 19.80%              | CA3 {5}  | -   |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                    | 20.30%              | 20.00%              | 20.10%              | 19.80%              | (C 01.00 (r010,c010) - C 05.01 (r440,c010)<br>- C 05.01 (r440,c020) - C 05.01 (r440,c030) /<br>(C 02.00 (r010,c010) - C 05.01 (r440,c040)) | -   |
| Leverage ratio   |                     |                     |                     |                     |  |   |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital  | 84,518              | 85,527              | 87,731              | 89,397              | C 47.00 (r300,c010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital   | 5.30%               | 5.32%               | 5.23%               | 5.22%               | C 47.00 (r340,c010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



#### Leverage ratio

|     | (mln EUR, %)  | As of 30/09/2018 | As of<br>31/12/2018 | As of 31/03/2019 | As of<br>30/06/2019 | COREP CODE          | REGULATION  |
|-----|---|------------------|---------------------|------------------|---------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition  | 4,484            | 4,553               | 4,584            | 4,670               | C 47.00 (r320,c010) |   |
| A.2 | Tier 1 capital - fully phased-in definition   | 4,414            | 4,483               | 4,532            | 4,618               | C 47.00 (r310,c010) |   |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital    | 84,518           | 85,527              | 87,731           | 89,397              | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 84,449           | 85,457              | 87,679           | 89,345              | C 47.00 (r290,c010) | CRR   |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital                    | 5.3%             | 5.3%                | 5.2%             | 5.2%                | C 47.00 (r340,c010) |   |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital                 | 5.2%             | 5.3%                | 5.2%             | 5.2%                | C 47.00 (r330,c010) |   |

# 2019 EU-wide Transparency Exercise Capital

Jyske Bank A/S

|  |          |   | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE   | REGULATION  |
|--|----------|---|------------------|------------------|------------------|------------------|--|---|
|  | A        | (mln EUR, %)  OWN FUNDS   | 4,980            | 5,048            | 5,094            |                  | C 01.00 (r010,c010)  | Articles 4(118) and 72 of CRR   |
|  | A.1      | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional   | 4,076            | 4,145            | 4,195            |                  | C 01.00 (r020,c010)  | Article 50 of CRR   |
|  | A.1.1    | adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital   | 31               | 112              | 30               |                  | C 01.00 (r030,c010)  | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  |
|  | A.1.2    | instruments)  Retained earnings   | 4,037            | 4,031            | 4,165            | 4,132            | C 01.00 (r130,c010)  | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR  |
|  | A.1.3    | Accumulated other comprehensive income  | 42               | 42               | 41               | 32               | C 01.00 (r180,c010)  | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  |
|  | A.1.4    | Other Reserves  | 0                | 0                | 0                | 0                | C 01.00 (r200,c010)  | Articles 4(117) and 26(1) point (e) of CRR  |
|  | A.1.5    | Funds for general banking risk  | 0                | 0                | 0                | 0                | C 01.00 (r210,c010)  | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  |
|  | A.1.6    | Minority interest given recognition in CET1 capital   | 0                | 0                | 0                | 0                | C 01.00 (r230,c010)  | Article 84 of CRR   |
|  | A.1.7    | Adjustments to CET1 due to prudential filters   | -34              | -40              | -41              | -45              | C 01.00 (r250,c010)  | Articles 32 to 35 of and 36 (1) point (I) of CRR  |
|  |          | (-) Intangible assets (including Goodwill)  | -1               | -1               | 0                |                  | C 01.00 (r300,c010) + C 01.00 (r340,c010)  | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR  |
|  | A.1.9    | (-) DTAs that rely on future profitability and do not arise from temporary differences net of   | 0                | 0                | 0                |                  | C 01.00 (r370,c010)  | Articles 36(1) point (c) and 38 of CRR  |
|  |          | associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses  | 0                | 0                | 0                |                  | C 01.00 (r380,c010)  | Articles 36(1) point (d), 40 and 159 of CRR   |
|  |          | (-) Defined benefit pension fund assets   | 0                | 0                | 0                |                  | C 01.00 (r390,c010)  | Articles 4(109), 36(1) point (e) and 41 of CRR  |
|  |          | (-) Reciprocal cross holdings in CET1 Capital   | 0                | 0                | 0                |                  | C 01.00 (r430,c010)  | Articles 4(122), 36(1) point (g) and 44 of CRR  |
|  |          |   | 0                | 0                |                  |                  |  |   |
|  | A.1.13   | (-) Excess deduction from AT1 items over AT1 Capital  | 0                | 0                | 0                | 0                | C 01.00 (r440,c010)  | Article 36(1) point (j) of CRR  |
|  | A.1.14   | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight   | 0                | 0                | 0                | 0                | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)   | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. |
|  |          |   |                  |                  | 0                |                  |  | A 11 1 20(4)  |
|  | A.1.14.1 | Of which: from securitisation positions (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not   | 0                | 0                | 0                |                  | C 01.00 (r460,c010)  | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR  |
|  | A.1.15   | have a significant investment   | 0                | 0                | 0                |                  | C 01.00 (r480,c010)  | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR   |
|  |          | (-) Deductible DTAs that rely on future profitability and arise from temporary differences  (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a | 0                | 0                | 0                |                  | C 01.00 (r490,c010)  | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  |
|  | A.1.17   | significant investment  | 0                | 0                | 0                |                  | C 01.00 (r500,c010)  | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR  |
| OWN FUNDS Transitional period            | A.1.18   | (-) Amount exceding the 17.65% threshold  | 0                | 0                | 0                | 0                | C 01.00 (r510,c010)  | Article 48 of CRR   |
|  | A.1.19   | (-) Additional deductions of CET1 Capital due to Article 3 CRR  | 0                | 0                | 0                | 0                | C 01.00 (r524,c010)  | Article 3 CRR   |
|  | A.1.20   | CET1 capital elements or deductions - other   | 0                | 0                | 0                | 0                | C 01.00 (r529,c010)  | -   |
|  | A.1.21   | Transitional adjustments  | 0                | 0                | 0                | 0                | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}   | -   |
|  | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)  | 0                | 0                | 0                | 0                | C 01.00 (r220,c010)  | Articles 483(1) to (3), and 484 to 487 of CRR   |
|  | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-)   | 0                | 0                | 0                | 0                | C 01.00 (r240,c010)  | Articles 479 and 480 of CRR   |
|  | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-)  | 0                | 0                | 0                | 0                | C 01.00 (r520,c010)  | Articles 469 to 472, 478 and 481 of CRR   |
|  | A.2      | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 408              | 408              | 389              | 482              | C 01.00 (r530,c010)  | Article 61 of CRR   |
|  | A.2.1    | Additional Tier 1 Capital instruments   | 338              | 339              | 337              | 430              | C 01.00 (r540,c010) + C 01.00 (r670,c010)  |   |
|  | A.2.2    | (-) Excess deduction from T2 items over T2 capital  | 0                | 0                | 0                | 0                | C 01.00 (r720,c010)  |   |
|  | A.2.3    | Other Additional Tier 1 Capital components and deductions   | 0                | 0                | 0                | 0                | C 01.00 (r690,c010) + C 01.00 (r700,c010) +<br>C 01.00 (r710,c010) + C 01.00 (r740,c010) +<br>C 01.00 (r744,c010) + C 01.00 (r748,c010)  |   |
|  | A.2.4    | Additional Tier 1 transitional adjustments  | 70               | 69               | 52               | 52               | C 01.00 (r660,c010) + C 01.00 (r680,c010) +<br>C 01.00 (r730,c010)   |   |
|  | A.3      | TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 4,484            | 4,553            | 4,584            | 4,670            | C 01.00 (r015,c010)  | Article 25 of CRR   |
|  | A.4      | TIER 2 CAPITAL (net of deductions and after transitional adjustments)   | 497              | 495              | 510              | 506              | C 01.00 (r750,c010)  | Article 71 of CRR   |
|  | A.4.1    | Tier 2 Capital instruments  | 530              | 397              | 396              | 395              | C 01.00 (r760,c010) + C 01.00 (r890,c010)  |   |
|  | A.4.2    | Other Tier 2 Capital components and deductions  | 0                | 0                | 0                | 0                | C 01.00 (r910,c010) + C 01.00 (r920,c010) +<br>C 01.00 (r930,c010) + C 01.00 (r940,c010) +<br>C 01.00 (r950,c010) + C 01.00 (r970,c010) +<br>C 01.00 (r974,c010) + C 01.00 (r978,c010) |   |
|  | A.4.3    | Tier 2 transitional adjustments   | -34              | 98               | 114              | 112              | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)  |   |
| OWN FUNDS<br>REQUIREMENTS                | В        | TOTAL RISK EXPOSURE AMOUNT  | 24,533           | 25,234           | 25,345           | 26,142           | C 02.00 (r010,c010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| MEQUINEMENTS                             | B.1      | Of which: Transitional adjustments included   | 0                | 0                | 0                | 0                | C 05.01 (r010;c040)  |   |
|  | C.1      | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)  | 16.61%           | 16.42%           | 16.55%           | 16.02%           | CA3 {1}  | -   |
| CAPITAL RATIOS (%)  Transitional period  | C.2      | TIER 1 CAPITAL RATIO (transitional period)  | 18.28%           | 18.04%           | 18.09%           | 17.86%           | CA3 {3}  | -   |
|  | C.3      | TOTAL CAPITAL RATIO (transitional period)   | 20.30%           | 20.00%           | 20.10%           | 19.80%           |  | -   |
| CET1 Capital Fully loaded                | D        | COMMON EQUITY TIER 1 CAPITAL (fully loaded)   | 4,076            | 4,145            | 4,195            | 4,188            | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-<br>A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]   | -   |
| CET1 RATIO (%) Fully loaded <sup>1</sup> | E        | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   | 16.61%           | 16.42%           | 16.55%           | 16.02%           | [D.1]/[B-B.1]  | -   |
|  | F        | Adjustments to CET1 due to IFRS 9 transitional arrangements   | 0                | 0                | 0                | 0                | C 05.01 (r440,c010)  |   |
| Memo items                               | F        | Adjustments to AT1 due to IFRS 9 transitional arrangements  | 0                | 0                | 0                | 0                | C 05.01 (r440,c020)  |   |
|  | F        | Adjustments to T2 due to IFRS 9 transitional arrangements   | 0                | 0                | 0                | 0                | C 05.01 (r440,c030)  |   |
|  | F        | Adjustments included in RWAs due to IFRS 9 transitional arrangements  | 0                | 0                | 0                | 0                | C 05.01 (r440,c040)  |   |
|  |          | lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a req  |                  |                  |                  |                  |  |   |

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### **Overview of Risk exposure amounts**

|  |                  | R                | WAs              |                  |  |
|--|------------------|------------------|------------------|------------------|--|
| (mln EUR, %)   | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE   |
| Credit risk (excluding CCR and Securitisations)                    | 19,548           | 20,209           | 20,361           | 20,576           | C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,  |
| Of which the standardised approach                                 | 1,935            | 1,885            | 1,950            | 2,089            | C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]   |
| Of which the foundation IRB (FIRB) approach                        | 0                | 0                | 0                | 0                | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]  |
| Of which the advanced IRB (AIRB) approach                          | 16,844           | 17,490           | 17,475           | 17,559           | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]  |
| Of which equity IRB  | 0                | 0                | 0                | 0                | C 02.00 (R420, c010)   |
| Counterparty credit risk (CCR, excluding CVA)                      | 756              | 835              | 847              | 871              | C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]  |
| Credit valuation adjustment - CVA                                  | 120              | 142              | 139              | 131              | C 02.00 (R640, c010)   |
| Settlement risk  | 0                | 0                | 0                | 0                | C 02.00 (R490, c010)   |
| Securitisation exposures in the banking book (after the cap)       | 28               | 25               | 51               | 22               | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)   |
| Position, foreign exchange and commodities risks (Market risk)     | 1,816            | 1,762            | 1,814            | 2,336            | Q3 2018: C 02.00 (R520, c010)<br>from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)   |
| Of which the standardised approach                                 | 1,816            | 1,762            | 1,814            | 2,336            | C 02.00 (R530, c010)   |
| Of which IMA   | 0                | 0                | 0                | 0                | C 02.00 (R580, c010)   |
| Of which securitisations and resecuritisations in the trading book | 0                | 0                | 0                | 0                | Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0 |
| Large exposures in the trading book                                | 0                | 0                | 0                | 0                | C 02.00 (R680, c010)   |
| Operational risk   | 2,265            | 2,261            | 2,134            | 2,134            | C 02.00 (R590, c010)   |
| Of which basic indicator approach                                  | 0                | 0                | 0                | 0                | C 02.00 (R600, c010)   |
| Of which standardised approach                                     | 2,265            | 2,261            | 2,134            | 2,134            | C 02.00 (R610, c010)   |
| Of which advanced measurement approach                             | 0                | 0                | 0                | 0                | C 02.00 (R620, c010)   |
| Other risk exposure amounts  | 0                | 0                | 0                | 71               | Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)   |
| Total  | 24,533           | 25,234           | 25,345           | 26,142           |  |



# 2019 EU-wide Transparency Exercise P&L Jyske Bank A/S

|  | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 |
|--|------------------|------------------|------------------|------------------|
| (mln EUR)  |                  |                  |                  |                  |
| Interest income  | 1,074            | 1,420            | 347              | 698              |
| Of which debt securities income  | 53               | 86               | 90               | 49               |
| Of which loans and advances income   | 952              | 1,244            | 235              | 598              |
| Interest expenses  | 496              | 655              | 167              | 333              |
| (Of which deposits expenses)   | 39               | 52               | 15               | 32               |
| (Of which debt securities issued expenses)   | 430              | 568              | 140              | 282              |
| (Expenses on share capital repayable on demand)  | 0                | 0                | 0                | 0                |
| Dividend income  | 15               | 18               | 2                | 5                |
| Net Fee and commission income  | 181              | 248              | 62               | 132              |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net | 0                | 0                | 0                | 0                |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | -3               | 14               | 25               | 56               |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net  | -13              | -36              | -4               | -53              |
| Gains or (-) losses from hedge accounting, net   | 0                | 0                | 0                | 0                |
| Exchange differences [gain or (-) loss], net   | 17               | 22               | 5                | 6                |
| Net other operating income /(expenses)   | 104              | 124              | 19               | 40               |
| TOTAL OPERATING INCOME, NET  | 879              | 1,156            | 290              | 550              |
| (Administrative expenses)  | 485              | 645              | 167              | 330              |
| (Depreciation)   | 58               | 77               | 20               | 40               |
| Modification gains or (-) losses, net  | 0                | 0                | 0                | 0                |
| (Provisions or (-) reversal of provisions)   | 0                | 0                | 0                | 0                |
| (Commitments and guarantees given)   | 0                | 0                | 0                | 0                |
| (Other provisions)   | 0                | 0                | 0                | 0                |
| Of which pending legal issues and tax litigation <sup>1</sup>  |                  | -11              |                  |                  |
| Of which restructuring <sup>1</sup>  |                  | 0                |                  |                  |
| (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>   | 0                | 0                | 0                | 0                |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | -1               | 14               | 2                | -3               |
| (Financial assets at fair value through other comprehensive income)  | 0                | 0                | 0                | 0                |
| (Financial assets at amortised cost)   | -1               | 14               | 2                | -3               |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | -4               | -3               | -1               | -4               |
| (of which Goodwill)  | 0                | 0                | 0                | 0                |
| Negative goodwill recognised in profit or loss   | 0                | 0                | 0                | 0                |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 0                | -2               | 2                | 1                |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 0                | 0                | 0                | 0                |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS   | 341              | 420              | 103              | 188              |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | 268              | 335              | 82               | 149              |
| Profit or (-) loss after tax from discontinued operations  | 0                | 0                | 0                | 0                |
| PROFIT OR (-) LOSS FOR THE YEAR  | 268              | 335              | 82               | 149              |
| Of which attributable to owners of the parent  | 268              | 335              | 82               | 149              |
| The first attributable to owners of the parent   | 200              | 555              | 02               | 175              |

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



Total Assets: fair value and impairment distribution

| (mln EUR)   | A               | s of 30/09/201 | 8               |         |                    | As of 31/ | 12/2018          |         |                    | As of 31, | /03/2019         |         |                    | As of 30/ | 06/2019          |         |  |
|---|-----------------|----------------|-----------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|--|
|   |                 | Fai            | r value hierarc | hy      |                    | Fa        | ir value hierarc | hy      |                    | Fa        | ir value hierarc | hy      |                    | Fa        | ir value hierarc | hy      |  |
| ASSETS:   | Carrying amount | Level 1        | Level 2         | Level 3 | Carrying<br>amount | Level 1   | Level 2          | Level 3 | Carrying<br>amount | Level 1   | Level 2          | Level 3 | Carrying<br>amount | Level 1   | Level 2          | Level 3 | References   |
| Cash, cash balances at central banks and other demand deposits                  | 3,128           |                |                 |         | 1,968              |           |                  |         | 1,889              |           |                  |         | 3,086              |           |                  |         | IAS 1.54 (i)                                       |
| Financial assets held for trading   | 6,661           | 3,257          | 3,404           | 0       | 7,420              | 3,445     | 3,974            | 0       | 8,646              | 4,705     | 3,941            | 0       | 8,011              | 4,320     | 3,691            | 0       | IFRS 7.8(a)(ii);IFRS 9.Appendix A                  |
| Non-trading financial assets mandatorily at fair value through profit or loss   | 270             | 1              | 0               | 269     | 271                | 1         | 0                | 270     | 256                | 1         | 0                | 256     | 258                | 0         | 0                | 258     | IFRS 7.8(a)(ii); IFRS 9.4.1.4                      |
| Financial assets designated at fair value through profit or loss                | 48,924          | 4,260          | 44,664          | 0       | 49,847             | 4,089     | 45,758           | 0       | 51,263             | 5,272     | 45,992           | 0       | 52,666             | 6,186     | 46,480           | 0       | IFRS 7.8(a)(i); IFRS 9.4.1.5                       |
| Financial assets at fair value through other comprehensive income               | 0               | 0              | 0               | 0       | 0                  | 0         | 0                | 0       | 0                  | 0         | 0                | 0       | 0                  | 0         | 0                | 0       | IFRS 7.8(h); IFRS 9.4.1.2A                         |
| Financial assets at amortised cost  | 19,535          |                |                 |         | 19,337             |           |                  |         | 20,278             |           |                  |         | 20,887             |           |                  |         | IFRS 7.8(f); IFRS 9.4.1.2                          |
| Derivatives – Hedge accounting  | 47              | 0              | 47              | 0       | 57                 | 0         | 57               | 0       | 72                 | 0         | 72               | 0       | 83                 | 0         | 83               | 0       | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0               |                |                 |         | 0                  |           |                  |         | 0                  |           |                  |         | 0                  |           |                  |         | IAS 39.89A(a); IFRS 9.6.5.8                        |
| Other assets <sup>1</sup>   | 1,483           |                |                 |         | 1,444              |           |                  |         | 1,650              |           |                  |         | 1,618              |           |                  |         |  |
| TOTAL ASSETS  | 80,048          |                |                 |         | 80,343             |           |                  |         | 84,055             |           |                  |         | 86,609             |           |                  |         | IAS 1.9(a), IG 6                                   |

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

| (mlr   | In EUR)            |  | -  | As of 30/09/20:                      | 18   |  |   |  |  | As of 31                                    | /12/2018   |                               |   |  |                 | As of 31,                           | 03/2019  |                            |  |  |  | As of 30                                 | /06/2019   |  |  |                          |
|--|--------------------|--|--|--------------------------------------|--|--|---|--|--|---|--|-------------------------------|---|--|-----------------|-------------------------------------|--|----------------------------|--|--|--|--|--|--|--|--------------------------|
|  |                    | Gross carry  | ying amount  |                                      | Accu   | nulated impairm  | nent  | Gros   | ss carrying amo  | ount  | Accı   | umulated impair               | ment  | Gro  | oss carrying am | ount                                | Accur  | nulated impai              | rment                                    | Gros   | ss carrying am   | ount                                     | Accu   | nulated impai  | rment                                    |                          |
| reakdown of financial assets<br>by instrument and by<br>counterparty sector <sup>1</sup> | ts                 | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | <b>Stage 3</b><br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | <b>Stage 3</b><br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | <b>Stage 3</b><br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition |                 | Stage 3<br>Credit-impaire<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk | Stage 3<br>Credit-<br>impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk<br>since initial<br>recognition | Stage 3<br>Credit-<br>impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3<br>Credit-<br>impaired<br>assets | References               |
| Financial assets at fair   | Debt securities    | 0  | (  | 0                                    | 0  | 0  | 0   | 0  | 0  |   | 0  | 0 0                           | 0   | 0  | 0               | )                                   | 0  | 0 0                        | )  | 0  | 0  |  | ) c  | 0  | 0  | Annex V.Part 1.31, 44(b) |
| value through other comprehensive income   | Loans and advances | 0  | (  | 0                                    | 0  | 0  | 0   | 0  | 0  |   | 0  | 0                             | 0   | 0  | 0               | )                                   | 0  | 0                          | )  | 0  | 0  |  | ) (  | 0  | 0  | Annex V.Part 1.32, 44(a) |
| Financial assets at  | Debt securities    | 1,021  | (  | 0                                    | 0  | 0  | 0   | 1,014  | 0  | (   | 0  | 0                             | 0   | 1,050  | 0               |                                     | 0  | 0                          | )  | 1,274  | 0  |  | ) (  | 0  | 0  | Annex V.Part 1.31, 44(b) |
| amortised cost   | Loans and advances | 17,076   | 1,174  | 819                                  | -43  | -80  | -433  | 16,754   | 1,318  | 793   | 7 -4:  | 3 -79                         | -424  | 17,780   | 1,199           | 78                                  | -44  | 4 -74                      | -412                                     | 18,119   | 1,274  | 72                                       | 2 -38  | -77  | -386                                     | Annex V.Part 1.32, 44(a) |

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



**Market Risk**Jyske Bank A/S

|                         |                            |                            |   |                |                               |                                |   | Jyske Da | riik Ay S                      |                 |                                  |   |                          |  |                         |                                  |  |               |                                |                 |                                  |
|-------------------------|----------------------------|----------------------------|---|----------------|-------------------------------|--------------------------------|---|----------|--------------------------------|-----------------|----------------------------------|---|--------------------------|--|-------------------------|----------------------------------|--|---------------|--------------------------------|-----------------|----------------------------------|
|                         | SA                         |                            |   |                | I                             | M                              |   |          |                                |                 |                                  |   |                          |  | IM                      |                                  |  |               |                                |                 |                                  |
|                         |                            |                            | VaR <i>(Memorandum item)</i>  | STRESSED VaR ( | Memorandum item)              | AND MIC                        | ENTAL DEFAULT<br>GRATION RISK<br>FAL CHARGE | ALL PI   | RICE RISKS (<br>HARGE FOR (    |                 |                                  | VaR (Memor  | andum item)              | STRESSED VaR (A  | Memorandum item)        | DEFAU<br>MIGRAT                  | MENTAL<br>LT AND<br>ION RISK<br>. CHARGE | ALL PRI<br>CH | ICE RISKS CA<br>IARGE FOR CT   | PITAL<br>P      |                                  |
| (mln EUR)               | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) |                | LATEST AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST MEASURE                                | E FLOOR  | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY<br>(VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt | 12 WEEKS<br>- AVERAGE<br>MEASURE | LAST<br>MEASURE                          | FLOOR         | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
|                         | As of 30/09/2018           | As of 31/12/2018           |   |                | As of 30/                     | 09/2018                        |   |          |                                |                 |                                  |   |                          |  | As of 31/1              | 2/2018                           |  |               |                                |                 |                                  |
| Traded Debt Instruments | 1,047                      |                            | 0   | 0 0            | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: General risk  | 550                        |                            | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: Specific risk | 497                        |                            | 0   | 0 0            | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Equities                | 428                        | 404                        | 0   | 0 0            | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: General risk  | 244                        |                            | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: Specific risk | 184                        | 183                        | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Foreign exchange risk   | 275                        | 262                        | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Commodities risk        | 0                          | 0                          | 0   | 0 0            | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Total                   | 1,749                      | 1,754                      | 0   | 0              | 0                             | 0                              | 0   | 0        | 0                              | 0               | 0                                | 0   | 0                        | 0  | 0                       | 0                                | 0  | 0             | 0                              | 0               | 0                                |
|                         | As of 31/03/2019           | As of 30/06/2019           |   |                | As of 31/                     | 03/2019                        |   |          |                                |                 |                                  |   |                          |  | As of 30/0              | 6/2019                           |  |               |                                |                 |                                  |
| Traded Debt Instruments | 1,126                      | 1,663                      | 0   | 0 0            | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: General risk  | 539                        |                            | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: Specific risk | 587                        |                            | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Equities .              | 393                        | 440                        | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: General risk  | 222                        |                            | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Of which: Specific risk | 171                        | 198                        | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Foreign exchange risk   | 293                        | 230                        | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Commodities risk        | 2                          | 0                          | 0   | 0              | 0                             |                                |   |          |                                |                 |                                  | 0   | 0                        | 0  | 0                       |                                  |  |               |                                |                 |                                  |
| Total                   | 1,814                      | 2,333                      | 0   | 0 0            | 0                             | 0                              | 0   | 0        | 0                              | 0               | 0                                | 0   | 0                        | 0  | 0                       | 0                                | 0  | 0             | 0                              | 0               | 0                                |

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



**Credit Risk - Standardised Approach** 

Jyske Bank A/S

|                   |   |                                |                             |                      | Standardise                      | ed Approach                    |                             |                      |                                  |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                   |   |                                | As of 30/                   | 09/2018              |                                  |                                | As of 31                    | 1/12/2018            |                                  |
|                   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
|                   | (mln EUR, %)  |                                |                             |                      |                                  |                                |                             |                      |                                  |
|                   | Central governments or central banks                              | 3,161                          | 3,149                       | 0                    |                                  |                                | 1,819                       | 1                    |                                  |
|                   | Regional governments or local authorities                         | 1,463                          | 832                         | 0                    |                                  | 1,448                          | 1,013                       | 0                    |                                  |
|                   | Public sector entities  | 35                             | 11                          | 2                    |                                  | 39                             | 13                          | [3                   |                                  |
|                   | Multilateral Development Banks                                    | 1,046                          | 57                          | 0                    |                                  | 1,167                          | 53                          | 0                    |                                  |
|                   | International Organisations                                       | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Institutions  | 2,883                          | 1,722                       |                      |                                  |                                | 1,912                       | 566                  |                                  |
|                   | Corporates  | 410                            | 248                         |                      |                                  |                                | 249                         | 194                  |                                  |
|                   | of which: SME   | 303                            | 141                         |                      |                                  | 293                            | 140                         | 111                  |                                  |
|                   | <b>Retail</b> of which: SME                                       | 163                            | 4/                          | 35                   |                                  | 156                            | 48                          | 36                   |                                  |
| Consolidated data | Secured by mortgages on immovable property                        | 267                            | 267                         | 94                   |                                  | 1<br>256                       | 256                         | 0                    |                                  |
|                   | of which: SME   | 105                            | 105                         |                      |                                  |                                | 107                         | 36                   |                                  |
|                   | Exposures in default  | 230                            | 142                         |                      |                                  |                                | 145                         | 149                  | Q1                               |
|                   | Items associated with particularly high risk                      | 230                            | 142                         | 1 17/                | 00                               | n                              | n                           | 10                   | 01                               |
|                   | Covered bonds   | 4,630                          | 4,630                       | 463                  |                                  | 5,047                          | 5,047                       | 505                  |                                  |
|                   | Claims on institutions and corporates with a ST credit assessment | 1,030                          | 1,030<br>N                  | 103                  |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Collective investments undertakings (CIU)                         | ٥                              | 0                           | n                    |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Equity  | 311                            | 311                         | 652                  |                                  | 298                            | 298                         | 641                  |                                  |
|                   | Other exposures   | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Standardised Total <sup>2</sup>                                   | 14,601                         | 11,418                      | 2,159                | 90                               | 13,836                         | 10,85                       | 3 2,185              | 88                               |

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

|         |   |                                |                             |                      | Standardise                                   | ed Approach                    |                             |                      |   |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|         |   |                                | As of 30                    | /09/2018             |   |                                | As of 31                    | /12/2018             |   |
|         |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|         | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |   |
|         | Central governments or central banks                              | 1,256                          | 1,244                       | 0                    |   | 1,253                          | 1,178                       | 1                    |   |
|         | Regional governments or local authorities                         | 1,463                          | 832                         | 0                    |   | 1,448                          | 1,013                       | 0                    |   |
|         | Public sector entities  | 35                             | 11                          | 2                    |   | 39                             | 13                          | 3                    |   |
|         | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Institutions  | 1,062                          | 321                         | 138                  |   | 762                            | 260                         | 119                  |   |
|         | Corporates  | 216                            | 154                         | 135                  |   | 219                            | 164                         | 145                  |   |
|         | of which: SME   | 150                            | 89                          | 70                   |   | 146                            | 91                          | 72                   |   |
|         | <b>Retail</b> of which: SME                                       | 2                              | 1                           | 1                    |   | 2                              | 1                           | 1                    |   |
| DENMARK |   | 29                             | 29                          | 10                   |   | 21                             | 21                          | 0 7                  |   |
|         | Secured by mortgages on immovable property of which: SME          | 18                             | 18                          | 10                   |   | 21                             | 18                          | /                    |   |
|         | Exposures in default  | 16                             | 10                          | 12                   | А   | 10<br>10                       | 10                          | 10                   | 7   |
|         | Items associated with particularly high risk                      | 10                             | U<br>10                     | n 12                 | T   | n 10                           | 0<br>0                      | n                    | <b>,</b>                                      |
|         | Covered bonds   | 4,605                          | 4,605                       | 461                  |   | 5,022                          | 5,022                       | 502                  |   |
|         | Claims on institutions and corporates with a ST credit assessment | 1,003                          | 1,005                       | 0                    |   | 0,022<br>N                     | 3,022<br>N                  | 0                    |   |
|         | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Equity  | 311                            | 311                         | 652                  |   | 298                            | 298                         | 641                  |   |
|         | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|         | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 8   |                                |                             |                      | 8   |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

|         |   |                                |                             |                      | Standardise                                   | ed Approach                    |                             |                      |  |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
|         |   |                                | As of 30                    | /09/2018             |   |                                | As of 31,                   | /12/2018             |  |
|         |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments an provisions <sup>2</sup> |
|         | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |  |
|         | Central governments or central banks                              | 1,702                          | 1,702                       | 0                    |   | 419                            | 419                         | 0                    |  |
|         | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | International Organisations Institutions                          | 0                              | 0                           | 150                  |   | 105                            | 100                         | 0                    |  |
|         |   | 365                            | 322                         | 158                  |   | 165                            | 160                         | /8                   |  |
|         | Corporates of which: SME  | 0 0                            | 7                           | 5                    |   | 0<br>Q                         | 7                           | 6                    |  |
|         | Retail  | 11                             | 7                           | 1                    |   | 10                             | 7                           | 1                    |  |
|         | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
| GERMANY | Secured by mortgages on immovable property                        | 9                              | 9                           | 3                    |   | 4                              | 4                           |                      |  |
|         | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Exposures in default  | 1                              | 1                           | 1                    | 0   | 6                              | 6                           | 9                    |  |
|         | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Equity  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|         | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 1   |                                |                             |                      |  |

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

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

|           |   | exposures, but includes gener  | al credit risk adjustments. | . ,                  | • •   | . ,                            |                             |                      |   |
|-----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|           |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|           |   |                                | As of 30/                   | 09/2018              |   |                                | As of 31                    | /12/2018             |   |
|           |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|           | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |   |
|           | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Public sector entities  | 1 040                          | 0                           | 0                    |   | 1 161                          | 0                           | 0                    |   |
|           | Multilateral Development Banks International Organisations        | 1,040                          | 50                          | 0                    |   | 1,161                          | 4/                          | 0                    |   |
|           | Institutions  | 10                             | 10                          | 0                    |   | 63                             | 46                          | 0                    |   |
|           | Corporates  | 0                              | 0                           | 0                    |   | 03                             | 10<br>0                     |                      |   |
|           | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| ETAIL AND | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| FINLAND   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | (   |
|           | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           | Equity Other exposures  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|           |   | U                              | U                           | U                    | •   | U                              | <u> </u>                    | U                    | 0   |
|           | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 0   |                                |                             |                      |   |



**Credit Risk - Standardised Approach** 

Jyske Bank A/S

|               |   |                                    |                               |                                | Standardise                                   | d Approach                         |                                  |                      |  |  |
|---------------|---|------------------------------------|-------------------------------|--------------------------------|---|------------------------------------|----------------------------------|----------------------|--|--|
|               |   |                                    | As of 30,                     | /09/2018                       |   | As of 31/12/2018                   |                                  |                      |  |  |
|               |   | Original Exposure <sup>1</sup>     | Exposure Value <sup>1</sup>   | Risk exposure amount           | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>     | Exposure Value <sup>1</sup>      | Risk exposure amount | Value adjustments a<br>provisions <sup>2</sup> |  |
|               | (mln EUR, %)  |                                    |                               |                                |   |                                    |                                  |                      |  |  |
|               | Central governments or central banks                              | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Regional governments or local authorities                         | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Public sector entities  | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Multilateral Development Banks                                    | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | International Organisations                                       | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Institutions  | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Corporates  | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | of which: SME   | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
| Country of    | Retail  | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
| Country of    | of which: SME   | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
| Counterpart 4 | Secured by mortgages on immovable property                        | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
| •             | of which: SME   | 0                                  | 0                             | 0                              | 0   | 0                                  | 0                                | 0                    |  |  |
|               | Exposures in default  | 0                                  | 0                             | 0                              | 0   | 0                                  | 0                                | 0                    |  |  |
|               | Items associated with particularly high risk Covered bonds        | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Claims on institutions and corporates with a ST credit assessment | 0                                  | 0                             | 0                              |   | 0                                  | 0                                | 0                    |  |  |
|               | Collective investments undertakings (CIU)                         | 0                                  | 0                             |                                |   | 0                                  | 0                                | 0                    |  |  |
|               | Equity  | 0                                  | 0                             | )<br>n                         |   | 0<br>0                             | 0                                | 0                    |  |  |
|               | Other exposures   | o l                                | 0                             |                                |   | 0                                  | n                                |                      |  |  |
|               | Standardised Total <sup>2</sup>                                   | - U                                | 0                             |                                | 0   | 0                                  | U                                |                      |  |  |
|               | Standardised Total  | (1) Original exposure, unlike Expo | nave value is reported before | taking into account any effect | •   | ov andit vial mitigation to abnice | use (s. e. substitution offsets) |                      |  |  |

|               |  | exposures, but includes genera | xposures, but includes general credit risk adjustments. |                      |   |                                |                             |                      |   |  |  |  |  |
|---------------|--|--------------------------------|---|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|--|
|               |  |                                |   |                      | Standardise                                   | d Approach                     |                             |                      |   |  |  |  |  |
|               |  |                                | As of 30  | /09/2018             |   |                                | As of 31/                   | /12/2018             |   |  |  |  |  |
|               |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>                             | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |  |
|               | (mln EUR, %)   |                                |   |                      |   |                                |                             |                      |   |  |  |  |  |
|               | Central governments or central banks Regional governments or local authorities | 0   0                          | 0   | 0                    |   | 0   0                          | 0                           | 0 0                  |   |  |  |  |  |
|               | Public sector entities   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Multilateral Development Banks   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | International Organisations  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Institutions   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Corporates   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | of which: SME  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| Country of    | Retail   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| _             | of which: SME  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| Counterpart 5 | Secured by mortgages on immovable property of which: SME                       | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Exposures in default   | 0                              | 0   |                      | 0   | 0                              | 0                           |                      | 0   |  |  |  |  |
|               | Items associated with particularly high risk                                   | 0                              | 0   |                      | Ü   | 0                              | 0                           |                      |   |  |  |  |  |
|               | Covered bonds  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Claims on institutions and corporates with a ST credit assessment              | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Collective investments undertakings (CIU)                                      | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Equity   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Other exposures  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Standardised Total <sup>2</sup>  |                                |   |                      | 0   |                                |                             |                      | 0   |  |  |  |  |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

|               |  |                                | rotal value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAS) and other own funds reductions related to the exposures, but includes general credit risk adjustments. |                      |   |                                |                             |                      |   |  |  |  |  |
|---------------|--|--------------------------------|---|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|--|
|               |  |                                |   |                      | Standardise                                   | d Approach                     |                             |                      |   |  |  |  |  |
|               |  |                                | As of 30  | /09/2018             |   |                                | As of 31,                   | 12/2018              |   |  |  |  |  |
|               |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>   | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |  |
|               | (mln EUR, %)   | 0                              |   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Central governments or central banks Regional governments or local authorities | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Public sector entities   | 0                              | 0   | 0                    |   | 0                              | 0                           |                      |   |  |  |  |  |
|               | Multilateral Development Banks   | 0                              | 0   | 0                    |   | 0                              | Ö                           | 0                    |   |  |  |  |  |
|               | International Organisations  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Institutions   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Corporates   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | of which: SME  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| Country       | Retail   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| Country of    | of which: SME  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| Counterpart 6 | Secured by mortgages on immovable property                                     | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
| •             | of which: SME  | 0                              | 0   | 0                    | 0   | 0                              | 0                           | 0                    | 0   |  |  |  |  |
|               | Exposures in default  Items associated with particularly high risk             | 0                              | 0   | 0                    | U   | 0                              | 0                           | 0                    | U   |  |  |  |  |
|               | Covered bonds  | 0                              | 0   |                      |   | 0                              | 0                           |                      |   |  |  |  |  |
|               | Claims on institutions and corporates with a ST credit assessment              | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Collective investments undertakings (CIU)                                      | 0                              | 0   |                      |   | 0                              | 0                           |                      |   |  |  |  |  |
|               | Equity   | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Other exposures  | 0                              | 0   | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |  |
|               | Standardised Total <sup>2</sup>  |                                |   |                      | 0   |                                |                             |                      | 0   |  |  |  |  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

|               |   | exposures, but includes general credit risk adjustments. |  |          |             |            |                             |                      |   |  |  |
|---------------|---|--|--|----------|-------------|------------|-----------------------------|----------------------|---|--|--|
|               |   |  |  |          | Standardise | d Approach |                             |                      |   |  |  |
|               |   |  | As of 30   | /09/2018 |             |            | As of 31                    | /12/2018             |   |  |  |
|               |   | Original Exposure <sup>1</sup>                           | Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2 |          |             |            | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |
|               | (mln EUR, %)  |  |  |          |             |            |                             |                      |   |  |  |
|               | Central governments or central banks                              | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Regional governments or local authorities Public sector entities  | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Multilateral Development Banks                                    | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | International Organisations                                       | 0  | 0  |          |             | 0          | 0                           |                      |   |  |  |
|               | Institutions  | 0  | 0  |          |             | 0          | 0                           | 0                    |   |  |  |
|               | Corporates  | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | of which: SME   | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Retail  | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
| Country of    | of which: SME   | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
| Counterpart 7 | Secured by mortgages on immovable property                        | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | of which: SME   | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Exposures in default  | 0  | 0  | 0        | 0           | 0          | 0                           | 0                    | 0   |  |  |
|               | Items associated with particularly high risk Covered bonds        | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Claims on institutions and corporates with a ST credit assessment | 0  | 0  |          |             | 0          | 0                           |                      |   |  |  |
|               | Collective investments undertakings (CIU)                         | 0  | 0  |          |             | 0          | 0                           |                      |   |  |  |
|               | Equity  | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Other exposures   | 0  | 0  | 0        |             | 0          | 0                           | 0                    |   |  |  |
|               | Standardised Total <sup>2</sup>                                   |  |  |          | 0           |            |                             |                      | 0   |  |  |



Credit Risk - Standardised Approach

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|               |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |  |  |  |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|--|--|
|               |   |                                | As of 30,                   | /09/2018             |   | As of 31/12/2018               |                             |                      |  |  |  |
|               |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments an provisions <sup>2</sup> |  |  |
|               | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |  |  |  |
|               | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Corporates of which: SME  | 0                              | 0                           | 0                    |   | 0                              | 0                           |                      |  |  |  |
|               | Retail  | 0                              | 0                           |                      |   | 0                              | 0                           |                      |  |  |  |
| Country of    | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           |                      |  |  |  |
| -             | Secured by mortgages on immovable property                        | 0                              | 0                           |                      |   | 0                              | 0                           |                      |  |  |  |
| Counterpart 8 | of which: SME   | 0                              | 0                           |                      |   | 0                              | 0                           |                      |  |  |  |
|               | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |  |  |  |
|               | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Equity  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |  |  |
|               | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 0   |                                |                             |                      |  |  |  |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

|               |   | exposures, but includes general credit risk adjustments.  |                             |                      |   |                                |                             |                      |   |  |  |  |
|---------------|---|---|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
|               |   |   |                             |                      | Standardise                                   | ed Approach                    |                             |                      |   |  |  |  |
|               |   |   | As of 30                    | /09/2018             |   |                                | As of 31                    | 12/2018              |   |  |  |  |
|               |   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |
|               | (mln EUR, %)  |   |                             |                      |   |                                |                             |                      |   |  |  |  |
|               | Central governments or central banks  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Regional governments or local authorities   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Public sector entities Multilateral Development Banks   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | International Organisations   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Institutions  | 0   | 0                           |                      |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Corporates  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | of which: SME   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
| _             | Retail  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
| Country of    | of which: SME   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
| Counterpart 9 | Secured by mortgages on immovable property  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
| counterpart 3 | of which: SME   | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Exposures in default  | 0   | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |  |  |  |
|               | Items associated with particularly high risk  | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Covered bonds Claims on institutions and cornerates with a ST credit assessment                             | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0   | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Equity  | 0   | 0                           |                      |   | 0<br>0                         | )<br>n                      |                      |   |  |  |  |
|               | Other exposures   | 0   | 0                           |                      |   | 0                              | 0                           | 0                    |   |  |  |  |
|               | Standardised Total <sup>2</sup>   | , in the second | <u> </u>                    |                      | 0   |                                |                             |                      | 0   |  |  |  |
|               |   | (1) Octobridation I company of the Francisco  |                             |                      |   |                                |                             |                      |   |  |  |  |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

|                |   | (2) Total value adjustments and<br>exposures, but includes gener | provisions per country of coun al credit risk adjustments. | terparty excludes those for seco | uristisation exposures, additional            | valuation adjustments (AVAs) a | nd other own funds reductions | related to the       |   |
|----------------|---|--|--|----------------------------------|---|--------------------------------|-------------------------------|----------------------|---|
|                |   |  |  |                                  | Standardise                                   | d Approach                     |                               |                      |   |
|                |   |  | As of 30   | /09/2018                         |   |                                | As of 31                      | /12/2018             |   |
|                |   | Original Exposure <sup>1</sup>                                   | Exposure Value <sup>1</sup>                                | Risk exposure amount             | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>   | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|                | (mln EUR, %)  |  |  |                                  |   |                                |                               |                      |   |
|                | Central governments or central banks                              | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | Regional governments or local authorities                         | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | Public sector entities  | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | Multilateral Development Banks                                    | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | International Organisations                                       | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | Institutions  | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | Corporates of which: SME  | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
|                | Retail  | 0  | 0  | 0                                |   | 0                              | 0                             | 0                    |   |
| Country of     | of which: SME   | 0  | 0  | 0                                |   | 0                              | 0                             |                      |   |
| _              | Secured by mortgages on immovable property                        | 0  | 0  |                                  |   | 0                              | 0                             |                      |   |
| Counterpart 10 | of which: SME   | 0  | 0  |                                  |   | 0                              | 0                             |                      |   |
|                | Exposures in default  |  | l o  |                                  | 0   | 0                              | 0                             |                      | 0   |
|                | Items associated with particularly high risk                      |  | Ŏ  |                                  | Ü   | o l                            | 0                             |                      |   |
|                | Covered bonds   | 0  | o n  |                                  |   | n l                            | 0                             |                      |   |
|                | Claims on institutions and corporates with a ST credit assessment | 0  | 0  |                                  |   | 0                              | 0                             |                      |   |
|                | Collective investments undertakings (CIU)                         | 0  | 0  |                                  |   | 0                              | 0                             | 0                    |   |
|                | Equity  | 0  | 0  |                                  |   | 0                              | 0                             | 0                    |   |
|                | Other exposures   | 0  | 0  |                                  |   | 0                              | 0                             | 0                    |   |
|                | Standardised Total <sup>2</sup>                                   |  |  |                                  | 0   |                                |                               |                      | 0   |



Credit Risk - Standardised Approach

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|                   |   |                                |                             |                      | Standardise                      | ed Approach                    |                             |                      |                                  |  |  |  |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--|--|--|
|                   |   |                                | As of 31/                   | 03/2019              |                                  |                                | As of 30                    | /06/2019             |                                  |  |  |  |
|                   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |  |  |  |
|                   | (mln EUR, %)  |                                |                             |                      |                                  |                                |                             |                      |                                  |  |  |  |
|                   | Central governments or central banks                              | 2,391                          | 2,274                       | C                    |                                  |                                | 3,026                       | 0                    |                                  |  |  |  |
|                   | Regional governments or local authorities                         | 1,369                          | 771                         | C                    |                                  | 1,329                          | 746                         | 0                    |                                  |  |  |  |
|                   | Public sector entities  | 37                             | 11                          | 2                    |                                  | 41                             | 12                          | 2                    |                                  |  |  |  |
|                   | Multilateral Development Banks                                    | 1,220                          | 78                          | C                    |                                  | 948                            | 44                          | 0                    |                                  |  |  |  |
|                   | International Organisations                                       | 0                              | 0                           | C                    |                                  | 0                              | 0                           | 0                    |                                  |  |  |  |
|                   | Institutions  | 3,046                          | 1,560                       | 543                  |                                  | 3,471                          | 1,727                       | 573                  |                                  |  |  |  |
|                   | Corporates  | 397                            | 245                         | 190                  |                                  | 460                            | 303                         | 193                  |                                  |  |  |  |
|                   | of which: SME   | 294                            | 143                         | 114                  |                                  | 276                            | 126                         | 101                  |                                  |  |  |  |
|                   | Retail  | 145                            | 42                          | 31                   |                                  | 141                            | 37                          | 28                   |                                  |  |  |  |
| Consolidated data | of which: SME   | 0                              | 0                           | C                    |                                  | 0                              | 0                           | 0                    |                                  |  |  |  |
| Consolidated data | of which: SME  Secured by mortgages on immovable property         | 261                            | 261                         | 92                   |                                  | 251                            | 251                         | 88                   |                                  |  |  |  |
|                   | of which: SME   | 106                            | 106                         | 36                   | 5                                | 112                            | 112                         | 38                   |                                  |  |  |  |
|                   | Exposures in default  | 235                            | 147                         | 150                  | 82                               | 231                            | 144                         | 149                  | 83                               |  |  |  |
|                   | Items associated with particularly high risk                      | 0                              | 0                           | C                    |                                  | 0                              | 0                           | 0                    |                                  |  |  |  |
|                   | Covered bonds   | 5,710                          | 5,710                       | 572                  |                                  | 6,769                          | 6,769                       | 678                  |                                  |  |  |  |
|                   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | C                    |                                  | 0                              | 0                           | 0                    |                                  |  |  |  |
|                   | Collective investments undertakings (CIU)                         | 0                              | 0                           | C                    |                                  | 0                              | 0                           | 0                    |                                  |  |  |  |
|                   | Equity  | 281                            | 281                         | 597                  |                                  | 284                            | 284                         | 605                  |                                  |  |  |  |
|                   | Other exposures   | 0                              | 0                           | C                    |                                  | 0                              | 0                           | 0                    |                                  |  |  |  |
|                   | Standardised Total <sup>2</sup>                                   | 15,092                         | 11,379                      | 2,178                | 87                               | 17,062                         | 13,344                      | 2,317                | 88                               |  |  |  |

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

|         |   |                                |                             |                      | Standardise                                   | ed Approach                    |                             |                      |   |  |  |  |
|---------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
|         |   |                                | As of 31,                   | 03/2019              |   |                                | As of 30                    | /06/2019             |   |  |  |  |
|         |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |
|         | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |   |  |  |  |
|         | Central governments or central banks                              | 1,917                          | 1,801                       | 0                    |   | 1,317                          | 1,207                       | 0                    |   |  |  |  |
|         | Regional governments or local authorities                         | 1,369                          | 771                         | 0                    |   | 1,329                          | 746                         | 0                    |   |  |  |  |
|         | Public sector entities  | 37                             | 11                          | 2                    |   | 41                             | 12                          | 2                    |   |  |  |  |
|         | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Institutions  | 1,152                          | 257                         | 129                  |   | 1,286                          | 323                         | 131                  |   |  |  |  |
|         | Corporates of which: SME  | 214<br>143                     | 159<br>88                   | 140<br>70            |   | 294<br>143                     | 233<br>89                   | 155<br>70            |   |  |  |  |
|         | Retail  | 143                            | 00                          | 70                   |   | 143                            | 69                          | 70                   |   |  |  |  |
|         | of which: SME   | 1 0                            | 0                           | 0                    |   | 0                              | 1                           | 0                    |   |  |  |  |
| DENMARK | Secured by mortgages on immovable property                        | 26                             | 26                          | ٩                    |   | 17                             | 17                          | 6                    |   |  |  |  |
|         | of which: SME   | 16                             | 16                          | 5                    |   | 15                             | 15                          | 5                    |   |  |  |  |
|         | Exposures in default  | 15                             | 8                           | 9                    | 6   | 14                             | 7                           | 8                    | 7   |  |  |  |
|         | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Covered bonds   | 5,585                          | 5,585                       | 559                  |   | 6,592                          | 6,592                       | 659                  |   |  |  |  |
|         | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Equity  | 281                            | 281                         | 597                  |   | 284                            | 284                         | 605                  |   |  |  |  |
|         | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 7   |                                |                             |                      | 8   |  |  |  |

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

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

|          |   |                                |                             |                      | Standardise                                   | ed Approach                    |                             |                      |   |
|----------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|          |   |                                | As of 31,                   | /03/2019             |   |                                | As of 30                    | /06/2019             |   |
|          |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments a provisions <sup>2</sup> |
|          | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |   |
|          | Central governments or central banks                              | 251                            | 251                         | 0                    |   | 1,613                          | 1,613                       | 0                    |   |
|          | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Institutions  | 287                            | 276                         | 135                  |   | 369                            | 325                         | 158                  |   |
|          | Corporates  | 8                              | 7                           | 6                    |   | 2                              | 2                           | 1                    |   |
|          | of which: SME   | 8                              | 7                           | 6                    |   | 2                              | 2                           | 1                    |   |
|          | Retail  | 10                             | 2                           | 2                    |   | 10                             | 2                           | 2                    |   |
| GERMANY  | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| GLKIMANI | Secured by mortgages on immovable property                        | 3                              | 3                           | 1                    |   | 3                              | 3                           | 1                    |   |
|          | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Exposures in default  | 6                              | 6                           | 9                    | 0   | 6                              | 6                           | 9                    |   |
|          | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Equity  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|          | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 1   |                                |                             |                      |   |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|         |  | exposures, but includes general credit risk adjustments. |                             |                      |   |                                |                             |                      |   |  |  |  |
|---------|--|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
|         |  |  |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |  |  |  |
|         |  |  | As of 31,                   | 03/2019              |   |                                | As of 30                    | /06/2019             |   |  |  |  |
|         |  | Original Exposure <sup>1</sup>                           | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |  |  |
|         | (mln EUR, %)   |  |                             |                      |   |                                |                             |                      |   |  |  |  |
|         | Central governments or central banks Regional governments or local authorities | 0<br>0   | 0                           | 0                    |   | 0 0                            | 0<br>0                      | 0                    |   |  |  |  |
|         | Public sector entities   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Multilateral Development Banks International Organisations                     | 1,005  | 46<br>0                     | 0                    |   | 948                            | 44                          | 0                    |   |  |  |  |
|         | Institutions   | 104  | 65                          | 13                   |   | 154                            | 62                          | 12                   |   |  |  |  |
|         | Corporates   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | of which: SME  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Retail   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
| FINLAND | of which: SME  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
| LINEAND | Secured by mortgages on immovable property                                     | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | of which: SME  | 0  | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |  |  |  |
|         | Exposures in default Items associated with particularly high risk              | 0  | 0                           | 0                    | U   | 0                              | 0                           | 0                    | U   |  |  |  |
|         | Covered bonds  | ا ۱  | 0                           | l 0                  |   | 23                             | 23                          | 2                    |   |  |  |  |
|         | Claims on institutions and corporates with a ST credit assessment              |  | 0                           |                      |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Collective investments undertakings (CIU)                                      | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Equity   | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Other exposures  | 0  | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |  |  |  |
|         | Standardised Total <sup>2</sup>  |  |                             |                      | 0   |                                |                             |                      | 0   |  |  |  |



**Credit Risk - Standardised Approach** 

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|                             |   |   |                                      | S  | Standardise | d Approach                                |   |                                      |   |
|-----------------------------|---|---|--------------------------------------|--|-------------|---|---|--------------------------------------|---|
|                             |   |   | As of 31                             | ./03/2019  |             |   | As of 30/                                 | 06/2019                              |   |
|                             |   | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>          | Risk exposure amount provisi   |             | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>               | Risk exposure amount                 | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 4 | (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 Exposures in default | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0      | 0   |
|                             | Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>   | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0   | 0           | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                | 0   |
|                             |   |   | d provisions per country of cou      | ore taking into account any effect due to credit con<br>unterparty excludes those for securistisation exposi |             |   |   |                                      |   |
|                             |   |   |                                      | S  | Standardise | d Approach                                |   |                                      |   |
|                             |   |   | As of 31                             | ./03/2019  |             |   | As of 30/                                 | 06/2019                              |   |
|                             | (mln EUR, %)  | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>          | Risk exposure amount provisi   |             | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>               | Risk exposure amount                 | Value adjustments and provisions <sup>2</sup> |
|                             | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0   |             | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                |   |
| Country of<br>Counterpart 5 | Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0  | 0           | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                | 0   |
|                             | Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures   | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0   |             | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                |   |
|                             |   |   |                                      | ore taking into account any effect due to credit con   |             |   |   |                                      | 0   |
|                             |   | exposures, but includes genera            |                                      | unterparty excludes those for securistisation exposi   |             |   | and other own runds reductions            | s related to the                     |   |
|                             |   |   | As of 31                             | ./03/2019  | otanuaruise | d Approach                                | As of 30/                                 | 06/2019                              |   |
|                             |   | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>          | Risk exposure amount provisi   |             | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>               | Risk exposure amount                 | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 6 | 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                                    | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   |             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |   |
|                             | Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>  | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0   | 0           | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0           | 0   |
| <u> </u>                    |   | (2) Total value adjustments and           | d provisions per country of cou      | pre taking into account any effect due to credit con<br>unterparty excludes those for securistisation exposi |             |   |   | s related to the                     | <u> </u>                                      |
|                             |   | exposures, but includes genera            | ii credit risk adjustments.          | S  | Standardise | d Approach                                |   |                                      |   |
|                             |   |   | As of 31                             | ./03/2019  |             |   | As of 30/                                 | 06/2019                              |   |
|                             | (mln EUR, %)  | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>          | Risk exposure amount provisi   |             | Original Exposure <sup>1</sup>            | Exposure Value <sup>1</sup>               | Risk exposure amount                 | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 7 | 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 Exposures in default               | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |
|                             | Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures   | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0   | J           | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                |   |



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|               |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|               |   |                                | As of 31                    | /03/2019             |   |                                | As of 30                    | /06/2019             |   |
|               |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|               | (mln EUR, %)  |                                |                             |                      |   |                                |                             |                      |   |
|               | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | of which: SME  Retail   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Country of    | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| -             |   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Counterpart 8 | Secured by mortgages on immovable property of which: SME          | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |   |
|               | Items associated with particularly high risk                      | 0                              | 0                           |                      | Ü   | 0                              | 0                           |                      |   |
|               | Covered bonds   | o o                            | 0                           |                      |   | 0                              | 0                           |                      |   |
|               | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           |                      |   | n                              | 0                           |                      |   |
|               | Collective investments undertakings (CIU)                         | 0                              | 0                           |                      |   | n l                            | 0                           |                      |   |
|               | Equity  | 0                              | 0                           |                      |   | 0                              | 0                           | 0                    |   |
|               | Other exposures   | 0                              | 0                           |                      |   | 0                              | 0                           | 0                    |   |
|               | Standardised Total <sup>2</sup>                                   |                                | ·                           |                      | 0   |                                |                             |                      |   |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

|               |   | <ul><li>(2) Total value adjustments and<br/>exposures, but includes genera</li></ul> |                             | nterparty excludes those for sec | curistisation exposures, additional           | l valuation adjustments (AVAs) a | and other own funds reductions | s related to the     |   |
|---------------|---|--|-----------------------------|----------------------------------|---|----------------------------------|--------------------------------|----------------------|---|
|               |   |  |                             |                                  | Standardise                                   | d Approach                       |                                |                      |   |
|               |   |  | As of 31/                   | 03/2019                          |   |                                  | As of 30/                      | 06/2019              |   |
|               |   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup> | Risk exposure amount             | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>    | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|               | (mln EUR, %) Central governments or central banks                 | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | Regional governments or local authorities                         | 0  | 0                           | 0                                |   | 0                                | 0                              |                      |   |
|               | Public sector entities  | 0  | 0                           | 0                                |   | 0                                | 0                              |                      |   |
|               | Multilateral Development Banks                                    | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | International Organisations                                       | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | Institutions  | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | Corporates  | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | of which: SME   | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
| Carrature     | Retail  | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
| Country of    | of which: SME   | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
| Counterpart 9 | Secured by mortgages on immovable property                        | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
| •             | of which: SME   | 0  | 0                           | 0                                | 0   | 0                                | 0                              | 0                    | 0   |
|               | Exposures in default  | 0  | 0                           | 0                                | U   | 0                                | 0                              | 0                    | U   |
|               | Items associated with particularly high risk Covered bonds        | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | Claims on institutions and corporates with a ST credit assessment | 0  | 0                           | ١                                |   | 0                                | 0                              | 0                    |   |
|               | Collective investments undertakings (CIU)                         | o l  | 0                           | o o                              |   | 0                                | 0                              |                      |   |
|               | Equity  | 0  | 0                           | 0                                |   | 0                                | 0                              |                      |   |
|               | Other exposures   | 0  | 0                           | 0                                |   | 0                                | 0                              | 0                    |   |
|               | Standardised Total <sup>2</sup>                                   |  |                             |                                  | 0   |                                  |                                |                      | 0   |

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

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

|                |   | exposures, but includes gener  | ai credit risk adjustments. |                      |   |                                |                             |                      |   |
|----------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|                |   |                                | As of 31                    | /03/2019             |   |                                | As of 30                    | /06/2019             |   |
|                |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|                | (mln EUR, %)  | 0                              | 0                           |                      |   | 0                              | 0                           | 0                    |   |
|                | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Regional governments or local authorities Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           |                      |   |
|                | Institutions  | 0                              | 0                           |                      |   | 0                              | 0                           |                      |   |
|                | Corporates  |                                | 0                           |                      |   | 0                              | 0                           |                      |   |
|                | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           |                      |   |
|                | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Country of     | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Counterpart 10 | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Counterpart 10 | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|                | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Equity  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Other exposures   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                | Standardised Total <sup>2</sup>                                   |                                |                             |                      | due to credit conversion factors              |                                |                             |                      | 0   |

# Credit Risk - IRB Approach

Jyske Bank A/S

|                   |  |             |                        |                    |             |                        | IRB App              | oroach     |                        |                    |             |                        |                   |
|-------------------|--|-------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|-------------------|
|                   |  |             |                        | As of 30/0         | 09/2018     |                        |                      |            |                        | As of 31/          | 12/2018     |                        |                   |
|                   |  | Original Ex | posure <sup>1</sup>    | Exposure           | Risk exposu | re amount              | Value<br>adjustments | Original E | xposure <sup>1</sup>   | Exposure           | Risk exposu | ire amount             | Value<br>adjustme |
|                   | (mln EUR, %)   |             | Of which:<br>defaulted | Value <sup>1</sup> |             | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value <sup>1</sup> |             | Of which:<br>defaulted | and provision     |
|                   | Central banks and central governments                        | 0           | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | C                      | ,                 |
|                   | Institutions   | 0           | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      | į.                |
|                   | Corporates   | 44,506      | 873                    | 38,914             | 11,632      | 568                    | 459                  | 44,741     | 842                    | 39,317             | 12,078      | 548                    | i                 |
|                   | Corporates - Of Which: Specialised Lending                   | 77          | 2                      | 59                 | 33          | 0                      | 2                    | 63         | 2                      | 52                 | 34          | 0                      | j                 |
|                   | Corporates - Of Which: SME                                   | 11,950      | 553                    | 9,852              | 3,270       | 197                    | 343                  | 11,775     | 534                    | 9,530              | 3,349       | 180                    |                   |
|                   | Retail   | 31,302      | 441                    | 29,855             | 5,744       | 492                    | 271                  | 31,282     | 442                    | 29,771             | 5,948       | 531                    |                   |
|                   | Retail - Secured on real estate property                     | 26,950      | 309                    | 26,514             | 4,882       | 448                    | 137                  | 26,884     | 323                    | 26,446             | 5,086       | 487                    |                   |
| Canaalidatad data | Retail - Secured on real estate property - Of Which: SME     | 992         | 67                     | 915                | 250         | 57                     | 26                   | 881        | 66                     | 810                | 218         | 48                     | j                 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 25,958      | 242                    | 25,599             | 4,631       | 391                    | 111                  | 26,003     | 257                    | 25,636             | 4,868       | 439                    | Į.                |
|                   | Retail - Qualifying Revolving                                | 0           | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      | 1                 |
|                   | Retail - Other Retail  | 4,352       | 132                    | 3,341              | 863         | 45                     | 133                  | 4,398      | 119                    | 3,325              | 862         | 44                     | i                 |
|                   | Retail - Other Retail - Of Which: SME                        | 1,131       | 60                     | 925                | 258         | 16                     | 64                   | 1,096      | 50                     | 889                | 246         | 13                     | ,                 |
|                   | Retail - Other Retail - Of Which: non-SME                    | 3,221       | 72                     | 2,416              | 605         | 28                     | 70                   | 3,302      | 69                     | 2,436              | 616         | 31                     | ,                 |
|                   | Equity   | 0           | 0                      | 0                  | 0           | 0                      |                      | 0          | 0                      | 0                  | 0           | . 0                    | Į.                |
|                   | Other non credit-obligation assets                           |             |                        |                    | 769         |                        |                      |            |                        |                    | 833         |                        |                   |
|                   | IRB Total <sup>2</sup>                                       |             |                        |                    | 18,145      |                        |                      |            |                        |                    | 18,859      |                        |                   |

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

|          |  |            |                        |                                |             |                        | IRB App              | proach     |                        |                    |             |                        |                      |
|----------|--|------------|------------------------|--------------------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|----------------------|
|          |  |            |                        | As of 30/                      | 09/2018     |                        |                      |            |                        | As of 31/          | 12/2018     |                        |                      |
|          |  | Original I | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk exposu | ire amount             | Value<br>adjustments | Original E | xposure <sup>1</sup>   | Exposure           | Risk exposu | re amount              | Value<br>adjustments |
|          | (mln EUR, %)   |            | Of which:<br>defaulted | value <sup>-</sup>             |             | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value <sup>1</sup> |             | Of which:<br>defaulted | and<br>provisions    |
|          | Central banks and central governments                        | 0          | 0                      | 0                              | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      | 0                    |
|          | Institutions   | 0          | 0                      | 0                              | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      | 0                    |
|          | Corporates   | 43,413     | 858                    | 38,014                         | 11,269      | 564                    | 445                  | 43,405     | 823                    | 38,202             | 11,701      | 543                    | 427                  |
|          | Corporates - Of Which: Specialised Lending                   | 77         | 2                      | 0                              | 0           | 0                      | 2                    | 63         | 2                      | 0                  | 0           | 0                      | 2                    |
|          | Corporates - Of Which: SME                                   | 11,630     | 538                    | 9,578                          | 3,154       | 193                    |                      | 11,435     |                        | 9,239              | 3,222       | 174                    |                      |
|          | Retail   | 30,931     | 430                    | 29,500                         | 5,704       | 485                    |                      | 30,907     | 432                    | 29,416             |             | 524                    |                      |
|          | Retail - Secured on real estate property                     | 26,637     | 304                    | 26,202                         | 4,852       | 441                    |                      | 26,566     |                        | 26,131             | 5,054       | 481                    | 133                  |
| DENMARK  | Retail - Secured on real estate property - Of Which: SME     | 987        | 67                     | 909                            | 249         | 57                     |                      | 878        | 66                     | 807                | 217         | 48                     | 28                   |
| DLINMARK | Retail - Secured on real estate property - Of Which: non-SME | 25,650     | 237                    | 25,293                         | 4,602       | 384                    | 109                  | 25,688     | 252                    | 25,325             | 4,836       | 433                    | 105                  |
|          | Retail - Qualifying Revolving                                | 0          | 0                      | 0                              | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      | (                    |
|          | Retail - Other Retail  | 4,294      | 126                    | 3,298                          | 853         | 44                     | 127                  | 4,341      | 113                    | 3,285              | 854         | 43                     | 113                  |
|          | Retail - Other Retail - Of Which: SME                        | 1,121      | 60                     | 915                            | 257         | 16                     | 63                   | 1,083      | 50                     | 878                | 245         | 13                     | 53                   |
|          | Retail - Other Retail - Of Which: non-SME                    | 3,173      | 66                     | 2,382                          | 596         | 28                     | 64                   | 3,258      | 63                     | 2,407              | 609         | 31                     | 60                   |
|          | Equity   | 0          | 0                      | 0                              | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      | 0                    |
|          | Other non credit-obligation assets                           |            |                        |                                |             |                        |                      |            |                        |                    |             |                        |                      |
|          | IRB Total  |            |                        |                                |             |                        |                      |            |                        |                    |             |                        |                      |

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

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

|           |  |                                |                      |                        | IRB Ap               | proach     |                        |                      |          |                        |                      |
|-----------|--|--------------------------------|----------------------|------------------------|----------------------|------------|------------------------|----------------------|----------|------------------------|----------------------|
|           |  |                                | As of 30             | /09/2018               |                      |            |                        | As of 31,            | /12/2018 |                        |                      |
|           |  | Original Exposure <sup>1</sup> | Exposure             | Risk exposure amount   | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure             |          |                        | Value<br>adjustments |
|           | (mln EUR, %)   | Of which:<br>defaulted         | - Value <sup>1</sup> | Of which:<br>defaulted | and provisions       |            | Of which:<br>defaulted | - Value <sup>1</sup> |          | Of which:<br>defaulted | and<br>provisions    |
|           | Central banks and central governments                        | 0 0                            | 0                    | 0 (                    | 0                    | 0          | C                      | 0                    | 0        | C                      | 0                    |
|           | Institutions   | 0 0                            | 0                    | 0                      | 0                    | 0          | 0                      | 0                    | 0        | c                      | 0                    |
|           | Corporates   | 136                            | 117                  | 67                     | 3                    | 158        | 2                      | 126                  | 73       | C                      | 4                    |
|           | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                    | 0                      | 0                    | 0          | 0                      | 0                    | 0        | C                      | 0                    |
|           | Corporates - Of Which: SME                                   | 87 2                           | . 74                 | 45                     | 3                    | 100        | 2                      | 81                   | 47       | C                      | 4                    |
|           | Retail   | 12 1                           | . 11                 | 4                      | 0                    | 15         | 1                      | . 14                 | 6        | 1                      | . 0                  |
|           | Retail - Secured on real estate property                     | 9 1                            | . 9                  | 3                      | 0                    | 10         | 0                      | 10                   | 5        | 1                      | . C                  |
| GERMANY   | Retail - Secured on real estate property - Of Which: SME     | 0                              | 0                    | 0                      | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    |
| GLIXIMANI | Retail - Secured on real estate property - Of Which: non-SME | 8 1                            | . 8                  | 3                      | 0                    | 10         | 0                      | 10                   | 5        |                        | . 0                  |
|           | Retail - Qualifying Revolving                                |                                | 0                    | 0                      | 0                    | 0          | 0                      | 0                    | 0        | 0                      | 0                    |
|           | Retail - Other Retail  | 3 0                            | 3                    |                        | 0                    | 4          |                        | 3                    | 1        | (                      | 0                    |
|           | Retail - Other Retail - Of Which: SME                        |                                | 1                    |                        |                      | 1          |                        |                      | 0        |                        |                      |
|           | Retail - Other Retail - Of Which: non-SME                    |                                | 2                    |                        |                      | 1 4        |                        | 3                    |          | '                      |                      |
|           | Equity Other per gradit abligation accets                    | U                              | 0                    | U                      | U                    | U          |                        | ) U                  | 0        |                        | 0                    |
|           | Other non credit-obligation assets                           |                                |                      |                        |                      |            |                        |                      |          |                        |                      |
|           | IRB Total  |                                |                      |                        |                      |            |                        |                      |          |                        |                      |

|         |  |                                |                                |                        | IRB Ap                      | proach                         |                                |                        |                            |
|---------|--|--------------------------------|--------------------------------|------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------|----------------------------|
|         |  |                                | As of 30                       | /09/2018               |                             |                                | As of 31                       | /12/2018               |                            |
|         |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure amount   | Value<br>adjustments<br>and | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure amount   | Value<br>adjustment<br>and |
|         | (min EUD 94)   | Of which:<br>defaulted         | value                          | Of which:<br>defaulted | provisions                  | Of whic<br>defaulte            | ո:                             | Of which:<br>defaulted | provisions                 |
|         | (mln EUR, %)  Central banks and central governments          | derauited 0                    | ) 0                            | uerauiteu              | 0 0                         | 0 ueraulte                     | u O                            | derauited              | 0                          |
|         | Institutions   |                                |                                | ا                      |                             |                                |                                |                        | 0                          |
|         | Corporates   | 16                             | 12                             | 15                     | 0 0                         | 16                             | 0 13                           | 15                     | 0                          |
|         | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Corporates - Of Which: SME                                   | 1 0                            | 0                              | 0                      | 0 0                         | 1                              | 0                              | o o                    | 0                          |
|         | Retail   | 0 0                            | 0                              | О                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Retail - Secured on real estate property                     | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
| FINLAND | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Retail - Qualifying Revolving                                | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Retail - Other Retail  | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 0                            | 0                      | 0                          |
|         | Equity   | 0 0                            | 0                              | 0                      | 0 0                         | 0                              | 0 (                            | 0                      | 0                          |
|         | Other non credit-obligation assets                           |                                |                                |                        |                             |                                |                                |                        |                            |
|         | IRB Total  |                                |                                |                        |                             |                                |                                |                        |                            |

|                          |  |  |           |  |             | IRB App                | proach               |                                |                        |                      |           |                           |
|--------------------------|--|--|-----------|--|-------------|------------------------|----------------------|--------------------------------|------------------------|----------------------|-----------|---------------------------|
|                          |  |  | As of 30/ | /09/2018                                 |             |                        |                      |                                | As of 31/              | 12/2018              |           |                           |
|                          |  | Original Exposure <sup>1</sup>             | Exposure  | Risk exposure amount  Value <sup>1</sup> |             | value adjustments      |                      | Original Exposure <sup>1</sup> |                        | Risk exposure amount |           | Value<br>adjustmen<br>and |
|                          | (mln EUR, %)   | Of which: defaulted  0 0 0 0 0 0 0 0 0 0 0 | Of which: | provisions                               |             | Of which:<br>defaulted | - Value <sup>1</sup> |                                | Of which:<br>defaulted | provision            |           |                           |
|                          | Central banks and central governments  | n derauited                                | 0         |  | n derauited | 0                      | 0                    | deladited                      | 0                      | 0                    | deradited | )                         |
|                          | Institutions   |  | 0         |  |             | o o                    | 0                    | 0                              |                        | 0                    |           |                           |
|                          | Corporates   | 0 0  | 0         |  | o d         | 0                      | 0                    | C                              | 0                      | 0                    |           |                           |
|                          | Corporates - Of Which: Specialised Lending   | 0 0  | 0         |  | 0 0         | 0                      | 0                    | C                              | 0                      | 0                    |           | o l                       |
|                          | Corporates - Of Which: SME   | 0 0  | 0         |  | 0 0         | 0                      | 0                    | C                              | 0                      | 0                    |           | )                         |
|                          | Retail   | 0 0  | 0         |  | 0 0         | 0                      | 0                    | C                              | 0                      | 0                    |           | D                         |
|                          | Retail - Secured on real estate property   | 0 0  | 0         |  | 0 0         | 0                      | 0                    | C                              | 0                      | 0                    |           |                           |
| Country of Counterpart 4 | Retail - Secured on real estate property - Of Which: SME                           | 0 0  | 0         |  | 0 0         | 0                      | 0                    | C                              | 0                      | 0                    |           | )                         |
| Country of Counterpart 4 | Retail - Secured on real estate property - Of Which: non-SME                       | 0 0  | 0         |  | 0 0         | 0                      | 0                    | C                              | 0                      | 0                    |           |                           |
|                          | Retail - Qualifying Revolving  |  | 0         |  | 0           |                        | 0                    | 0                              | 0                      | 0                    |           |                           |
|                          | Retail - Other Retail  | 0 0  | 0         |  |             |                        | 0                    | 0                              | 0                      | 0                    |           |                           |
|                          | Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME |  | 0         |  |             |                        | 0                    |                                |                        | 0                    |           | 7                         |
|                          | Equity   |  | 0         |  |             |                        | 0                    |                                | 0                      | 0                    |           |                           |
|                          | Other non credit-obligation assets   |  | Ů         |  |             | , o                    | Ü                    |                                | J                      | - U                  |           |                           |
|                          | IRB Total  |  |           |  |             |                        |                      |                                |                        |                      |           |                           |

Credit Risk - IRB Approach

Jyske Bank A/S

|                          |  |                                |                                |          |                      | IRB App           | proach                |           |                    |         |           |              |
|--------------------------|--|--------------------------------|--------------------------------|----------|----------------------|-------------------|-----------------------|-----------|--------------------|---------|-----------|--------------|
|                          |  |                                | As of 30                       | /09/2018 |                      |                   |                       |           | As of 31/          | 12/2018 |           |              |
|                          |  | Original Exposure <sup>1</sup> | Exposure Exposure amount adjus |          | Exposure adjustments |                   | Exposure <sup>1</sup> | Exposure  |                    |         | adjustme  |              |
|                          | (role FLID 0/)   | Of which:                      | - Value <sup>1</sup>           |          | Of which:            | and<br>provisions |                       | Of which: | Value <sup>1</sup> |         | Of which: | and provisio |
|                          | (min EUR, %)   | defaulted                      | 0                              | 0        | defaulted            |                   |                       | defaulted | 0                  | 0       | defaulted |              |
|                          | Central banks and central governments Institutions           |                                | 0                              | 0        | (                    |                   | (                     |           | 0                  | 0       |           |              |
|                          | Corporates   |                                | 0                              |          | (                    |                   | (                     |           | 0                  | 0       |           |              |
|                          | Corporates - Of Which: Specialised Lending                   |                                | 0                              | 0        | (                    | ا ا               | (                     |           | 0                  | 0       |           | ő            |
|                          | Corporates - Of Which: SME                                   |                                | 0                              | 0        | (                    |                   | (                     | 0         | 0                  | 0       |           |              |
|                          | Retail   | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         |              |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         | 0            |
| Country of Country       | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         | )            |
| Country of Counterpart 5 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         | o l          |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         | ס            |
|                          | Retail - Other Retail  | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         | 0            |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                              | 0        | (                    | 0                 | C                     | 0         | 0                  | 0       | C         | 0            |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | C         | )            |
|                          | Equity   | 0 0                            | 0                              | 0        | C                    | 0                 | C                     | 0         | 0                  | 0       | С         | O L          |
|                          | Other non credit-obligation assets                           |                                |                                |          |                      |                   |                       |           |                    |         |           |              |
|                          | IRB Total  |                                |                                |          |                      |                   |                       |           |                    |         |           |              |

|                          |  |                                |                    |          |                        | IRB Ap                         | proach |                        |                    |            |                        |                |
|--------------------------|--|--------------------------------|--------------------|----------|------------------------|--------------------------------|--------|------------------------|--------------------|------------|------------------------|----------------|
|                          |  |                                | As of 30           | /09/2018 |                        |                                |        |                        | As of 31,          | /12/2018   |                        |                |
|                          |  | Original Exposure <sup>1</sup> | Exposure           |          |                        | Original Exposure <sup>1</sup> |        | Exposure               | Risk expos         | ure amount | Value<br>adjustments   |                |
|                          | (mln EUR, %)   | Of which:<br>defaulted         | Value <sup>1</sup> |          | Of which:<br>defaulted | and<br>provisions              |        | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and provisions |
|                          | Central banks and central governments                        | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          | (                      | ر ا            |
|                          | Institutions   | 0 0                            | 0                  | 0        |                        | 0                              | O      | 0                      | 0                  | 0          |                        | נ              |
|                          | Corporates   | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          |                        | J              |
|                          | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          |                        | )              |
|                          | Corporates - Of Which: SME                                   | 0 0                            | 0                  | 0        | (                      | 0                              | 0      | 0                      | 0                  | 0          |                        | )              |
|                          | Retail   | 0 0                            | 0                  | 0        | (                      | 0                              | 0      | 0                      | 0                  | 0          | (                      | ן              |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                  | 0        | (                      | 0                              | 0      | 0                      | 0                  | 0          | (                      | J              |
| Country of Country on Co | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                  | 0        | (                      | 0                              | 0      | 0                      | 0                  | 0          | (                      | J              |
| ountry of Counterpart 6  | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                  | 0        | (                      | 0                              | 0      | 0                      | 0                  | 0          | (                      | J              |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          | (                      | J              |
|                          | Retail - Other Retail  | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          | (                      | J              |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          | (                      | J              |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                  | 0        | (                      | 0                              | O      | 0                      | 0                  | 0          | (                      | J              |
|                          | Equity   | 0 0                            | 0                  | 0        | (                      | 0                              | 0      | ) 0                    | 0                  | 0          |                        | J              |
|                          | Other non credit-obligation assets                           |                                |                    |          |                        |                                |        |                        |                    |            |                        |                |
|                          | IRB Total  |                                |                    |          |                        |                                |        |                        |                    |            |                        |                |

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

|                          |  |                                |                    |                      | IRB Ap               | proach     |                      |                    |                      |                    |
|--------------------------|--|--------------------------------|--------------------|----------------------|----------------------|------------|----------------------|--------------------|----------------------|--------------------|
|                          |  |                                | As of 30           | /09/2018             |                      |            |                      | As of 31/          | 12/2018              |                    |
|                          |  | Original Exposure <sup>1</sup> | Exposure           | Risk exposure amount | Value<br>adjustments | Original E | xposure <sup>1</sup> | Exposure           | Risk exposure amount | Value<br>adjustmer |
|                          |  | Of which:                      | Value <sup>1</sup> | Of which:            | and provisions       |            | Of which:            | Value <sup>1</sup> | Of which:            | and provisions     |
|                          | (mln EUR, %)   | defaulted                      |                    | defaulted            |                      |            | defaulted            |                    | defaulted            |                    |
|                          | Central banks and central governments                        | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Institutions   | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Corporates   | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Corporates - Of Which: SME                                   | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Retail   | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
| Country of Counterpart 7 | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
| country of counterpart 7 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Retail - Other Retail  | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Equity   | 0 0                            | 0                  | 0 0                  | 0                    | 0          | 0                    | 0                  | 0                    | 0                  |
|                          | Other non credit-obligation assets                           |                                |                    |                      |                      |            |                      |                    |                      |                    |
|                          | IRB Total  |                                |                    |                      |                      |            |                      |                    |                      |                    |

|                         |  |                                |                                |                  |   | IRB App             | proach   |                        |                                |            |                        |                     |
|-------------------------|--|--------------------------------|--------------------------------|------------------|---|---------------------|----------|------------------------|--------------------------------|------------|------------------------|---------------------|
|                         |  |                                | As of 30                       | 09/2018          |   |                     |          |                        | As of 31                       | /12/2018   |                        |                     |
|                         |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure am | OUILL   | Value<br>djustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustment |
|                         | (mln EUR, %)   | Of which:<br>defaulted         | Value                          |                  | which: <b>p</b> otential <b>p p p p p p p p p p</b> | and<br>provisions   |          | Of which:<br>defaulted | value                          |            | Of which:<br>defaulted | and provisions      |
|                         | Central banks and central governments                        | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | ) derduited            | 0                   |
|                         | Institutions   | 0 0                            | 0                              | 0                | o   | 0                   | 0        | 0                      | 0                              | 0          | ت ار                   | o l                 |
|                         | Corporates   | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | ء ار                   | o l                 |
|                         | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | م ار                   | ა                   |
|                         | Corporates - Of Which: SME                                   | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | ه ار                   | ე                   |
|                         | Retail   | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | ı c                    | ა                   |
|                         | Retail - Secured on real estate property                     | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | o (ر                   | J                   |
| ountry of Countarnart O | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | <i>i</i>   0           | J                   |
| ountry of Counterpart 8 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | <i>i</i> 0             | J                   |
|                         | Retail - Qualifying Revolving                                | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | <i>i</i> 0             | J                   |
|                         | Retail - Other Retail  | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | <i>i</i> 0             | J                   |
|                         | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | <i>i</i> 0             | )                   |
|                         | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | <i>i</i> 0             | )                   |
|                         | Equity   | 0 0                            | 0                              | 0                | 0   | 0                   | 0        | 0                      | 0                              | 0          | 0                      | )                   |
|                         | Other non credit-obligation assets                           |                                |                                |                  |   |                     |          |                        |                                |            |                        |                     |

|                          |  |                                |                    |             |            | IRB App              | proach   |                       |                    |            |             |                   |
|--------------------------|--|--------------------------------|--------------------|-------------|------------|----------------------|----------|-----------------------|--------------------|------------|-------------|-------------------|
|                          |  |                                | As of 30           | /09/2018    |            |                      |          |                       | As of 31/          | 12/2018    |             |                   |
|                          |  | Original Exposure <sup>1</sup> | Exposure           | Risk exposu | ıre amount | Value<br>adjustments | Original | Exposure <sup>1</sup> | Exposure           | Risk expos | sure amount | Value<br>adjustme |
|                          |  | Of which:                      | Value <sup>1</sup> |             | Of which:  | and provisions       |          | Of which:             | Value <sup>1</sup> |            | Of which:   | and provisio      |
|                          | (mln EUR, %)   | defaulted                      |                    |             | defaulted  |                      |          | defaulted             |                    |            | defaulted   |                   |
|                          | Central banks and central governments                        | 0                              | 0                  | 0           | 0          |                      | 0        | 0                     | 0                  | 0          |             | )                 |
|                          | Institutions Corporates                                      |                                |                    | 0           |            |                      | 0        |                       | 0                  | 0          |             | 7                 |
|                          | Corporates - Of Which: Specialised Lending                   |                                | 0                  | 0           |            |                      |          |                       | 0                  | 0          |             | 0                 |
|                          | Corporates - Of Which: SME                                   |                                | 0                  | 0           |            |                      | 0        |                       | 0                  | 0          |             | ń                 |
|                          | Retail   |                                | o o                |             |            |                      | 0        |                       | 0                  | 0          |             | ó                 |
|                          | Retail - Secured on real estate property                     |                                | 0                  | 0           |            |                      | 0        |                       | 0                  | 0          |             | ó                 |
|                          | Retail - Secured on real estate property - Of Which: SME     |                                | 0                  | 0           |            | 0                    | 0        | 0                     | 0                  | 0          |             | 0                 |
| Country of Counterpart 9 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                  | 0           | C          | 0                    | 0        | 0                     | 0                  | 0          |             | 0                 |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                  | 0           | C          | 0                    | O        | 0                     | 0                  | 0          |             | 0                 |
|                          | Retail - Other Retail  | 0 0                            | 0                  | 0           | C          | 0                    | 0        | 0                     | 0                  | 0          |             | ٥                 |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                  | 0           | C          | 0                    | 0        | 0                     | 0                  | 0          |             | ٥                 |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                  | 0           | C          | 0                    | 0        | 0                     | 0                  | 0          | ) (         | ٥                 |
|                          | Equity   | 0 0                            | 0                  | 0           | C          | 0                    | 0        | 0                     | 0                  | 0          | ) (         | o                 |
|                          | Other non credit-obligation assets                           |                                |                    |             |            |                      |          |                       |                    |            |             |                   |
|                          | IRB Total  |                                |                    |             |            |                      |          |                       |                    |            |             |                   |

|                           |  |                                |                      |                      | IRB Ap               | proach                         |           |                      |                    |
|---------------------------|--|--------------------------------|----------------------|----------------------|----------------------|--------------------------------|-----------|----------------------|--------------------|
|                           |  |                                | As of 30/            | /09/2018             |                      |                                | As of 31, | /12/2018             |                    |
|                           |  | Original Exposure <sup>1</sup> | Exposure             | Risk exposure amount | Value<br>adjustments | Original Exposure <sup>1</sup> | Exposure  | Risk exposure amount | Value<br>adjustmen |
|                           | ( 1 = 11 = 24)   | Of which:                      | - Value <sup>1</sup> | Of which:            | and provisions       | Of which                       |           | Of which:            | and provisions     |
|                           | (mln EUR, %)   | defaulted                      |                      | defaulted            | 0                    | defaulted                      | 0 0       | defaulted            |                    |
|                           | Central banks and central governments Institutions           |                                |                      | 0                    |                      | 0                              | 0         |                      | 0                  |
|                           | Corporates   |                                |                      |                      | 0                    | 0                              | 0         |                      | 0                  |
|                           | Corporates - Of Which: Specialised Lending                   |                                |                      | Ŏ                    |                      |                                | 0 0       | l ő                  | 0                  |
|                           | Corporates - Of Which: SME                                   |                                |                      | ٥                    |                      | 0                              |           | ا                    | 0                  |
|                           | Retail   |                                |                      | ٥                    |                      | ٥                              |           | ا                    | 0                  |
|                           | Retail - Secured on real estate property                     |                                | o o                  | ٥                    |                      | ا ا                            | 0 0       | ا                    | 0                  |
|                           | Retail - Secured on real estate property - Of Which: SME     |                                | 0                    | 0                    | 0 0                  | 0                              | 0 0       |                      | 0                  |
| Country of Counterpart 10 | Retail - Secured on real estate property - Of Which: non-SME |                                | 0                    | o                    | 0 0                  | 0                              | 0 0       |                      | 0                  |
|                           | Retail - Qualifying Revolving                                | 0                              | 0                    | 0                    | 0 0                  | 0                              | 0 0       | 0                    | 0                  |
|                           | Retail - Other Retail  | 0 0                            | 0                    | 0                    | 0 0                  | О                              | 0 0       | 0                    | 0                  |
|                           | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                    | 0                    | 0 0                  | 0                              | 0 0       | 0                    | 0                  |
|                           | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                    | 0                    | 0 0                  | 0                              | 0 0       | 0                    | 0                  |
|                           | Equity   | 0 0                            | 0                    | 0                    | 0 0                  | 0                              | 0 0       | 0                    | 0                  |
|                           | Other non credit-obligation assets                           |                                |                      |                      |                      |                                |           |                      |                    |
|                           | IRB Total  |                                |                      |                      |                      |                                |           |                      |                    |



Credit Risk - IRB Approach

Jyske Bank A/S

|                   |  |                          |                      |                    |             |                        | IRB App              | roach      |                        |                    |             |                        |                   |
|-------------------|--|--------------------------|----------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|-------------------|
|                   |  |                          |                      | As of 31/0         | 03/2019     |                        |                      |            |                        | As of 30/0         | 06/2019     |                        |                   |
|                   |  | Original Ex              | cposure <sup>1</sup> | Exposure           | Risk exposı | ire amount             | Value<br>adjustments | Original E | xposure <sup>1</sup>   | Exposure           | Risk exposu | ıre amount             | Value<br>adjustme |
|                   | (mln EUR, %)   | Of which: defaulted  0 0 |                      | Value <sup>1</sup> |             | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value <sup>1</sup> |             | Of which:<br>defaulted | and<br>provisio   |
|                   | Central banks and central governments                        | 0                        | 0                    | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      |                   |
|                   | Institutions   | 0                        | 0                    | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      |                   |
|                   | Corporates   | 45,333                   | 784                  | 40,119             | 12,237      | 526                    | 421                  | 46,301     | 713                    | 40,963             | 12,362      | 438                    | 8                 |
|                   | Corporates - Of Which: Specialised Lending                   | 59                       | 2                    | 48                 | 27          | 0                      | 1                    | 48         | 0                      | 43                 | 28          | 0                      |                   |
|                   | Corporates - Of Which: SME                                   | 11,712                   | 510                  | 9,573              | 3,318       | 196                    |                      | 11,644     | 444                    | 9,437              | 3,317       | 165                    | 5                 |
|                   | Retail   | 31,384                   | 401                  | 29,769             | 5,858       | 421                    |                      | 30,816     | 394                    | 29,688             | 5,841       | 437                    | 'l                |
|                   | Retail - Secured on real estate property                     | 26,981                   | 292                  | 26,500             | 5,011       | 382                    | 136                  | 26,913     | 283                    | 26,517             | 5,057       | 405                    | 5                 |
|                   | Retail - Secured on real estate property - Of Which: SME     | 831                      | 66                   | 770                | 221         | 52                     | 29                   | 781        | 67                     | 735                | 209         | 49                     |                   |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 26,150                   | 227                  | 25,731             | 4,790       | 330                    | 106                  | 26,131     | 215                    | 25,782             | 4,848       | 356                    | 5                 |
|                   | Retail - Qualifying Revolving                                | 0                        | 0                    | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | 0                      |                   |
|                   | Retail - Other Retail  | 4,403                    | 109                  | 3,268              | 847         | 40                     | 116                  | 3,903      | 112                    | 3,171              | 783         | 32                     | 2                 |
|                   | Retail - Other Retail - Of Which: SME                        | 1,070                    | 49                   | 867                | 238         | 12                     | 58                   | 1,036      | 53                     | 867                | 232         | 11                     |                   |
|                   | Retail - Other Retail - Of Which: non-SME                    | 3,333                    | 60                   | 2,401              | 609         | 28                     | 58                   | 2,867      | 58                     | 2,304              | 551         | 21                     |                   |
|                   | Equity   | 0                        | 0                    | 0                  | 0           | 0                      |                      | 0          | 0                      | 0                  | 0           | 0                      |                   |
|                   | Other non credit-obligation assets                           |                          |                      |                    | 936         |                        |                      |            |                        |                    | 928         |                        |                   |
|                   | IRB Total <sup>2</sup>                                       |                          |                      |                    | 19,030      |                        |                      |            |                        |                    | 19,130      |                        |                   |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

|          |  |            |                        |                    |             |                        | IRB App              | proach     |                        |                    |             |                        |                     |
|----------|--|------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|---------------------|
|          |  |            |                        | As of 31/          | 03/2019     |                        |                      |            |                        | As of 30/          | 06/2019     |                        |                     |
|          |  | Original E | xposure <sup>1</sup>   | Exposure           | Risk exposu | ure amount             | Value<br>adjustments | Original E | xposure <sup>1</sup>   | Exposure           | Risk exposi | ure amount             | Value<br>adjustment |
|          | (mln EUR, %)   |            | Of which:<br>defaulted | Value <sup>1</sup> |             | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value <sup>1</sup> |             | Of which:<br>defaulted | and provisions      |
|          | Central banks and central governments                        | 0          | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | C                      | )                   |
|          | Institutions   | 0          | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | C                      | )                   |
|          | Corporates   | 43,918     | 750                    | 38,969             | 11,744      | 515                    | 404                  | 45,016     | 682                    | 39,971             | 11,966      | 427                    | 39                  |
|          | Corporates - Of Which: Specialised Lending                   | 59         | 2                      | 0                  | 0           | 0                      | 1                    | 48         | 0                      | 0                  | 0           | C                      | )                   |
|          | Corporates - Of Which: SME                                   | 11,380     | 477                    | 9,306              | 3,198       | 185                    |                      | 11,322     | 413                    | 9,176              | 3,219       |                        |                     |
|          | Retail   | 30,992     | 394                    | 29,415             | 5,819       | 414                    |                      | 30,428     | 388                    |                    |             |                        |                     |
|          | Retail - Secured on real estate property                     | 26,668     | 289                    | 26,191             | 4,982       | 375                    |                      | 26,598     | 280                    | 26,205             |             |                        |                     |
| DENMARK  | Retail - Secured on real estate property - Of Which: SME     | 827        | 66                     | 766                | 220         | 52                     |                      | 779        | 67                     | 733                | 209         |                        | 9                   |
| DENIMARK | Retail - Secured on real estate property - Of Which: non-SME | 25,841     | 224                    | 25,425             | 4,762       | 323                    | 105                  | 25,819     | 213                    | 25,472             | 4,816       | 351                    | . 9                 |
|          | Retail - Qualifying Revolving                                | 0          | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | C                      | )                   |
|          | Retail - Other Retail  | 4,324      | 105                    | 3,224              | 837         | 39                     | 112                  | 3,830      | 107                    | 3,124              | 773         |                        | . 11                |
|          | Retail - Other Retail - Of Which: SME                        | 1,031      | 49                     | 847                | 235         | 12                     | 58                   | 996        | 53                     | 844                | 228         | 11                     | . 5                 |
|          | Retail - Other Retail - Of Which: non-SME                    | 3,294      | 56                     | 2,377              | 602         | 27                     | 55                   | 2,834      | 54                     | 2,280              | 544         | 20                     | 5                   |
|          | Equity   | 0          | 0                      | 0                  | 0           | 0                      | 0                    | 0          | 0                      | 0                  | 0           | C                      | )                   |
|          | Other non credit-obligation assets                           |            |                        |                    |             |                        |                      |            |                        |                    |             |                        |                     |
|          | IRB Total  |            |                        |                    |             |                        |                      |            |                        |                    |             |                        |                     |

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

|         |  |                                |                                |             |                        | IRB Ap               | proach   |                        |                                |                    |             |
|---------|--|--------------------------------|--------------------------------|-------------|------------------------|----------------------|----------|------------------------|--------------------------------|--------------------|-------------|
|         |  |                                | As of 31/                      | 03/2019     |                        |                      |          |                        | As of 30/                      | 06/2019            |             |
|         |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposu | ure amount             | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure amou | adjustments |
|         | (mln EUR, %)   | Of which:<br>defaulted         | value                          |             | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted | value                          | Of whice default   |             |
|         | Central banks and central governments                        | 0 0                            | 0                              | 0           | 0                      | 0                    | 0        | 0                      | 0                              | 0                  | 0           |
|         | Institutions   | 0 0                            | 0                              | 0           | 0                      | 0                    | 0        | 0                      | 0                              | 0                  | 0           |
|         | Corporates   | 164                            | 126                            | 66          | 0                      | 3                    | 165      | 2                      | 127                            | 59                 | 0           |
|         | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                              | 0           | 0                      | 0                    | 0        | 0                      | 0                              | 0                  | 0           |
|         | Corporates - Of Which: SME                                   | 120                            | 2 88                           | 47          | 0                      | 3                    | 97       | 2                      | . 76                           | 33                 | 0           |
|         | Retail   | 15                             | 14                             | 3           | 0                      | 0                    | 17       | 0                      | 14                             | 3                  | 0           |
|         | Retail - Secured on real estate property                     | 11 0                           | 10                             | 2           | 0                      | 0                    | 11       | 0                      | 10                             | 2                  | 0           |
| CEDMANN | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                              | 0           | 0                      | 0                    | 0        | 0                      | 0                              | 0                  | 0           |
| GERMANY | Retail - Secured on real estate property - Of Which: non-SME | 11 0                           | 10                             | 2           | 0                      | 0                    | 11       | 0                      | 10                             | 2                  | 0           |
|         | Retail - Qualifying Revolving                                | 0 0                            | 0                              | 0           | 0                      | 0                    | 0        | 0                      | 0                              | 0                  | 0           |
|         | Retail - Other Retail  | 4                              | 3                              | 1           | 0                      | 0                    | 6        | 0                      | 4                              | 1                  | 0           |
|         | Retail - Other Retail - Of Which: SME                        | 1 0                            | 1                              | 0           | 0                      | 0                    | 1        | 0                      | 1                              | 0                  | 0           |
|         | Retail - Other Retail - Of Which: non-SME                    | 3 0                            | 3                              | 1           | 0                      | 0                    | 5        | 0                      | 3                              | 1                  | 0           |
|         | Equity   | 0 0                            | 0                              | 0           | O                      | 0                    | 0        | 0                      | 0                              | 0                  | 0           |
|         | Other non credit-obligation assets                           |                                |                                |             |                        |                      |          |                        |                                |                    |             |
|         | IRB Total  |                                |                                |             |                        |                      |          |                        |                                |                    |             |

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

|         |   |                                |                                |            |                        | IRB Ap                      | proach     |                        |                                |                     |                     |
|---------|---|--------------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|---------------------|---------------------|
|         |   |                                | As of 31                       | /03/2019   |                        |                             |            |                        | As of 30/                      | 06/2019             |                     |
|         |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original E | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure amour | t Value<br>adjustme |
|         | (mln EUR, %)  | Of which:<br>defaulted         | value                          |            | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | value                          | Of whice default    | n: provisio         |
|         | Central banks and central governments   | 0 0                            | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0                   | 0                   |
|         | Institutions  | 0 0                            | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0                   | 0                   |
|         | Corporates  | 20 0                           | 15                             | 17         | 0                      | 0                           | 18         | 0                      | 14                             | 14                  | 0                   |
|         | Corporates - Of Which: Specialised Lending  | 0                              | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0                   | 0                   |
|         | Corporates - Of Which: SME  |                                | 0                              | 0          | 0                      | 0                           | 1          | 0                      | 0                              | 0                   | 0                   |
|         | Retail  | 0                              | 0                              | 0          | 0                      | 0                           | 1          | 0                      | 1                              | 0                   | 0                   |
|         | Retail - Secured on real estate property  | 0                              | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0                   | 0                   |
| FINLAND | Retail - Secured on real estate property - Of Which: SME                                    |                                | 0                              | 0          | 0                      | U                           | 0          | 0                      | 0                              | 0                   | 0                   |
|         | Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving |                                | 0                              | ١          | 0                      | U                           | 0          | 0                      | 0                              | 0                   | 0                   |
|         | Retail - Qualifying Revolving  Retail - Other Retail  |                                |                                | ١          |                        |                             | 0          |                        | 0                              | 0                   | 0                   |
|         | Retail - Other Retail  Retail - Other Retail - Of Which: SME                                |                                |                                | ١          |                        | 0                           | ٥          |                        | 0                              | 0                   | 0                   |
|         | Retail - Other Retail - Of Which: non-SME   |                                | 0                              | ١          |                        |                             | ٥          | ١                      | ١                              | 0                   | 0                   |
|         | Equity  |                                | 0                              | ľ          |                        | Ö                           | 0          | ١                      | 0                              |                     | o<br>0              |
|         | Other non credit-obligation assets  |                                |                                | Ů          |                        |                             |            |                        | Ů                              |                     |                     |
|         | IRB Total   |                                |                                |            |                        |                             |            |                        |                                |                     |                     |

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

|                          |  |                                |                                |            |                        | IRB Ap                      | proach   |                        |                                |            |                        |                             |
|--------------------------|--|--------------------------------|--------------------------------|------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|
|                          |  |                                | As of 31                       | /03/2019   |                        |                             |          |                        | As of 30/                      | 06/2019    |                        |                             |
|                          |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments<br>and |
|                          | (mln EUR, %)   | Of which:<br>defaulted         | Value                          |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |
|                          | Central banks and central governments                        | 0 0                            | 0                              | 0          | O                      | 0                           | O        | 0                      | 0                              | O          | C                      | ٥                           |
|                          | Institutions   | 0 0                            | 0                              | 0          | 0                      | 0                           | C        | 0                      | 0                              | O          | ,   C                  | ა                           |
|                          | Corporates   | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | c                      | ა                           |
|                          | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Corporates - Of Which: SME                                   | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Retail   | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
| Country of Counterpart 1 | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | )                           |
| Country of Counterpart 4 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Retail - Other Retail  | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | J                           |
|                          | Equity   | 0 0                            | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | C                      | )                           |
|                          | Other non credit-obligation assets                           |                                |                                |            |                        |                             |          |                        |                                |            |                        |                             |
|                          | IRB Total  |                                |                                |            |                        |                             |          |                        |                                |            |                        |                             |

Credit Risk - IRB Approach

Jyske Bank A/S

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

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

|                          |  |                                |                    |             |                        | IRB Ap               | proach   |                        |                    |            |                        |                     |
|--------------------------|--|--------------------------------|--------------------|-------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|---------------------|
|                          |  |                                | As of 31/          | 03/2019     |                        |                      |          |                        | As of 30/          | 06/2019    |                        |                     |
|                          |  | Original Exposure <sup>1</sup> | Exposure           | Risk exposi | ıre amount             | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | ure amount             | Value<br>adjustment |
|                          | (mln EUR, %)   | Of which:<br>defaulted         | Value <sup>1</sup> |             | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and provisions      |
|                          | Central banks and central governments                        | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | 0                   |
|                          | Institutions   | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          |                        | D                   |
|                          | Corporates   | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | o l                 |
|                          | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | 0                   |
|                          | Corporates - Of Which: SME                                   | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | o l                 |
|                          | Retail   | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | o l                 |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | 0                   |
| Country of Countarnart E | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | 0                   |
| Country of Counterpart 5 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | 0                   |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | D                   |
|                          | Retail - Other Retail  | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | D                   |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | D                   |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | D                   |
|                          | Equity   | 0 0                            | 0                  | 0           | 0                      | 0                    | C        | 0                      | 0                  | 0          | (                      | 0                   |
|                          | Other non credit-obligation assets                           |                                |                    |             |                        |                      |          |                        |                    |            |                        |                     |
|                          | IRB Total  |                                |                    |             |                        |                      |          |                        |                    |            |                        |                     |

|                          |  |                                |                      |            |                        | IRB Ap               | proach     |                        |                      |            |                        |                      |
|--------------------------|--|--------------------------------|----------------------|------------|------------------------|----------------------|------------|------------------------|----------------------|------------|------------------------|----------------------|
|                          |  |                                | As of 31             | /03/2019   |                        |                      |            |                        | As of 30             | /06/2019   |                        |                      |
|                          |  | Original Exposure <sup>1</sup> | Exposure             | Risk expos | ure amount             | Value<br>adjustments | Original E | Exposure <sup>1</sup>  | Exposure             | Risk expos | sure amount            | Value<br>adjustments |
|                          | (mln EUR, %)   | Of which:<br>defaulted         | - Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | - Value <sup>1</sup> |            | Of which:<br>defaulted | and provisions       |
|                          | Central banks and central governments                        | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | (          | ) deradited            | 0                    |
|                          | Institutions   | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          |                        | 0                    |
|                          | Corporates   | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          |                        | 0                    |
|                          | Corporates - Of Which: Specialised Lending                   | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          | ) (                    | 0                    |
|                          | Corporates - Of Which: SME                                   | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          |                        | 0                    |
|                          | Retail   | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          |                        | 0                    |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          |                        | 0                    |
| Country of Counterpart 6 | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    | C          |                        | 0                    |
| country or counterpart o | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    |            |                        | 0                    |
|                          | Retail - Qualifying Revolving                                | 0                              | 0                    | 0          | 0                      | 0                    | 0          | 0                      | 0                    |            |                        | 0                    |
|                          | Retail - Other Retail  | 0                              |                      | 0          | 0                      | 0                    | 0          | 0                      | 0                    |            |                        | 0                    |
|                          | Retail - Other Retail - Of Which: SME                        |                                |                      | 0          |                        | 0                    | 0          | 0                      |                      |            |                        |                      |
|                          | Retail - Other Retail - Of Which: non-SME  Equity            |                                |                      | 0          |                        | 0                    | 0          | 0                      |                      |            |                        |                      |
|                          | Other non credit-obligation assets                           |                                | ,                    | U          | U                      | U                    | U          | U                      | U                    | (          | '                      |                      |
|                          | IRB Total  |                                |                      |            |                        |                      |            |                        |                      |            |                        |                      |

|                          |   |                                      |                                      |                                 |                     |   | IRB Ap                               | proach                          |                                      |                                |   |                        |                             |
|--------------------------|---|--------------------------------------|--------------------------------------|---------------------------------|---------------------|---|--------------------------------------|---------------------------------|--------------------------------------|--------------------------------|---|------------------------|-----------------------------|
|                          |   |                                      |                                      | As of 31/                       | 03/2019             |   |                                      |                                 |                                      | As of 30                       | /06/2019                                  |                        |                             |
|                          |   | Original Exposu                      | ire <sup>1</sup>                     | Exposure<br>Value <sup>1</sup>  | Risk exposu         | ure amount                                | Value<br>adjustments<br>and          | Original E                      | exposure <sup>1</sup>                | Exposure<br>Value <sup>1</sup> | Risk expos                                | ure amount             | Value<br>adjustments<br>and |
|                          | (mln EUR, %)  |                                      | which:<br>faulted                    | Value                           |                     | Of which:<br>defaulted                    | provisions                           |                                 | Of which:<br>defaulted               | Value                          |   | Of which:<br>defaulted | provisions                  |
| Country of Counterpart 7 | 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: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                        |                             |

|                          |  |  |           |                        |                   | IRB Ap               | proach                 |                       |                                |                        |                |                     |
|--------------------------|--|--|-----------|------------------------|-------------------|----------------------|------------------------|-----------------------|--------------------------------|------------------------|----------------|---------------------|
|                          |  |  | As of 31/ | 03/2019                |                   |                      |                        |                       | As of 30/                      | 06/2019                |                |                     |
|                          |  | Original Exposure <sup>1</sup>   | Exposure  | Risk exposi            | ure amount        | Value<br>adjustments | Original               | Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk expos             | ure amount     | Value<br>adjustment |
|                          | (mln EUR, %)   | Original Exposure  Of which: defaulted  Constant to the process of |           | Of which:<br>defaulted | and<br>provisions |                      | Of which:<br>defaulted | - value⁻              |                                | Of which:<br>defaulted | and provisions |                     |
|                          | Central banks and central governments                        | 0 0  | 0         | 0                      | 0                 | 0                    | (                      |                       | 0                              | 0                      |                | 0                   |
|                          | Institutions   | 0 0  | 0         | 0                      | 0                 | 0                    |                        | o                     | 0                              | 0                      |                | 0                   |
|                          | Corporates   | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | o                     | 0                              | 0                      |                | 0                   |
|                          | Corporates - Of Which: Specialised Lending                   | 0 0  | 0         | 0                      | 0                 | 0                    |                        | o  c                  | 0                              | 0                      |                | 0                   |
|                          | Corporates - Of Which: SME                                   | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      |                | 0                   |
|                          | Retail   | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      |                | 0                   |
|                          | Retail - Secured on real estate property                     | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      |                | 0                   |
| Country of Counterpart 8 | Retail - Secured on real estate property - Of Which: SME     | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      |                | 0                   |
| Country of Counterpart 8 | Retail - Secured on real estate property - Of Which: non-SME | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      |                | ٥                   |
|                          | Retail - Qualifying Revolving                                | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      |                | ٥                   |
|                          | Retail - Other Retail  | 0 0  | 0         | 0                      | 0                 | 0                    |                        | ol c                  | 0                              | 0                      |                | ٥                   |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0  | 0         | 0                      | 0                 | 0                    |                        | ol c                  | 0                              | 0                      |                | ٥                   |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0  | 0         | 0                      | 0                 | 0                    |                        | ol c                  | 0                              | 0                      |                | ٥                   |
|                          | Equity   | 0 0  | 0         | 0                      | 0                 | 0                    | (                      | 0                     | 0                              | 0                      | (              | ٥                   |
|                          | Other non credit-obligation assets                           |  |           |                        |                   |                      |                        |                       |                                |                        |                |                     |
|                          | IRB Total  |  |           |                        |                   |                      |                        |                       |                                |                        |                |                     |

|                          |  |                                |                    |                 |           | IRB Ap               | proach   |                       |                    |            |            |                    |
|--------------------------|--|--------------------------------|--------------------|-----------------|-----------|----------------------|----------|-----------------------|--------------------|------------|------------|--------------------|
|                          |  |                                | As of 31/          | 03/2019         |           |                      |          |                       | As of 30/          | 06/2019    |            |                    |
|                          |  | Original Exposure <sup>1</sup> | Exposure           | Risk exposure a | ımount    | Value<br>adjustments | Original | Exposure <sup>1</sup> | Exposure           | Risk expos | ure amount | Value<br>adjustmen |
|                          | (   = = = = = = = = = = = = = = = = = =                      | Of which:                      | Value <sup>1</sup> |                 | Of which: | and provisions       |          | Of which:             | Value <sup>1</sup> |            | Of which:  | and provision      |
|                          | (mln EUR, %)   | defaulted                      | 0                  | d               | lefaulted | 0                    |          | defaulted             | 0                  |            | defaulted  |                    |
|                          | Central banks and central governments Institutions           |                                | 0                  | 0               | 0         | U                    | 0        |                       | 0                  | 0          |            |                    |
|                          | Corporates   |                                | 0                  |                 | 0         | 0                    | 0        |                       | 0                  |            |            |                    |
|                          | Corporates - Of Which: Specialised Lending                   |                                | 0                  | 0               | 0         | 0                    | 0        |                       | 0                  |            |            |                    |
|                          | Corporates - Of Which: SME                                   |                                | 0                  | 0               | 0         | 0                    | 0        |                       | 0                  |            |            |                    |
|                          | Retail   | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            |                    |
|                          | Retail - Secured on real estate property                     | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | o o                   | 0                  | 0          |            |                    |
|                          | Retail - Secured on real estate property - Of Which: SME     | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            |                    |
| Country of Counterpart 9 | Retail - Secured on real estate property - Of Which: non-SME | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            |                    |
|                          | Retail - Qualifying Revolving                                | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            | )                  |
|                          | Retail - Other Retail  | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            | )                  |
|                          | Retail - Other Retail - Of Which: SME                        | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            | )                  |
|                          | Retail - Other Retail - Of Which: non-SME                    | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          |            | )                  |
|                          | Equity   | 0 0                            | 0                  | 0               | 0         | 0                    | 0        | 0                     | 0                  | 0          | (          | )                  |
|                          | Other non credit-obligation assets                           |                                |                    |                 |           |                      |          |                       |                    |            |            |                    |
|                          | IRB Total  |                                |                    |                 |           |                      |          |                       |                    |            |            |                    |

|                           |   |  |                                       |   |                        | IRB Ap               | oproach    |   |                                |   |                        |                                       |
|---------------------------|---|--|---------------------------------------|---|------------------------|----------------------|------------|---|--------------------------------|---|------------------------|---------------------------------------|
|                           |   |  | As of 31                              | /03/2019                                  |                        |                      |            |   | As of 30/                      | 06/2019                                   |                        |                                       |
|                           |   | Original Exposure <sup>1</sup>                 | Exposure<br>Value <sup>1</sup>        | Risk expos                                | ure amount             | Value<br>adjustments | Original E | Exposure <sup>1</sup>                     | Exposure<br>Value <sup>1</sup> | Risk expos                                | sure amount            | Value<br>adjustments                  |
|                           | (mln EUR, %)  | Of which:<br>defaulted                         | Value                                 |   | Of which:<br>defaulted | and provisions       |            | Of which:<br>defaulted                    | value                          |   | Of which:<br>defaulted | and provisions                        |
| Country of Counterpart 10 | 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 Other non credit-obligation assets IRB Total | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                        |                      |            | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                        | C C C C C C C C C C C C C C C C C C C |



General governments exposures by country of the counterparty

|                   |                  |  |   |  |  |   | Jyske Bank A/S  |   |  |                            |                            |                                   |                                 |                 |
|-------------------|------------------|--|---|--|--|---|---|---|--|----------------------------|----------------------------|-----------------------------------|---------------------------------|-----------------|
|                   |                  |  |   |  |  |   | As of 31/12/2018  |   |  |                            |                            |                                   |                                 |                 |
|                   |                  |  |   |  |  | Dire  | ct exposures  |   |  |                            |                            |                                   |                                 |                 |
|                   | (mln EUR)        |  |   | On balance s                                   | heet   |   |   |   | Derivativ  | es                         |                            | Off balan                         | ce sheet                        |                 |
|                   |                  |  |   |  |  |   |   |   |  |                            |                            | Off-balance sh                    | eet exposures                   |                 |
|                   |                  |  |   |  |  |   |   | Derivatives with p                            | ositive fair value                                     | Derivatives with           | negative fair value        |                                   |                                 | Risk weighted   |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost              | Carrying amount                               | Notional amount C                                      | Carrying amount            | Notional amount            | Nominal                           | Provisions                      | exposure amount |
| [ 0 - 3M [        | Austria          | 0<br>12<br>0<br>0<br>0<br>0  | 0<br>12<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>12<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                | (<br>(<br>(<br>(<br>(                         | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0           | 0               |
| Total  [ 0 - 3M [ | Belgium          | 0<br>0<br>65<br>0<br>0<br>0  | 0<br>0<br>65<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>65<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                | (<br>(<br>(<br>(<br>(                         | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0      | 0               |
| [ 0 - 3M [        | Bulgaria         |  |   |  |  |   |   |   |  |                            |                            |                                   |                                 |                 |
| [ 0 - 3M [        | Cyprus           |  |   |  |  |   |   |   |  |                            |                            |                                   |                                 |                 |
| [ 0 - 3M [        | Czech Republic   | 0<br>0<br>0<br>0<br>5<br>0<br>0                                    | 0<br>0<br>0<br>0<br>5<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>5<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                | (<br>(<br>(<br>(<br>(                         | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0      | 0               |
| [ 0 - 3M [        | Denmark          | 58<br>376<br>430<br>432<br>223<br>200<br>91<br><b>1,809</b>        | 56<br>376<br>430<br>432<br>223<br>200<br>91                                       | 0<br>0<br>0<br>0<br>0<br>5<br>0                | 30<br>0<br>351<br>0<br>0<br>102<br>18  | 0<br>0<br>0<br>0<br>0   | 29<br>375<br>79<br>432<br>218<br>98<br>71<br><b>1,302</b> | 153<br>()<br>()<br>()<br>()<br>()<br>()<br>() | 3,463<br>0 0<br>53<br>0 108<br>1 379<br>0 200<br>1 142 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>374<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0 |                 |
| [ 0 - 3M [        | Estonia          | 1,809  | 1,807   | 0  | 502  |   | 1,302   |   | 4,340  | U                          | Ū                          | 3/4                               | ŭ.                              | 3               |



General governments exposures by country of the counterparty

|                   |                  |  |   |  |  |   | Jyske Bank A/S                               | <u> </u>                   |                            |                                    |                                       |                            |                               |
|-------------------|------------------|--|---|--|--|---|--|----------------------------|----------------------------|------------------------------------|---------------------------------------|----------------------------|-------------------------------|
|                   |                  |  |   |  |  | Dire  | As of 31/12/2018 ct exposures                |                            |                            |                                    |                                       |                            |                               |
|                   | (v.l. EUD)       |  |   | On balance s                                   | sheet  | Dife  | ct exposures                                 |                            | Deriva                     | tives                              | Off bala                              | ance sheet                 | -                             |
|                   | (mln EUR)        |  |   | On Balance                                     |  |   |  | Derivatives with pos       |                            | Derivatives with negative fair val | Off-balance                           | sheet exposures            |                               |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at amortised cost | Carrying amount            | Notional amount            | Carrying amount Notional amou      | <b>Nominal</b>                        | Provisions                 | Risk weighted exposure amount |
| [ 0 - 3M [        | Finland          | 0<br>0<br>0<br>0<br>0<br>0<br>2                                    | 0<br>0<br>0<br>0<br>0<br>0<br>2   | 0<br>0<br>0<br>0<br>0<br>0<br>2<br>2           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                             |
| [ 0 - 3M [        | France           | -  |   |  |  |   |  |                            |                            |                                    |                                       |                            |                               |
| [ 0 - 3M [        | Germany          | 0<br>0<br>0<br>0<br>69<br>0<br>0                                   | 0<br>0<br>0<br>0<br>69<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>69<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                             |
| [ 0 - 3M [        | Croatia          |  |   |  |  |   |  |                            |                            |                                    |                                       |                            |                               |
| [ 0 - 3M [        | Greece           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                             |
| [ 0 - 3M [        | Hungary          | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0 | 0                             |
| [ 0 - 3M [        | Ireland          |  |   |  |  |   |  |                            |                            |                                    |                                       |                            |                               |
| [ 0 - 3M [        | Italy            | 0<br>0<br>0<br>16<br>15<br>0                                       | 0<br>0<br>0<br>16<br>15<br>0  | 0<br>0<br>0<br>0<br>0                          | 000000000000000000000000000000000000000  | 0   | 0<br>0<br>0<br>16<br>15<br>0                 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0              | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0 |                               |
| Total [ 0 - 3M [  | Latvia           | 31   | 31  | 0  | 0  | 0   | 31   | 0                          | U                          | 0                                  | U O                                   | 0                          | O                             |



General governments exposures by country of the counterparty

|   |                  |  |   |   |  |   | Jyske Bank A/S                               |                      |                   |                                      |                |                |                 |
|---|------------------|--|---|---|--|---|--|----------------------|-------------------|--------------------------------------|----------------|----------------|-----------------|
|   |                  |  |   |   |  |   | As of 31/12/2018                             | 3                    |                   |                                      |                |                |                 |
|   |                  |  |   |   |  | Dire  | ct exposures                                 |                      |                   |                                      |                |                |                 |
|   | (mln EUR)        |  | 1   | On balance s                                | heet   |   |  |                      | Deriva            | tives                                | Off bala       | nce sheet      |                 |
|   |                  |  |   |   |  |   |  |                      |                   |                                      | Off-balance s  | heet exposures |                 |
|   |                  |  |   |   |  |   |  | Derivatives with pos | sitive fair value | Derivatives with negative fair value |                |                |                 |
|   |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
|   |                  |  |   |   |  |   |  |                      |                   |                                      |                |                | Risk weighted   |
|   |                  | Total gross carrying amount of non-                                | Total carrying amount of non-derivative financial |   |  |   |  |                      |                   |                                      |                |                | exposure amount |
| Residual Maturity                         | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | assets (net of short positions)                   |   |  |   |  |                      |                   |                                      |                |                |                 |
|   |                  |  | positions   | of which. Financial conta                   | of which: Financial assets                         | of which: Financial assets at                 | of which the control of the control of       |                      |                   |                                      | Nominal        | Provisions     |                 |
|   |                  |  |   | of which: Financial assets held for trading | designated at fair value<br>through profit or loss | fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount      | Notional amount   | Carrying amount Notional amount      |                |                |                 |
|   |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
|   |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [3Y - 5Y [<br>[5Y - 10Y [                 | Lithuania        |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [10Y - more<br>Total                      |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 3M - 1Y [<br>[ 1Y - 2Y [                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [  | Luxembourg       |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [  |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 2Y - 3Y [<br>[ 3Y - 5Y [                | Malta            |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [                 |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [ | Netherlands      |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [                 |                  | 0 5  | 0 5   | 0   | 0 5  | 0   | 0  | 0                    | 0                 | 0 0                                  | 0 0            | 0              |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [ | Poland           | 0<br>5<br>0  | 0<br>5<br>0                                       | 0 0   | 0 5  | 0   | 0  | 0 0                  | 0 0               | 0<br>0<br>0                          | 0 0            | 0              |                 |
| [ 0 - 3M [                                |                  | 0  | 0   | 0   | 0  | 0   | 0  | 0                    | 0                 | 0 0                                  | 0 0            | 0              |                 |
| Lotal                                     |                  | 9<br>0<br>0  | 9<br>0<br>0                                       | 0<br>0<br>0                                 | 9<br>0<br>0  | 0 0   | 0 0  | 0<br>0<br>0          | 0<br>0<br>0       | <b>0</b> 0 0 0                       | <b>0</b> 0 0 0 | 0 0            | 0               |
| [ 0 - 3M [                                | Portugal         | 0  | 0   | 0   | 0  | 0   | 0  | 0                    | 0                 | 0 0                                  | 0 0            | 0              |                 |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more  | <b></b>          | 0<br>11<br>0   | 0<br>11<br>0                                      | 0 11 0                                      | 0 0  | 0   | 0 0 0  | 0 0 0                | 0<br>0<br>0<br>0  | 0<br>0<br>0                          | 0 0            | 0 0            |                 |
| [10Y - more<br>Total<br>[ 0 - 3M [        |                  | 11   | 11  | 11  | 0  | 0   | Ö  | 0                    | Ō                 | Ö                                    | 0              | 0              | 0               |
| [ 3M - 1Y [                               |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 0 - 3M [                                | Romania          |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| Total [ 0 - 3M [                          |                  | 0  | 0   | 0   | 0  | 0   | 0  | 0                    | 0                 | 0                                    | 0              | 0              |                 |
| [ 3M - 1Y [<br>[ 1Y - 2Y [                |                  | 10   | 10  | 10  | 0  | 0   | 0  | 0                    | 0                 | 0 0                                  | 0 0            | 0 0            |                 |
| [ 0 - 3M [                                | Slovakia         | 0<br>11<br>0   | 0<br>11<br>0                                      | 0<br>11<br>0                                | 0  | 0   | 0 0  | 0 0                  | 0 0               | 0<br>0                               | 0 0            | 0 0            |                 |
| [10Y - more<br>Total                      |                  | 0<br><b>21</b>   | 21  | 21  | 0  | 0   | 0  | 0                    | 0                 | 0                                    | 0 0            | 0              | 0               |
| [ 0 - 3M [                                |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [                 | Slovenia         |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
| [5Y - 10Y [<br>[10Y - more<br>Total       |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |
|   |                  |  |   |   |  |   |  |                      |                   |                                      |                |                |                 |



General governments exposures by country of the counterparty

|   |                  |  |   |  |  |   | Jyske Bank A/S   |                      |                  |                                      |                |                |                 |
|---|------------------|--|---|--|--|---|------------------|----------------------|------------------|--------------------------------------|----------------|----------------|-----------------|
|   |                  |  |   |  |  |   | As of 31/12/2018 |                      |                  |                                      |                |                |                 |
|   |                  |  |   |  |  | Dire  | ct exposures     |                      |                  |                                      | 2.001          |                |                 |
|   | (mln EUR)        |  |   | On balance sl                                  | neet   |   |                  |                      | Deriva           | tives                                | Off balar      | nce sheet      |                 |
|   |                  |  |   |  |  |   |                  |                      |                  |                                      | Off-balance sl | neet exposures |                 |
|   |                  |  |   |  |  |   |                  | Derivatives with pos | itive fair value | Derivatives with negative fair value |                |                |                 |
|   |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
|   |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                | Risk weighted   |
|   |                  | Total gross carrying amount of non-                                | Total carrying amount of non-derivative financial |  |  |   |                  |                      |                  |                                      |                |                | exposure amount |
| Residual Maturity                         | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | assets (net of short                              |  |  |   |                  |                      |                  |                                      |                |                |                 |
|   |                  |  | positions)  |  | of which: Financial assets                         | of which: Financial assets at   |                  |                      |                  |                                      | Nominal        | Provisions     |                 |
|   |                  |  |   | of which: Financial assets<br>held for trading | designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | amortised cost   | Carrying amount      | Notional amount  | Carrying amount Notional amount      |                |                |                 |
|   |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
|   |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [3Y - 5Y [<br>[5Y - 10Y [                 | Spain            |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [10Y - more<br>Total                      |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [  | Sweden           |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [10Y - more<br>Total                      |                  | 0  | 0   | 0  | 0  | 0   | 0                | 0                    | 0                | 0 0                                  | 0              | 0              |                 |
| [ 3M - 1Y [<br>[ 1Y - 2Y [                |                  | 0  | 0 0   | 0  | 0  | 0   | 0                | 0                    | 0 0              | 0 0 0                                | 0 0            | 0 0            |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [  | United Kingdom   | 0 0  | 0 0   | 0 0  | 0  | 0   | 0 0              | 0<br>0<br>0          | 0 0              | 0 0 0                                | 0 0            | 0              |                 |
| [ 0 - 3M [                                |                  | 14<br>14   | 14<br>14  | 14<br>14                                       | 0<br><b>0</b>                                      | 0   | 0<br><b>0</b>    | 0<br><b>0</b>        | 0<br><b>0</b>    | 0 0<br>0 0                           | 0              | 0              | 0               |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [                 | Iceland          |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| Total                                     |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [                 | Liechtenstein    |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| l lotal l                                 |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 17 - 27 [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [ | Norway           |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| Total                                     |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [ | Australia        |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [5Y - 10Y [<br>[10Y - more                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| Total<br>  0 - 3M  <br>  3M - 1Y          |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y ] | Canada           |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| Total<br>[ 0 - 3M [<br>[ 3M - 1Y [        |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [                | Hong Kong        |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| [ 0 - 3M [                                |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |
| Total                                     |                  |  |   |  |  |   |                  |                      |                  |                                      |                |                |                 |



General governments exposures by country of the counterparty

|                   |   |                                      |   |  |  |   | As of 31/12/2018                             |                       |  |                            |                            |                                 |                            |                                  |
|-------------------|---|--------------------------------------|---|--|--|---|--|-----------------------|--|----------------------------|----------------------------|---------------------------------|----------------------------|----------------------------------|
|                   |   |                                      |   |  |  | Dire  | ct exposures                                 | <u>'</u>              |  |                            |                            |                                 |                            |                                  |
|                   | (mln EUD)   |                                      |   | On balance sl                                  | heet   | <u></u>   | or exposures                                 |                       | <br>Deriva   | tives                      |                            | Off balan                       | ce sheet                   |                                  |
|                   | (mln EUR)   |                                      |   |  |  |   |  | Derivatives with p    |  |                            | negative fair value        | Off-balance sh                  |                            |                                  |
| Residual Maturity | Country / Region                                      | Total gross carrying amount of non-  | Total carrying amount of non-derivative financial |  |  |   |  | Denvacives with p     |  |                            | The gatave rain value      |                                 |                            | Risk weighted<br>exposure amount |
|                   |   | derivative financial assets          | assets (net of short positions)                   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount       | Notional amount  | Carrying amount            | Notional amount            | Nominal                         | Provisions                 |                                  |
| [ 0 - 3M [        | Japan   |                                      |   |  |  |   |  |                       |  |                            |                            |                                 |                            |                                  |
| [ 0 - 3M [        | U.S.  |                                      |   |  |  |   |  |                       |  |                            |                            |                                 |                            |                                  |
| [ 0 - 3M [        | China   |                                      |   |  |  |   |  |                       |  |                            |                            |                                 |                            |                                  |
| [ 0 - 3M [        | Switzerland   |                                      |   |  |  |   |  |                       |  |                            |                            |                                 |                            |                                  |
| [ 0 - 3M [        | Other advanced economies non EEA                      | 0<br>0<br>0<br>0<br>0<br>2<br>0      | 0<br>0<br>0<br>0<br>0<br>2<br>0                   | 0<br>0<br>0<br>0<br>0<br>2<br>0                | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                   | (<br>(<br>(<br>(<br>( | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [        | Other Central and eastern<br>Europe countries non EEA | 0<br>0<br>5<br>0<br>0<br>3<br>1      | 0<br>0<br>5<br>0<br>0<br>3<br>1                   | 0<br>0<br>5<br>0<br>0<br>0<br>3<br>1           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                   | (                     | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 |                                  |
| [ 0 - 3M [        | Middle East   | 10                                   |   | 10   |  |   |  |                       |  | J                          |                            |                                 | U                          |                                  |
| [ 0 - 3M [        | Latin America and the<br>Caribbean                    | 0<br>0<br>0<br>2<br>2<br>2<br>3<br>3 | 0<br>0<br>0<br>2<br>2<br>2<br>3<br>3              | 0<br>0<br>0<br>2<br>2<br>2<br>3<br>3           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                   |                       | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>2<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 |                                  |



#### General governments exposures by country of the counterparty

Jyske Bank A/S

|                   |                  |  |   |                            |  |   | As of 31/12/2018                                |                            |                       |                            |                       |                       |                       |                 |
|-------------------|------------------|--|---|----------------------------|--|---|---|----------------------------|-----------------------|----------------------------|-----------------------|-----------------------|-----------------------|-----------------|
|                   |                  |  |   |                            |  | Dire  | ct exposures                                    |                            |                       |                            |                       |                       |                       |                 |
|                   | (mln EUR)        |  |   | On balance sl              | heet   |   |   |                            | Deriva                | tives                      |                       | Off bala              | nce sheet             |                 |
|                   |                  |  |   |                            |  |   |   | Derivatives with po        | ositive fair value    | Derivatives with           | ı negative fair value | Off-balance s         | heet exposures        |                 |
|                   |                  |  |   |                            |  |   |   |                            |                       |                            |                       |                       |                       | Risk weighted   |
| Residual Maturity | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) |                            | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount            | Notional amount       | Carrying amount            | Notional amount       | Nominal               | Provisions            | exposure amount |
| [ 0 - 3M [        | Africa           | 0<br>0<br>0<br>0<br>2  | 0<br>0<br>0<br>0<br>2   | 0<br>0<br>0<br>0<br>2      | 0<br>0<br>0<br>0   | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0           | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0           | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0      | 0 0 0 0 0             |                 |
| Total             | Africa<br>-      | 0<br>0<br>0<br>2   | 0<br>0<br>0<br>2  | 0<br>0<br>0<br>2           | 0<br>0<br>0  | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0                                | 0<br>0<br>0<br><b>0</b>    | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0           | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0      | 0<br>0<br>0           | 0               |
| [ 0 - 3M [        | Others           | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                 |

#### lotes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

|  |                  |  |  |  |  |   | Jyske Bank A/S   |  |                                     |                            |  |  |                            |                                  |
|--|------------------|--|--|--|--|---|--|--|-------------------------------------|----------------------------|--|--|----------------------------|----------------------------------|
|  |                  |  |  |  |  |   | As of 30/06/2019   |  |                                     |                            |  |  |                            |                                  |
|  |                  |  |  |  |  | Direc   | t exposures  |  |                                     |                            |  |  |                            |                                  |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |  |  | Deriva                              | tives                      |  | Off balance                              | ce sheet                   |                                  |
|  |                  |  |  |  |  |   |  |  |                                     |                            |  | Off-balance she                          | et exposures               |                                  |
|  |                  |  | Total carrying amount of                                       |  |  |   |  | Derivatives with po                    | sitive fair value                   | Derivatives with           | negative fair value  |  |                            | Risk weighted<br>exposure amount |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets o<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at amortised cost                 | Carrying amount                        | Notional amount                     | Carrying amount            | Notional amount  | Nominal                                  | Provisions                 |                                  |
| [ 0 - 3M [   | Austria          |  |  |  |  |   |  |  |                                     |                            |  |  |                            |                                  |
| Total  [ 0 - 3M [  | Belgium          | 0<br>65<br>0<br>0<br>0<br>0<br>0                                   | 0<br>65<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>65<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | Bulgaria         |  |  |  |  |   |  |  |                                     |                            |  |  |                            |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [ | Cyprus           |  |  |  |  |   |  |  |                                     |                            |  |  |                            |                                  |
| [ 0 - 3M [   | Czech Republic   | 0<br>0<br>0<br>5<br>0<br>0   | 0<br>0<br>0<br>5<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>5<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | Denmark          | 129<br>287<br>246<br>123<br>299<br>277<br>216                      | 129<br>287<br>246<br>123<br>299<br>277<br>216                  | 0<br>0<br>0<br>0<br>5<br>0                     | 0<br>271<br>77<br>0<br>28<br>77<br>22  | 0<br>0<br>0<br>0<br>0<br>0  | 129<br>15<br>169<br>123<br>267<br>200<br>194<br><b>1,096</b> | 232<br>0<br>0<br>0<br>0<br>0<br>0<br>5 | 0<br>53<br>108<br>379<br>200<br>142 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>583<br>0<br>0<br>0<br>0<br>0<br>583 | 0<br>0<br>0<br>0<br>0<br>0 |                                  |
| [ 0 - 3M [   | Estonia          | 1,377  | 1,377  |  | 4/4  | U   | 1,090  | 237                                    | 4,348                               | J                          | O Company of the comp | 363                                      | U.                         | 2                                |



General governments exposures by country of the counterparty

|  |                  |  |  |  |  |   | Jyske Bank A/S                               |                            |                            |                                    |                                       |   |                                  |
|--|------------------|--|--|--|--|---|--|----------------------------|----------------------------|------------------------------------|---------------------------------------|---|----------------------------------|
|  |                  |  |  |  |  | Divo  | As of 30/06/2019                             | )                          |                            |                                    |                                       |   | 1                                |
|  |                  |  |  | On balance s                                   | choot  | Dire  | ct exposures                                 |                            | Deriva                     | tives                              | Off hal                               | ance sheet                                | -                                |
|  | (mln EUR)        |  |  | On Dalance s                                   | SHEEL .  |   |  |                            |                            |                                    | Off-balance                           | sheet exposures                           |                                  |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of non-derivative financial assets (net of short |  |  |   |  | Derivatives with pos       | sitive fair value          | Derivatives with negative fair val | ue                                    |   | Risk weighted<br>exposure amount |
|  |                  |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount            | Notional amount            | Carrying amount Notional amou      | <b>Nominal</b><br>unt                 | Provisions                                |                                  |
| [ 0 - 3M [   | Finland          | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>2                               | 0<br>0<br>0<br>0<br>0<br>0<br>2  | 0<br>0<br>0<br>0<br>0<br>0<br>2<br>2           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | France           | -  |  |  |  |   |  |                            |                            |                                    |                                       |   |                                  |
| [ 0 - 3M [   | Germany          | 0<br>2<br>50<br>0<br>67<br>0<br>0                                  | 0<br>2<br>50<br>0<br>67<br>0<br>0                                      | 0<br>2<br>50<br>0<br>0<br>0<br>52              | 0<br>0<br>0<br>0<br>67<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | Croatia          |  |  |  |  |   |  |                            |                            |                                    |                                       |   |                                  |
| [ 0 - 3M [   | Greece           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | Hungary          | 0<br>0<br>0<br>0<br>1<br>0<br>0                                    | 0<br>0<br>0<br>0<br>1<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>1<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | Ireland          |  |  |  |  |   |  |                            |                            |                                    |                                       |   |                                  |
| [ 0 - 3M  <br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more | Italy            | 0<br>0<br>0<br>15<br>15<br>0<br>0                                  | 0<br>0<br>0<br>15<br>15<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>15<br>15<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0         | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [ 0 - 3M [   | Latvia           | 30   | 30   | O.   |  |   |  |                            |                            |                                    |                                       |   |                                  |



General governments exposures by country of the counterparty

| Control   Part   Part   Control   Part   |   |                  |                                     |                          |                          |  |   | Jyske Bank A/S              |                      |                   |                                      |               |                |                 |
|--|---|------------------|-------------------------------------|--------------------------|--------------------------|--|---|-----------------------------|----------------------|-------------------|--------------------------------------|---------------|----------------|-----------------|
| Part of the large  |   |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| Particular Manufacture   Particular Manufactur |   |                  |                                     |                          |                          |  | Dire  | ct exposures                |                      |                   |                                      |               |                |                 |
| Bestude Principle Country / Region  Table principle amount of nor where  Table principle amount of nor where  Another Principle amount  |   | (mln EUR)        |                                     |                          | On balance sl            | neet   |   |                             |                      | Deriva            | tives                                | Off bala      | nce sheet      |                 |
| Recitated Miscratify  Control / Region  Total grass carrying amount of fine-district freeding and and office of the fine and office freeding and and office of the fine an |   |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      | Off-balance s | heet exposures |                 |
| Recitated Miscratify  Control / Region  Total grass carrying amount of fine-district freeding and and office of the fine and office freeding and and office of the fine an |   |                  |                                     |                          |                          |  |   |                             | Derivatives with pos | sitive fair value | Derivatives with negative fair value |               |                |                 |
| Total personal of activation funcial access and activated funcial access and access and access and access access and access an |   |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| Teld per service months acres where the month |   |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                | Risk weighted   |
| Common   C   |   |                  | Total gross carrying amount of non- | Total carrying amount of |                          |  |   |                             |                      |                   |                                      |               |                | exposure amount |
| Carrier Consumer   Carrier Con   | Residual Maturity                         | Country / Region | derivative financial assets         | assets (net of short     |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| Canada   C   |   |                  |                                     | positions                | of which times in accept | of which: Financial assets                         | of which: Financial assets at                 | of which the control of the |                      |                   |                                      | Nominal       | Provisions     |                 |
|  |   |                  |                                     |                          | held for trading         | designated at fair value<br>through profit or loss | fair value through other comprehensive income | amortised cost              | Carrying amount      | Notional amount   | Carrying amount Notional amount      |               |                |                 |
| 134-3Y   |   |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 13   13   13   13   13   13   13   13  |   |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 134-3Y   | [ 0 - 3M [                                |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 13   13   13   13   13   13   13   13  | [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [ |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 13   13   13   13   13   13   13   13  | [3Y - 5Y [<br>[5Y - 10Y [                 | Lithuania        |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 194 - 317   197 - 197 - 197   197 - 197   197 - 197   197 - 197   197 - 197   197 - 197   197 - 197 - 197   197 - 197 - 197   197 - 197 - 197   197 - 197    | [10Y - more<br>Total                      |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 19 - 37   19 -   | [ 3M - 1Y [<br>[ 1Y - 2Y [                |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 194 - 317   197 - 197 - 197   197 - 197   197 - 197   197 - 197   197 - 197   197 - 197   197 - 197 - 197   197 - 197 - 197   197 - 197 - 197   197 - 197    | [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [  | Luxembourg       |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| 194 - 317   197 - 197 - 197   197 - 197   197 - 197   197 - 197   197 - 197   197 - 197   197 - 197 - 197   197 - 197 - 197   197 - 197 - 197   197 - 197    | [10Y - more<br>Total                      |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [0-3M] [3M-197] [3Y-5V] [5Y-10V] [3Y-Wre  Total  [0-3M] [0 | [ 0 - 3M [                                |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [ G - 3M   1   1   1   1   1   1   1   1   1   | [ 2Y - 3Y [<br>[3Y - 5Y [                 | Malta            |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [ G - 3M   1   1   1   1   1   1   1   1   1   | [5Y - 10Y  <br>[10Y - more<br>Total       |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [3M-1Y] [3M-1Y] [1Y-2Y] [1Y-2Y] [1Y-2Y] [1Y-2Y] [1Y-3Y] [1Y-3Y | [ 0 - 3M [<br>[ 3M - 1Y [                 |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [3M-1Y] [3M-1Y] [1Y-2Y] [1Y-2Y] [1Y-2Y] [1Y-2Y] [1Y-3Y] [1Y-3Y | [ 2Y - 3Y [<br>[3Y - 5Y [                 | Netherlands      |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [3N-3Y]  | [5Y - 10Y [<br>[10Y - more                |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
|  | [ 0 - 3M [<br>[ 3M - 1Y [                 |                  | 0                                   | 0                        | 0                        | 0  | 0   | 0                           | 0                    | 0                 | 0 0                                  | 0 0           | 0              |                 |
|  | [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [ | Poland           | 5<br>0                              | 5                        | 0<br>0<br>0              | 5<br>0   | 0   | 0 0                         | 0 0                  | 0 0               | 0 0                                  |               | 0 0            |                 |
| [0-3M[   | [5Y - 10Y [<br>[10Y - more                |                  | 0                                   | 0 0                      | 0                        | 0  | 0   | 0 0                         | 0                    | 0 0               | 0 0                                  | 0 0           | 0 0            |                 |
| Total 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Lotal                                     |                  | 0 0                                 | 0 0                      | 0<br>0                   | 0  | 0 0   | 0 0                         | 0 0                  | 0 0               | 0 0                                  | 0 0           | 0 0            | U               |
| Total 12 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | [ 1Y - 2Y [<br>[ 2Y - 3Y [                | Portugal         | 0                                   | 0                        | 0                        | 0  | 0   | 0                           | 0                    | 0 0               | 0 0                                  | 0 0           | 0 0            |                 |
| Total  | [5Y - 10Y [<br>[10Y - more                |                  | 12<br>0                             | 12<br>0                  | 12<br>0                  | 0<br>0<br>0  | 0   | 0                           | 0                    | 0                 | 0 0                                  | 0 0           | 0              |                 |
| [ 1Y - 2Y [  | Total<br>[ 0 - 3M [<br>[ 3M - 1V [        |                  | 12                                  | 12                       | 12                       | 0  | 0   | 0                           | 0                    | 0                 | 0 0                                  | 0             | 0              | 0               |
| [37 - 57]  | [ 1Y - 2Y [<br>[ 2Y - 3Y [                | Romania          |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [5Y - 10Y [<br>[10Y - more   | [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more  | . Ginania        |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| Total         0 <td>Total [ 0 - 3M [</td> <td></td> <td>.0</td> <td>0</td> <td></td>  | Total [ 0 - 3M [                          |                  | .0                                  | 0                        | 0                        | 0  | 0   | 0                           | 0                    | 0                 | 0                                    | 0             | 0              |                 |
|  | [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [ | <b></b>          | 11<br>0<br>11                       | 11<br>0<br>11            | 11<br>0<br>11            | 0<br>0<br>0  | 0 0   | 0 0                         | 0<br>0<br>0          | 0<br>0<br>0       | 0<br>0<br>0                          | 0 0           | 0 0            |                 |
| [0-3M] [3M-1Y[  [17-2Y[  [27-3Y[  [27-3Y[  [37-5Y[   [37-5Y[   | [3Y - 5Y [<br>[5Y - 10Y [                 | Siovakia         | 0                                   | 0 0                      | 0                        | 0  | 0   | 0                           | 0                    | 0                 | 0 0                                  | 0 0           | 0              |                 |
| [10Y - more         0 <th< td=""><td>Total [ 0 - 3M [</td><td></td><td>0<br/><b>22</b></td><td>22</td><td>0<br/><b>22</b></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0 0</td><td>0 0</td><td>0</td><td>0</td></th<>   | Total [ 0 - 3M [                          |                  | 0<br><b>22</b>                      | 22                       | 0<br><b>22</b>           | 0  | 0   | 0                           | 0                    | 0                 | 0 0                                  | 0 0           | 0              | 0               |
| [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [10Y-more   | [ 3M - 1Y [<br>[ 1Y - 2Y [                |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [ 2Y - 3Y [  | [ 21 - 31 [<br>[3Y - 5Y [<br>[5Y - 10Y [  | Slovenia         |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |
| [10Y - more  | [10Y - more<br>Total                      |                  |                                     |                          |                          |  |   |                             |                      |                   |                                      |               |                |                 |



General governments exposures by country of the counterparty

|   |                  |  |  |                            |                                      | Jyske Bank                                     |                    |                          |                  |                       |                 |               |                               |
|---|------------------|--|--|----------------------------|--------------------------------------|--|--------------------|--------------------------|------------------|-----------------------|-----------------|---------------|-------------------------------|
|   |                  |  |  |                            |                                      | As of 30/06                                    | 72019              |                          |                  |                       |                 |               |                               |
|   | (colo EUD)       |  |  | On balance sl              | <br>neet                             | Direct exposures                               |                    | Deriva                   | ntives           |                       | Off balance     | ce sheet      |                               |
|   | (mln EUR)        |  |  |                            |                                      |  |                    | 20.110                   |                  |                       |                 |               |                               |
|   |                  |  |  |                            |                                      |  |                    |                          |                  |                       | Off-balance she | et exposures  |                               |
|   |                  |  |  |                            |                                      |  | <b>Derivatives</b> | with positive fair value | Derivatives with | n negative fair value |                 |               |                               |
|   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
|   |                  |  | Total carrying amount of                                 |                            |                                      |  |                    |                          |                  |                       |                 |               | Risk weighted exposure amount |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | non-derivative financial assets (net of short positions) |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
|   |                  |  | positions  | of which: Financial assets | of which: Financial assets of which: | Financial assets at of which: Financial :      | cets at            |                          |                  |                       | Nominal         | Provisions    |                               |
|   |                  |  |  | held for trading           | accignated at rain value             | e through other<br>hensive income amortised co | Carrying amou      | nt Notional amount       | Carrying amount  | Notional amount       |                 |               |                               |
|   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
|   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 0 - 3M [<br>[ 3M - 1Y [   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Spain            |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [5Y - 10Y [<br>[10Y - more<br>Total   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 0 - 3M [  |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 2Y - 3Y [<br>[3Y - 5Y [   | Sweden           |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [10Y - more<br>Total  |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [  |                  | 0 0 0  | 0<br>0<br>0  | 0<br>0<br>0                | 0<br>0<br>0                          | 0<br>0<br>0                                    | 0<br>0<br>0        | 0<br>0<br>0<br>0         | 0<br>0<br>0      | 0 0 0                 | 0<br>0<br>0     | 0<br>0<br>0   |                               |
| [ 0 - 3M [  | United Kingdom   | 0<br>0<br>0  | 0<br>0<br>0  | 0<br>0<br>0                | 0<br>0<br>0                          | 0<br>0<br>0                                    | 0<br>0<br>0        | 0<br>0<br>0<br>0         | 0<br>0<br>0      | 0 0 0                 | 0<br>0<br>0     | 0<br>0<br>0   |                               |
| [10Y - more<br>Total<br>[ 0 - 3M [  |                  | 15<br>15   | 15<br>15   | 15<br><b>15</b>            | 0<br>0                               | 0<br><b>0</b>                                  | 0<br><b>0</b>      | 0 0<br>0 0               | 0                | 0                     | 0               | 0<br><b>0</b> | 0                             |
| [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [3Y - 5Y [<br>[5Y - 10Y [   | Iceland          |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| Total  [ 0 - 3M [   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [   | Liechtenstein    |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more  | Electricistem    |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| Total<br>[ 0 - 3M [<br>[ 3M - 1Y [  |                  | 1 0  | 1 0  | 0                          | 0 0                                  | 0 0  | 1 0                | 0 0                      | 0                | 0                     | 0 0             | 0             |                               |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [   | Norway           | 0  | 0  | 0                          | 0 0                                  | 0   0   0                                      | 0<br>0<br>0        | 0 0 0                    | 0 0              | 0 0                   | 0 0             | 0             |                               |
| Total  [ 0 - 3M [   |                  | 0 0  | 0 0  | 0                          | 0<br>0<br>0                          | 0 0  | 0 0                | 0 0 0                    | 0 0              | 0                     | 0 0             | 0<br>0<br>0   |                               |
| [ 0 - 3M [<br>[ 3M - 1Y [   |                  | 1  | I  | U                          | U                                    | U  | 1                  |                          | Ü                | U                     | U               | U             | U                             |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[3Y - 5Y [  | Australia        |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [5Y - 10Y [<br>[10Y - more<br>Total   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| Total [ 0 - 3M [  |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 2Y - 3Y [<br>[ 3Y - 5Y [  | Canada           |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [10Y - more Total   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [  |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [  | Hong Kong        |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |
| [10Y - more   |                  |  |  |                            |                                      |  |                    |                          |                  |                       |                 |               |                               |



General governments exposures by country of the counterparty

| Jyske Bank A/S   |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|--|----------------------------------|--|--------------------------|---|----------------------------|--|--|--------------------------------------|-----------------|--------------------------------------|-----------------|---------------|-----------------------------|-------------------------------|--|--|--|--|
|  |                                  | As of 30/06/2019   |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   |                            | Dire   | ct exposures                                 |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  | (mln EUR)                        |  |                          | Off balance sheet                           |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               | Off-balance sheet exposures |                               |  |  |  |  |
|  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   |                            |  |  | Derivatives with positive fair value |                 | Derivatives with negative fair value |                 |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  | Total carrying amount of |   |                            |  |  |                                      |                 |                                      |                 |               |                             | Risk weighted exposure amount |  |  |  |  |
| Residual Maturity  | Country / Region                 | Total gross carrying amount of non-<br>derivative financial assets |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  | positions)               |   | of which: Einancial accord | of which: Financial accord at                          |  |                                      |                 |                                      |                 | Nominal       | Provisions                  |                               |  |  |  |  |
|  |                                  |  |                          | of which: Financial assets held for trading | acsignated at fall value   | of which: Financial assets at fair value through other | of which: Financial assets at amortised cost | Carrying amount                      | Notional amount | Carrying amount                      | Notional amount |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   | through profit or loss     | comprehensive income                                   |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
|  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 0 - 3M [   |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 2Y - 3Y [<br>[3Y - 5Y [  | Japan                            |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| Total  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [   |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [   | u.s.                             |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [10Y - more  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [ |                                  | 0  | 0                        | 0   | 0                          | 0  | 0  | 0                                    | 0               | 0                                    | 0               | 0             | 0                           |                               |  |  |  |  |
| [ 2Y - 3Y [<br>[ 3Y - 5Y [   | China                            | 0  | 0                        | 0   | 0                          | 0  | 0  | 0                                    | 0 0             | 0                                    | 0               | 0 0           | 0                           |                               |  |  |  |  |
| [5Y - 10Y [<br>[10Y - more<br>Total  |                                  | 0  | 0                        | 0   | 0                          | 0 0  | 0<br>0                                       | 0 0                                  | 0 0             | 0<br>0                               | 0               | 0<br>0        | 0<br>0                      | 0                             |  |  |  |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [   |                                  |  |                          | J   | ·                          |  | ,  |                                      |                 |                                      |                 | ,             |                             |                               |  |  |  |  |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [  | Switzerland                      |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more                             |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| Total<br>[ 0 - 3M [<br>[ 3M - 1Y [   |                                  | 0  | 0                        | 0 0   | 0 0                        | 0 0  | 0  | 0 0                                  | 0               | 0                                    | 0 0             | 0             | 0                           |                               |  |  |  |  |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [   | Other advanced economies non EEA | 0 0  | 0                        | 0   | 0                          | 0  | 0  | 0                                    | 0               | 0<br>0                               | 0               | 0             | 0                           |                               |  |  |  |  |
| [ 0 - 3M [   | HOH EEA                          | 2<br>1   | 2                        | 2   | 0                          | 0  | 0  | 0                                    | 0               | 0<br>0<br>0                          | 0 0             | 0             | 0                           |                               |  |  |  |  |
| Готаг  |                                  | <b>3</b><br>0<br>4   | <b>3</b><br>0<br>4       | 0<br>4                                      | 0                          | 0  | 0<br>0<br>0                                  | 0 0                                  | 0<br>0<br>0     | <b>0</b><br>0                        | 0 0             | <b>0</b><br>0 | <b>0</b>                    | 0                             |  |  |  |  |
| [ 0 - 3M [   | Other Central and eastern        | 0  | 0                        | 0   | 0                          | 0  | 0  | 0                                    | 0 0             | 0                                    | 0               | 0<br>0        | 0                           |                               |  |  |  |  |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more   | Europe countries non EEA         | 3<br>0<br>1  | 3<br>0<br>1              | 3<br>0<br>1                                 | 0 0                        | 0 0 0  | 0 0  | 0 0 0                                | 0 0 0           | 0<br>0<br>0                          | 0 0             | 0<br>0<br>0   | 0<br>0<br>0                 |                               |  |  |  |  |
| [10Y - more<br>Total<br>[ 0 - 3M [   | 1                                | 9  | 9                        | 9   | Ö                          | 0  | 0  | 0                                    | Ö               | 0                                    | 0               | 0             | 0                           | 0                             |  |  |  |  |
| [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [  |                                  |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| [ 3M - 1Y [  | Middle East                      |  |                          |   |                            |  |  |                                      |                 |                                      |                 |               |                             |                               |  |  |  |  |
| Total  | -                                | 0  | 0                        | 0   | 0                          | 0  | 0  | 0                                    | 0               | 0                                    | 0               | 0             | 0                           |                               |  |  |  |  |
| [ 0 - 3M [   | Latin America and the            | 1 0  | 1 0                      | 1 0   | 0                          | 0  | 0  | 0                                    | 0 0             | 0                                    | 0               | 0 0           | 0                           |                               |  |  |  |  |
| [ 27 - 37 [<br>[3Y - 5Y [<br>[5Y - 10Y [   | Caribbean                        | 2 2  | 2 2                      | 2 2   | 0                          | 0  | 0 0  | 0 0                                  | 2 0             | 0                                    | 0 0             | 0 0           | 0                           |                               |  |  |  |  |
| [10Y - more<br>Total   | - more                           | 3  | 3                        | 3 8   | 0                          | 0  | 0  | 0                                    | 0               | 0                                    | 0               | 0             | 0                           | 0                             |  |  |  |  |



General governments exposures by country of the counterparty

Jyske Bank A/S

|                   |                  |  |   |   |  |   | Sysice Barik Ays                             |                 |  |                            |                            |                             |                            |                               |  |
|-------------------|------------------|--|---|---|--|---|--|-----------------|--|----------------------------|----------------------------|-----------------------------|----------------------------|-------------------------------|--|
|                   |                  | As of 30/06/2019   |   |   |  |   |  |                 |  |                            |                            |                             |                            |                               |  |
|                   |                  | Direct exposures   |   |   |  |   |  |                 |  |                            |                            |                             |                            |                               |  |
|                   | (mln EUR)        |  |   | Off balance sheet   |  |   |  |                 |  |                            |                            |                             |                            |                               |  |
| Residual Maturity |                  | Total gross carrying amount of non-<br>derivative financial assets |   | Derivatives with positive fair value Derivatives with negative fair val |  |   |  |                 |  |                            |                            | Off-balance sheet exposures | heet exposures             |                               |  |
|                   | Country / Region |  | Total carrying amount of non-derivative financial assets (net of short positions) |   | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount                                | Carrying amount            | Notional amount            | Nominal                     | Provisions                 | Risk weighted exposure amount |  |
| [ 0 - 3M [        | Africa           | 0<br>0<br>2<br>0<br>0<br>0   | 0<br>0<br>2<br>0<br>0<br>0  | 0<br>0<br>2<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                   |                 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0 |                               |  |
| [ 0 - 3M [        | Others           | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                   |                 | 0        | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0 |                               |  |

#### Notes and definition

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

#### Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

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



#### **Performing and non-performing exposures**

|  |        |                                      | A            | s of 30/09/201         | 8                                    |  |  | As of 31/12/2018 |                                      |       |                        |  |                        |  |  |
|--|--------|--------------------------------------|--------------|------------------------|--------------------------------------|--|--|------------------|--------------------------------------|-------|------------------------|--|------------------------|--|--|
|  |        | Gross carry                          | rying amount |                        | accumulated c                        | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> |  |                  | Gross carrying amount                |       |                        | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> |                        | Collaterals and financial                        |  |
|  |        | Of which performing but past due >30 |              |                        | On performing exposures <sup>2</sup> | performing   | guarantees<br>received on<br>non-<br>performing<br>exposures |                  | Of which performing but past due >30 |       |                        | On performing exposures <sup>2</sup>   | performing             | guarantees received on non- performing exposures |  |
| (mln EUR)  |        | days and <=90<br>days                |              | Of which:<br>defaulted | CAPOSUICS                            | exposures <sup>3</sup>   |  |                  | days and <=90<br>days                |       | Of which:<br>defaulted |  | exposures <sup>3</sup> | схрозитез  |  |
| Debt securities (including at amortised cost and fair value)   | 6,141  | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 6,536            | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| Central banks  | 17     | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 17               | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| General governments  | 869    | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 871              | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| Credit institutions  | 4,814  | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 5,134            | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| Other financial corporations                                   | 0      | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 93               | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| Non-financial corporations                                     | 441    | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 422              | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| Loans and advances(including at amortised cost and fair value) | 65,978 | 25                                   | 1,401        | 627                    | 125                                  | 467  | 913  | 65,119           | 28                                   | 1,357 | 588                    | 129  | 449                    | 780  |  |
| Central banks  | 2,172  | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 821              | 0                                    | 0     | 0                      | 0  | 0                      | 0  |  |
| General governments  | 1,186  | 0                                    | 12           | 0                      | 0                                    | 3  | 9  | 1,200            | 0                                    | 3     | 3                      | 0  | 2                      | 1  |  |
| Credit institutions  | 1,900  | 0                                    | 0            | 0                      | 0                                    | 0  | 0  | 1,892            | 0                                    | 0     | 0                      | 1  | 0                      | 0  |  |
| Other financial corporations                                   | 3,593  | 1                                    | 84           | 27                     | 5                                    | 50   | 34   | 4,029            | 2                                    | 82    | 24                     | 6  | 49                     | 27   |  |
| Non-financial corporations                                     | 27,083 | 16                                   | 657          | 276                    | 64                                   | 201  | 436  | 27,288           | 15                                   | 624   | 242                    | 68   | 188                    | 368  |  |
| of which: small and medium-sized enterprises at amortised cost | 4,715  | 15                                   | 318          | 161                    | 48                                   | 178  | 140  | 4,753            | 14                                   | 303   | 145                    | 50   | 162                    | 78   |  |
| Households   | 30,045 | 8                                    | 648          | 325                    | 56                                   | 214  | 434  | 29,889           | 11                                   | 649   | 319                    | 54   | 209                    | 386  |  |
| DEBT INSTRUMENTS other than HFT                                | 72,119 | 25                                   | 1,401        | 627                    | 125                                  | 467  | 913  | 71,655           | 28                                   | 1,357 | 588                    | 129  | 449                    | 780  |  |
| OFF-BALANCE SHEET EXPOSURES                                    | 12,925 |                                      | 167          | 163                    | 19                                   | 30   | 129  | 12,888           |                                      | 176   | 170                    | 21   | 28                     | 130  |  |

<sup>(1)</sup> 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

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

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Performing and non-performing exposures**

|  |        |                                      | A   | As of 31/03/201        | 9                      |                        | As of 30/06/2019                                |        |                                      |              |                           |  |                        |   |
|--|--------|--------------------------------------|---|------------------------|------------------------|------------------------|---|--------|--------------------------------------|--------------|---------------------------|--|------------------------|---|
|  |        | Gross carryi                         | Accumulated impairment, accumulated changes in formulated impairment, accumulated changes in formulated impairment, accumulated changes in formulated impairment, accumulated changes in formulated changes |                        |                        | hanges in fair         | Collaterals and financial                       |        | Gross carrying amount                |              |                           | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup> |                        | Collaterals and financial                       |
|  |        | Of which performing but past due >30 | Of which non-performing <sup>1</sup>  |                        | On performing          | On non-<br>performing  | guarantees<br>received on<br>non-<br>performing |        | Of which performing but past due >30 | Of which non | n-performing <sup>1</sup> | On performing  | On non-<br>performing  | guarantees<br>received on<br>non-<br>performing |
| (mln EUR)  |        | days and <=90<br>days                |   | Of which:<br>defaulted | exposures <sup>2</sup> | exposures <sup>3</sup> | exposures                                       |        | days and <=90<br>days                |              | Of which:<br>defaulted    | exposures <sup>2</sup>   | exposures <sup>3</sup> | exposures                                       |
| Debt securities (including at amortised cost and fair value)   | 7,216  | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 8,357  | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| Central banks  | 17     | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 17     | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| General governments  | 839    | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 819    | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| Credit institutions  | 5,779  | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 6,705  | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| Other financial corporations                                   | 0      | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 67     | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| Non-financial corporations                                     | 581    | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 749    | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| Loans and advances(including at amortised cost and fair value) | 66,708 | 39                                   | 1,290   | 566                    | 120                    | 436                    | 785   | 68,747 | 53                                   | 1,232        | 543                       | 118  | 411                    | 740   |
| Central banks  | 1,281  | 0                                    | 0   | 0                      | 0                      | 0                      | 0   | 2,113  | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| General governments  | 1,189  | 0                                    | 2   | 1                      | 0                      | 2                      | 0   | 1,000  | 0                                    | 0            | 0                         | 0  | 0                      | 0   |
| Credit institutions  | 2,051  | 0                                    | 0   | 0                      | 1                      | 0                      | 0   | 1,975  | 0                                    | 0            | 0                         | 1  | 0                      | 0   |
| Other financial corporations                                   | 4,125  | 0                                    | 81  | 25                     | 9                      | 50                     | 31  | 4,960  | 3                                    | 81           | 26                        | 11   | 50                     | 30  |
| Non-financial corporations                                     | 28,107 | 25                                   | 607   | 236                    | 61                     | 180                    | 377   | 28,699 | 41                                   | 577          | 228                       | 61   | 165                    | 356   |
| of which: small and medium-sized enterprises at amortised cost | 4,651  | 16                                   | 302   | 135                    | 46                     | 155                    | 126   | 4,576  | 11                                   | 260          | 127                       | 44   | 137                    | 98  |
| Households   | 29,955 | 14                                   | 601   | 304                    | 48                     | 205                    | 377   | 29,999 | 9                                    | 574          | 289                       | 45   | 196                    | 353   |
| DEBT INSTRUMENTS other than HFT                                | 73,924 | 39                                   | 1,290   | 566                    | 120                    | 436                    | 785   | 77,104 | 53                                   | 1,232        | 543                       | 118  | 411                    | 740   |
| OFF-BALANCE SHEET EXPOSURES                                    | 12,647 |                                      | 158   | 157                    | 18                     | 29                     | 83  | 12,225 |                                      | 81           | 78                        | 18   | 35                     | 127   |

<sup>(1)</sup> 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

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

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

|   |  |  | As of 30/09/2018   |   | As of 31/12/2018   |  |  |   |   |  |  |  |
|---|--|--|--|---|--|--|--|---|---|--|--|--|
|   | 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 <sup>2</sup> |   | Collateral and<br>financial<br>guarantees                | Gross carrying<br>exposures witl<br>measures |  | Accumulated in accumulated che value due to cre provisions for e forbearance me | Collateral and<br>financial<br>guarantees                                   |  |  |  |
| (mln EUR)   |  | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures | received on<br>exposures with<br>forbearance<br>measures |  | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures | received on<br>exposures with<br>forbearance<br>measures |  |  |
| Debt securities (including at amortised cost and fair value)    | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | o   | 0  |  |  |
| Central banks   | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| General governments   | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| Credit institutions   | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| Other financial corporations                                    | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| Non-financial corporations                                      | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| Loans and advances (including at amortised cost and fair value) | 1,913  | 847  | 247  | 238   | 1,652  | 1,778  | 813  | 214   | 205   | 1,547  |  |  |
| Central banks   | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| General governments   | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0   | 0  |  |  |
| Credit institutions   | 22   | 0  | 0  | 0   | 13   | 22   | 0  | 0   | 0   | 11   |  |  |
| Other financial corporations                                    | 59   | 29   | 30   | 29  | 25   | 59   | 29   | 30  | 29  | 23   |  |  |
| Non-financial corporations                                      | 1,255  | 475  | 134  | 130   | 1,121  | 1,131  | 441  | 110   | 106   | 1,020  |  |  |
| of which: small and medium-sized enterprises at amortised cost  | 206  | 168  | 112  | 109   | 94   | 182  | 147  | 98  | 95  | 84   |  |  |
| Households  | 577  | 343  | 83   | 79  | 494  | 567  | 342  | 74  | 70  | 493  |  |  |
| DEBT INSTRUMENTS other than HFT                                 | 1,913  | 847  | 247  | 238   | 1,652  | 1,778  | 813  | 214   | 205   | 1,547  |  |  |
| Loan commitments given  | 89   | 32   | 0  | 0   | 0  | 104  | 33   | 0   | O   | 0  |  |  |

<sup>(1)</sup> 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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

|   |  |  | As of 31/03/2019   |   |   | As of 30/06/2019                            |  |  |   |   |  |  |  |
|---|--|--|--|---|---|---|--|--|---|---|--|--|--|
|   | 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 <sup>2</sup> |   | Collateral and<br>financial<br>guarantees | Gross carrying<br>exposures wit<br>measures |  | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup> |   | Collateral and<br>financial<br>guarantees       |  |  |  |
| (mln EUR)   |  | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures | forbearance                               |   | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures | received on exposures with forbearance measures |  |  |  |
| Debt securities (including at amortised cost and fair value)    | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| Central banks   | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| General governments   | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| Credit institutions   | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| Other financial corporations                                    | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| Non-financial corporations                                      | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| Loans and advances (including at amortised cost and fair value) | 1,796  | 787  | 222  | 211   | 1,556                                     | 1,719                                       | 757  | 210  | 198   | 1,495   |  |  |  |
| Central banks   | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| General governments   | 0  | 0  | 0  | 0   | 0   | 0   | 0  | 0  | 0   | 0   |  |  |  |
| Credit institutions   | 20   | 0  | 0  | 0   | 10  | 19  | 0  | 0  | 0   | 8   |  |  |  |
| Other financial corporations                                    | 59   | 29   | 30   | 29  | 23  | 66  | 32   | 31   | 29  | 33  |  |  |  |
| Non-financial corporations                                      | 1,133  | 462  | 124  | 117   | 1,009                                     | 1,066                                       | 434  | 108  | 102   | 958   |  |  |  |
| of which: small and medium-sized enterprises at amortised cost  | 265  | 193  | 106  | 100   | 159                                       | 222   | 153  | 89   | 82  | 133   |  |  |  |
| Households  | 583  | 296  | 69   | 65  | 514                                       | 568   | 291  | 72   | 67  | 496   |  |  |  |
| DEBT INSTRUMENTS other than HFT                                 | 1,796  | 787  | 222  | 211   | 1,556                                     | 1,719                                       | 757  | 210  | 198   | 1,495   |  |  |  |
| Loan commitments given  | 84   | 21   | 0  | 0   | 0   | 40  | 19   | 0  | 0   | 0   |  |  |  |

<sup>(1)</sup> 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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.