



## 2023 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2023 EU-wide Transparency Exercise

### Key Metrics

Jyske Bank A/S

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	4,747	4,512	4,662	4,824	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,747	4,512	4,662	4,824	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,189	4,952	5,100	5,258	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,189	4,952	5,100	5,258	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,022	5,783	5,916	6,064	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,022	5,783	5,916	6,064	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	25,556	29,708	30,218	29,880	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,556	29,708	30,218	29,880	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.58%	15.19%	15.43%	16.15%	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	18.58%	15.19%	15.43%	16.15%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.30%	16.67%	16.88%	17.60%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.30%	16.67%	16.88%	17.60%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.56%	19.47%	19.58%	20.30%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.56%	19.47%	19.58%	20.30%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	96,096	107,544	112,531	110,584	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.40%	4.60%	4.53%	4.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Jyske Bank A/S

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,189	4,952	5,100	5,258	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,189	4,952	5,100	5,258	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	96,096	107,544	112,531	110,584	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	96,096	107,544	112,531	110,584	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.40%	4.60%	4.53%	4.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.40%	4.60%	4.53%	4.75%	[A.2]/[B.2]	

		(mB EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	6,022	5,783	5,916	6,064	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,747	4,512	4,662	4,824	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	86	84	72	78	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,694	4,910	5,070	5,230	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	23	23	23	23	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-47	-46	-43	-43	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	-447	-445	-444	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	0	0	0	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (h) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (i) 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 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(1)(b), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (i) and 135(i) of CRR and Articles 36(1) point (k) (i) and 135(i) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0001)	Articles 4(1)(b), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0001)	Articles 4(1)(b), 36(1) point (m), 43, 45, 47, 48(1) point (b), 81(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-9	-10	-14	-10	C 01.00 (0520,0001)	Articles 36(1) point (n) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	442	440	437	433	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	442	440	437	433	C 01.00 (0540,0001) + C 01.00 (0542,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0582,0001) + C 01.00 (0575,0001) + C 01.00 (0576,0001) + C 01.00 (0577,0001) + C 01.00 (0578,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0582,0001) + C 01.00 (0575,0001) + C 01.00 (0576,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,189	4,952	5,100	5,258	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	833	831	816	806	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	833	831	816	806	C 01.00 (0700,0001) + C 01.00 (0700,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0910,0001) + C 01.00 (0910,0001) + C 01.00 (0910,0001) + C 01.00 (0910,0001) + C 01.00 (0910,0001) + C 01.00 (0910,0001) + C 01.00 (0910,0001) + C 01.00 (0910,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0980,0001) + C 01.00 (0980,0001)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	25,556	29,708	30,218	29,880	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0001)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	C 01.00 (0010,0001)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.58%	15.19%	15.43%	16.15%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.30%	16.67%	16.88%	17.60%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.56%	19.47%	19.58%	20.30%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,747	4,512	4,662	4,824	C 01.00 (0002,0001)	Articles 4(1)(b), 26(1) point (a) and 36(1) point (f) of CRR
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.58%	15.19%	15.43%	16.15%	CA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-

(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

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Jyske Bank A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	19,330	20,352	20,594	20,859	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	1,313	1,354	1,307	1,230	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	17,201	17,844	18,154	18,553	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	992	878	884	799	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	209	219	247	240	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	186	201	205	205	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,130	1,127	1,549	1,260	C 02.00 (r0520, c0010)
Of which the standardised approach	1,130	1,127	1,549	1,260	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r010, c0100), C 24.00(r010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,968	1,968	2,034	2,034	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,968	1,968	2,034	2,034	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,740	4,963	4,705	4,483	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	25,556	29,708	30,218	29,880	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2023 EU-wide Transparency Exercise

P&L  
Jyske Bank A/S

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	986	1,519	722	1,537
Of which debt securities income	42	73	69	143
Of which loans and advances income	797	1,248	634	1,361
Interest expenses	430	726	429	918
(Of which deposits expenses)	34	90	108	243
(Of which debt securities issued expenses)	369	607	299	639
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	12	8	9
Net Fee and commission income	248	340	88	163
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	-30	-130	36	39
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-38	154	5	9
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	12	18	8	13
Net other operating income /(expenses)	87	122	33	63
<b>TOTAL OPERATING INCOME, NET</b>	<b>848</b>	<b>1,308</b>	<b>472</b>	<b>914</b>
(Administrative expenses)	463	645	194	394
(Cash contributions to resolution funds and deposit guarantee schemes)	7	9	4	6
(Depreciation)	62	86	23	46
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-24	-36	1	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-24	-36	1	3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	0	0	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)	-22	-4	18	16
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-22	-4	18	16
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	2	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	6	8	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>369</b>	<b>613</b>	<b>232</b>	<b>448</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>295</b>	<b>505</b>	<b>173</b>	<b>334</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>295</b>	<b>505</b>	<b>173</b>	<b>334</b>
Of which attributable to owners of the parent	295	505	173	334

<sup>1)</sup> Information available only as of end of the year

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

2023 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution

Jyske Bank A/S

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	9,801				8,671				13,453				12,318				IAS 1.54 (i)
Financial assets held for trading	6,568	2,581	3,987	0	6,768	2,724	4,044	0	7,296	4,170	3,126	0	6,098	3,286	2,812	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	187	38	0	149	201	44	0	157	180	54	0	126	185	54	0	131	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	45,590	3,515	42,075	0	49,694	3,399	46,295	0	49,388	3,146	46,242	0	49,273	3,315	45,958	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(b); IFRS 9.4.1.2A
Financial assets at amortised cost	26,904				33,133				32,663				32,609				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(e); IFRS 9.6.5.8
Other assets <sup>1)</sup>	1,318				2,386				2,540				2,457				
<b>TOTAL ASSETS</b>	<b>90,368</b>				<b>100,853</b>				<b>105,520</b>				<b>102,939</b>				IAS 1.9(e), ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Financial assets at amortised cost	5,191	0	0	0	0	0	5,359	0	0	0	0	0	5,207	0	0	0	0	0	5,042	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Debt securities	5,191	0	0	0	0	0	5,359	0	0	0	0	0	5,207	0	0	0	0	0	5,042	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Loans and advances	20,372	1,169	556	-54	-99	-231	26,451	1,133	582	-63	-100	-228	25,988	1,349	536	-63	-116	-237	26,004	1,389	594	-67	-108	-246	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	4,497	3,753	3,109	2,609	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	40,526	43,823	44,754	44,906	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	37,565	44,577	48,905	46,001	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	146	133	136	140	IAS 37.10; IAS 1.54(l)
Tax liabilities	1	17	1	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,378	3,087	2,993	3,505	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	1	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>85,113</b>	<b>95,391</b>	<b>99,898</b>	<b>97,162</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>5,255</b>	<b>5,463</b>	<b>5,622</b>	<b>5,777</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>90,368</b>	<b>100,853</b>	<b>105,520</b>	<b>102,939</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Jyske Bank A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		4,497	3,753	3,109	2,609	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	41	1	5	15	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	41	1	5	15	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	848	610	528	597	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	323	321	332	333	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,565	4,026	5,608	5,136	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	435	1,219	908	492	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,005	5,763	7,480	6,622	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,216	2,880	3,161	2,804	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,969	10,785	11,726	10,525	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,797	9,548	9,115	8,561	ECB/2013/33 Annex 2.Part 2.9.1
	Households	9,487	9,712	9,740	10,088	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,376	9,473	9,225	9,368	Annex V.Part 1.42(f), 44(c)
Debt securities issued		53,176	57,503	58,572	57,924	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		859	856	825	815	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>82,588</b>	<b>92,153</b>	<b>96,768</b>	<b>93,516</b>	

2023 EU-wide Transparency Exercise  
Market Risk  
Jyske Bank A/S

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	877	909	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	446	432	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	431	476	0	0	0	0						0	0	0	0							0	0	
Equities	248	212	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	128	113	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	120	100	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>1,125</b>	<b>1,121</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	1,313	1,095	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	781	559	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	531	534	0	0	0	0						0	0	0	0							0	0	
Equities	235	164	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	118	79	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	116	85	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>1,547</b>	<b>1,259</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Market risk template does not include CUI 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.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
Consolidated data	Central governments or central banks	4,279	4,602	0	7,751	7,881	0	
	Regional governments or local authorities	2,189	1,814	0	2,153	1,811	0	
	Public sector entities	15	2	0	8	2	0	
	Multilateral Development Banks	109	109	0	109	110	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,582	1,550	481	1,287	1,243	342	
	Corporates	154	154	102	158	123	123	
	of which: SME	15	6	7	12	4	4	
	Retail	73	35	21	87	37	23	
	of which: SME	59	28	17	68	28	16	
	Secured by mortgages on immovable property	67	63	20	61	57	19	
	of which: SME	56	52	18	54	50	18	
	Exposures in default	160	97	99	155	88	88	63
	Items associated with particular/hish risk	16	16	25	17	17	25	
	Covered bonds	2,285	2,285	721	2,684	2,684	700	
	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	205	205	227	209	209	232		
Other exposures	0	0	0	0	0	0		
Standardised Total <sup>d</sup>	20,374	19,913	1,618	65	19,707	19,273	1,622	70

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

<sup>(3)</sup> Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>(4)</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
DENMARK	Central governments or central banks	521	603	0	2,404	2,500	0	
	Regional governments or local authorities	1,901	1,526	0	1,906	1,564	0	
	Public sector entities	15	2	0	8	2	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	142	140	54	144	135	53	
	Corporates	79	52	49	80	69	67	
	of which: SME	14	8	4	11	5	4	
	Retail	58	28	16	66	28	16	
	of which: SME	58	28	16	66	28	16	
	Secured by mortgages on immovable property	17	13	4	17	13	4	
	of which: SME	15	11	3	15	11	3	
	Exposures in default	4	3	1	4	3	2	
	Items associated with particular/hish risk	16	16	25	17	17	25	
	Covered bonds	7,121	7,120	712	7,527	7,527	723	
	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	200	200	222	205	205	229		
Other exposures	0	0	0	0	0	0		
Standardised Total <sup>d</sup>	10,719	10,621	1,004	4	10,649	10,542	1,004	5

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
GERMANY	Central governments or central banks	7,853	7,853	0	4,170	4,170	0	
	Regional governments or local authorities	191	191	0	191	191	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	215	213	68	252	251	94	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	1	2	2	1	
	of which: SME	0	0	1	2	2	1	
	Exposures in default	7	6	1	7	5	5	1
	Items associated with particular/hish 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>d</sup>	8,069	8,054	71	1	8,063	8,063	71	1

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	14,122	14,112	0		13,209	13,214	0	
	Regional governments or local authorities	2,205	1,857	0		2,200	1,928	0	
	Public sector entities	9	2	0		9	2	0	
	Multilateral Development Banks	164	166	0		188	191	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,205	1,205	322		1,109	1,124	288	
	Corporates	147	104	104		135	97	97	
	of which: SME	12	7	5		12	6	4	
	Retail	94	41	25		88	40	25	
	of which: SME	68	26	17		62	28	16	
	Secured by mortgages on immovable property	57	53	17		50	47	16	
	of which: SME	36	33	4		33	30	3	
	Exposures in default	152	87	4	62	152	84	84	65
	Items associated with particularly high risk	2	2	2		2	2	2	
	Covered bonds	7,572	7,572	757		6,803	6,803	680	
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	203	203	248		208	208	259		
Other exposures	5	12	0		5	10	0		
Standardised Total <sup>2</sup>	26,062	25,669	1,596	67	24,363	23,164	1,455	70	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
DENMARK	Central governments or central banks	1,158	1,122	0		2,170	1,462	0	
	Regional governments or local authorities	1,949	1,621	0		1,970	1,697	0	
	Public sector entities	9	2	0		9	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	134	127	54		142	142	47	
	Corporates	61	44	42		58	42	39	
	of which: SME	11	6	5		11	5	4	
	Retail	68	29	17		62	27	16	
	of which: SME	68	29	17		62	27	16	
	Secured by mortgages on immovable property	13	14	4		15	11	3	
	of which: SME	16	12	4		13	10	3	
	Exposures in default	5	2	2	2	5	3	3	2
	Items associated with particularly high risk	7,407	7,407	742		7	7	4	
	Covered bonds	0	0	0		6,642	6,642	666	
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	199	199	244		205	205	255		
Other exposures	5	12	0		5	10	0		
Standardised Total <sup>2</sup>	11,718	11,420	1,038	5	11,718	11,420	1,038	4	

(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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	12,800	12,800	0		10,899	10,899	0	
	Regional governments or local authorities	191	191	0		191	191	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	193	192	63		146	145	50	
	Corporates	11	11	11		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	5	5	1	7	5	5	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	13,994	13,994	1,039	1	11,096	11,096	1,039	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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(in EUR, %)												
	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	39,540	666	36,963	12,422	599	355	0	40,047	658	35,362	12,884	852
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	66	0	61	29	0
	Corporate - Of Which: SME	8,489	260	7,249	2,623	300	117	0	9,180	279	7,888	2,961	380
	Retail	29,452	324	29,128	5,965	555	236	0	30,903	387	29,773	5,969	626
	Retail - Secured on real estate property	24,673	438	24,235	4,220	413	124	0	26,568	438	26,082	4,433	484
	Retail - Secured on real estate property - Of Which: SME	2,589	39	2,525	452	29	14	0	4,056	59	4,407	592	37
	Retail - Secured on real estate property - Of Which: non-SME	21,684	400	21,470	3,768	384	110	0	21,761	389	21,594	3,881	446
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	139	1	102	8	2
	Retail - Other Retail	4,773	156	3,884	1,245	142	112	0	4,197	148	3,573	1,227	128
Retail - Other Retail - Of Which: SME	2,184	100	1,593	555	98	53	0	1,957	91	1,454	496	84	
Retail - Other Retail - Of Which: non-SME	2,589	56	2,291	691	44	59	0	2,240	56	2,119	631	54	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				38,704							38,607		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
DENMARK	(in EUR, %)												
	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	37,373	639	33,261	11,631	985	322	0	37,875	627	33,506	12,030	813
	Corporate - Of Which: Specialised Lending	59	0	44	18	0	0	0	66	0	61	29	0
	Corporate - Of Which: SME	8,447	267	6,999	2,821	299	107	0	9,738	249	7,627	2,809	349
	Retail	29,663	591	27,927	5,409	552	235	0	30,533	583	29,408	5,512	616
	Retail - Secured on real estate property	24,409	468	23,861	4,195	410	124	0	26,380	468	25,858	4,411	485
	Retail - Secured on real estate property - Of Which: SME	2,589	39	2,517	451	29	14	0	4,798	59	4,479	592	37
	Retail - Secured on real estate property - Of Which: non-SME	21,669	398	21,248	3,744	382	110	0	21,542	386	21,377	3,829	444
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	127	1	100	8	2
	Retail - Other Retail	4,614	155	3,862	1,214	142	111	0	4,655	146	3,447	1,093	135
Retail - Other Retail - Of Which: SME	2,159	100	1,571	546	98	53	0	1,936	90	1,429	466	82	
Retail - Other Retail - Of Which: non-SME	2,455	55	2,291	666	44	58	0	2,719	55	2,018	607	53	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	(in EUR, %)												
	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	276	0	261	148	0	1	0	246	2	232	138	8
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	21	0	19	11	0	0	0	28	0	27	20	0
	Retail	11	1	9	1	0	0	0	10	1	9	3	2
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	1	2	0	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	7	1	0	0	0	8	1	7	3	2
Retail - Other Retail - Of Which: SME	6	0	5	1	0	0	0	6	1	6	3	2	
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	0	2	0	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)											
	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	46,627	655	35,881	13,114	679	353	40,943	65	36,117	13,559	577
	Corporates - Of Which: Specialised Lending	63	0	60	33	0	0	61	0	49	26	0
	Corporates - Of Which: SME	9,399	333	7,980	3,150	471	127	8,138	338	7,588	3,033	386
	Retail	20,715	466	20,656	5,825	208	208	20,353	452	20,488	5,569	456
	Retail - Secured on real estate property	26,516	371	26,079	4,497	440	111	26,348	315	25,719	4,366	338
	Retail - Secured on real estate property - Of Which: SME	4,999	52	4,628	626	50	21	4,937	45	4,463	637	46
	Retail - Secured on real estate property - Of Which: non-SME	21,616	319	21,442	3,871	390	90	21,411	270	21,235	3,729	292
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,199	124	3,777	1,127	131	97	4,525	120	3,779	1,203	118
Retail - Other Retail - Of Which: SME	1,892	74	1,423	521	50	46	2,153	76	1,544	577	88	
Retail - Other Retail - Of Which: non-SME	2,297	50	2,294	607	81	52	2,402	44	2,234	626	30	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				19,882						20,203		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
DENMARK	(in EUR, %)											
	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	38,598	624	34,139	12,241	631	335	38,238	633	34,403	12,658	549
	Corporates - Of Which: Specialised Lending	63	0	60	33	0	0	61	0	49	26	0
	Corporates - Of Which: SME	18,603	304	17,613	2,866	428	114	17,749	308	17,574	2,854	242
	Retail	30,292	492	29,346	5,593	563	207	30,601	432	29,206	5,525	451
	Retail - Secured on real estate property	26,209	370	25,886	4,461	436	111	26,145	314	25,518	4,243	324
	Retail - Secured on real estate property - Of Which: SME	4,920	52	4,628	626	50	21	4,931	45	4,468	637	46
	Retail - Secured on real estate property - Of Which: non-SME	21,411	318	21,238	3,855	386	89	21,234	269	21,030	3,707	288
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,089	122	3,478	1,132	127	96	4,456	119	3,689	1,182	117
Retail - Other Retail - Of Which: SME	1,866	74	1,460	510	51	45	2,132	75	1,524	568	67	
Retail - Other Retail - Of Which: non-SME	2,223	48	2,018	622	76	51	2,324	44	2,164	613	50	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	(in EUR, %)											
	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	214	2	200	118	5	1	201	2	187	77	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	27	0	25	30	0	0	25	0	24	19	0
	Retail	12	1	11	5	2	0	9	1	8	3	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11	1	10	5	2	0	8	1	7	3	0
Retail - Other Retail - Of Which: SME	9	1	8	4	2	0	7	1	6	3	1	
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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).













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Jyske Bank A/S

As of 31/12/2022

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

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













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Jyske Bank A/S

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
	Africa	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Others	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Jyske Bank A/S

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	9,785	0	0	0	0	0	1	0	0	0	8,646	0	0	0	0	1	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	9,279	0	0	0	0	0	0	0	0	0	9,650	0	0	0	0	0	0	0	0	
Central banks	47	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	
General governments	756	0	0	0	0	0	0	0	0	711	0	0	0	0	0	0	0	0	0	
Credit institutions	7,461	0	0	0	0	0	0	0	0	7,659	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	983	0	0	0	0	0	0	0	0	1,037	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	63,654	5	1,114	1,018	556	153	286	231	779	73,613	34	1,162	920	582	163	273	228	751		
Central banks	31	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0	
General governments	1,720	0	0	0	0	0	0	0	0	1,837	0	0	0	0	0	0	0	0	0	
Credit institutions	473	0	0	0	0	0	0	0	0	310	0	0	0	0	0	0	0	0	0	
Other financial corporations	7,241	0	86	85	85	58	54	54	31	8,518	0	101	76	99	61	51	51	30		
Non-financial corporations	29,910	4	507	481	220	65	117	78	354	33,496	28	555	442	259	73	114	83	344		
of which: small and medium-sized enterprises	9,630	4	301	286	134	40	74	58	204	11,428	3	348	331	170	41	82	73	218		
of which: Loans collateralised by commercial immovable property	22,588	1	378	376	113	7	58	20	319	23,816	0	356	295	92	10	40	9	315		
Households	24,270	0	521	451	252	29	115	98	394	29,421	6	506	401	224	29	108	94	377		
of which: Loans collateralised by residential immovable property	22,622	0	472	405	204	12	80	63	391	25,515	0	448	358	177	11	74	60	374		
of which: Credit for consumption	1,648	0	49	45	44	17	35	35	2	3,906	6	58	44	48	19	34	34	1		
<b>NET INSTRUMENTS other than HFT</b>	82,717	5	1,114	1,018	556	154	286	231	779	91,910	34	1,162	920	582	164	273	228	751		
<b>OFF-BALANCE SHEET EXPOSURES</b>	11,280		176	173	175	21	41	37	54	12,898		182	159	182	26	27	27	65		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(2)(3) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<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 PFRB framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Jyske Bank A/S

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>					
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>					Of which Stage 3 <sup>(3)</sup>					Of which: defaulted		Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>	
<b>(in BDT)</b>																					
Cash balances at central banks and other demand deposits	13,372	0	0	0	0	1	0	0	0	0	12,108	0	0	0	0	1	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,883	0	0	0	0	0	0	0	0	0	8,717	0	0	0	0	0	0	0	0	0	0
Central banks	45	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0
General governments	749	0	0	0	0	0	0	0	0	0	809	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,100	0	0	0	0	0	0	0	0	0	7,033	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	998	0	0	0	0	0	0	0	0	0	977	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>73,630</b>	<b>57</b>	<b>1,062</b>	<b>941</b>	<b>536</b>	<b>178</b>	<b>273</b>	<b>237</b>	<b>664</b>	<b>73,621</b>	<b>24</b>	<b>1,066</b>	<b>908</b>	<b>594</b>	<b>175</b>	<b>281</b>	<b>246</b>	<b>635</b>	<b>635</b>	<b>635</b>	
Central banks	28	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
General governments	1,794	0	0	0	0	0	0	0	0	0	2,072	0	0	0	0	0	0	0	0	0	0
Credit institutions	361	0	0	0	0	0	0	0	0	0	356	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7,407	37	113	112	112	52	56	56	35	7,944	0	111	110	110	52	55	55	36	36	36	
Non-financial corporations	34,707	17	502	462	399	98	109	86	312	34,354	18	552	459	266	92	119	96	324	324	324	
of which: small and medium-sized enterprises	11,871	3	279	369	158	46	96	75	244	11,533	5	332	314	174	41	102	81	200	200	200	
of which: Loans collateralised by commercial immovable property	24,515	10	312	309	37	13	31	8	281	24,562	0	307	298	38	13	31	8	275	275	275	
Households	29,183	3	447	368	224	28	107	95	317	28,672	5	403	339	218	30	107	95	275	275	275	
of which: Loans collateralised by residential immovable property	25,398	0	388	328	170	12	71	93	314	25,195	0	347	302	165	12	72	60	271	271	271	
of which: Credit for consumption	3,705	3	54	40	50	18	34	34	1	3,477	5	51	37	47	20	33	32	0	0	0	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>95,875</b>	<b>87</b>	<b>1,062</b>	<b>941</b>	<b>536</b>	<b>180</b>	<b>273</b>	<b>237</b>	<b>664</b>	<b>94,444</b>	<b>24</b>	<b>1,066</b>	<b>908</b>	<b>594</b>	<b>176</b>	<b>281</b>	<b>246</b>	<b>635</b>	<b>635</b>	<b>635</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>12,458</b>		<b>164</b>	<b>161</b>	<b>164</b>	<b>29</b>	<b>24</b>	<b>24</b>	<b>72</b>	<b>13,787</b>		<b>167</b>	<b>165</b>	<b>166</b>	<b>31</b>	<b>28</b>	<b>28</b>	<b>70</b>	<b>70</b>	<b>70</b>	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 30/09/2022						As of 31/12/2022					
	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 financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,025	729	158	153	735	545	995	748	149	144	708	534
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	59	35	23	23	13	12	59	52	23	22	14	9
Non-financial corporations	515	368	88	85	346	266	477	370	82	79	314	259
of which: small and medium-sized enterprises	349	240	61	59	227		328	249	55	53	214	
Households	451	326	47	46	376	266	458	325	44	43	380	265
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,025</b>	<b>729</b>	<b>158</b>	<b>153</b>	<b>735</b>		<b>995</b>	<b>748</b>	<b>149</b>	<b>144</b>	<b>708</b>	
Loan commitments given	48	31	3	2	29	0	33	16	2	2	14	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Jyske Bank A/S

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	998	707	147	142	652	444	1,024	663	154	149	472	455
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	56	48	23	22	12	8	71	48	23	22	12	8
Non-financial corporations	500	383	79	76	324	271	519	377	85	82	277	266
of which: small and medium-sized enterprises	391	302	72	69	253		369	251	76	73	173	
Households	442	275	44	43	316	165	433	239	46	45	183	181
DEBT INSTRUMENTS other than HFT	998	707	147	142	652		1,024	663	154	149	472	
Loan commitments given	41	17	2	2	16	0	44	19	2	2	18	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Jyske Bank A/S

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	983	29	29	954	13	0	1.103	32	29	1.058	13	0	1.244	32	29	1.209	14	0	1.216	33	30	1.181	14	0
B Mining and quarrying	141	1	0	136	0	0	17	0	0	12	0	0	18	0	0	13	0	0	17	0	0	13	0	0
C Manufacturing	1.419	81	81	1.338	30	0	1.848	79	21	1.738	28	0	1.846	23	23	1.738	42	0	1.699	28	27	1.593	39	0
D Electricity, gas, steam and air conditioning supply	676	1	1	521	2	0	808	1	1	618	2	0	981	0	0	736	2	0	1.025	0	0	704	2	0
E Water supply	107	0	0	102	0	0	109	0	0	102	0	0	115	0	0	109	0	0	116	0	0	105	0	0
F Construction	1.035	17	14	514	9	0	1.208	16	9	693	9	0	1.312	15	9	703	12	0	1.489	14	10	749	11	0
G Wholesale and retail trade	1.593	51	32	1.299	26	0	1.551	69	44	1.300	33	0	1.765	57	33	1.512	33	0	1.743	67	51	1.493	36	0
H Transport and storage	566	7	6	519	7	0	659	8	7	614	6	0	707	7	6	652	7	0	743	7	6	684	7	0
I Accommodation and food service activities	46	9	9	37	3	0	119	10	9	106	3	0	113	10	10	101	3	0	110	10	9	99	4	0
J Information and communication	248	15	15	138	19	0	427	17	16	384	19	0	427	16	16	393	20	0	316	16	15	333	20	0
K Financial and insurance activities	552	3	3	390	1	0	466	1	1	154	0	0	449	2	2	136	1	0	411	2	2	110	0	0
L Real estate activities	20.018	275	275	1.528	9	38	21.929	277	272	3.008	13	31	22.247	289	286	3.049	15	23	22.270	327	272	3.076	17	23
M Professional, scientific and technical activities	214	2	2	172	4	0	524	8	7	376	6	0	765	7	7	623	9	0	729	2	2	585	5	0
N Administrative and support service activities	991	13	12	885	18	0	1.196	30	19	1.066	16	0	1.226	35	34	1.095	19	0	1.255	37	29	1.166	24	0
O Public administration and defence, compulsory social security	37	0	0	0	0	0	36	0	0	0	0	0	36	0	0	0	0	0	36	0	0	0	0	0
P Education	728	1	1	6	1	0	798	2	2	27	1	0	809	2	2	26	1	0	783	1	1	18	1	0
Q Human health services and social work activities	150	1	1	33	1	0	216	3	3	69	2	0	216	3	2	68	2	0	213	3	3	66	3	0
R Arts, entertainment and recreation	17	2	2	14	1	0	46	3	1	34	1	0	45	3	1	32	1	0	44	3	1	31	1	0
S Other services	368	0	0	309	2	0	376	1	1	323	3	0	378	1	0	325	3	0	358	2	2	305	3	0
Loans and advances	29.219	507	484	9.004	144	38	33.296	555	444	11.692	156	11	34.207	502	462	12.519	184	23	34.554	532	459	12.311	188	23

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.