

2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Jyske Bank A/S

RowNum									
		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,254		1,083	1,043	1,020	1,029	1,053	1,018
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	135		81	81	81	-120	27	27
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	4		-426	-208	-201	-920	-582	-490
4	Profit or (-) loss for the year	719		196	296	258	-641	-88	-36
5	Coverage ratio: non-performing exposure (%)	31.84%		42.43%	39.38%	37.50%	42.30%	39.54%	38.07%
6	Common Equity Tier 1 capital	5,425	5,426	5,495	5,617	5,672	4,476	4,297	4,153
7	Total Risk exposure amount (all transitional adjustments included)	30,765	32,725	32,733	32,740	32,754	34,977	36,442	35,394
8	Common Equity Tier 1 ratio, %	17.64%	16.58%	16.79%	17.16%	17.32%	12.80%	11.79%	11.73%
9	Fully loaded Common Equity Tier 1 ratio, %	17.64%	16.58%	16.79%	17.16%	17.32%	12.80%	11.79%	11.73%
10	Tier 1 capital	6,084	6,085	6,154	6,276	6,331	5,135	4,956	4,811
11	Total leverage ratio exposures	107,389		107,389	107,389	107,389	107,389	107,389	107,389
12	Leverage ratio, %	5.67%	5.67%	5.73%	5.84%	5.90%	4.78%	4.61%	4.48%
13	Fully loaded leverage ratio, %	5.67%	5.67%	5.73%	5.84%	5.90%	4.78%	4.61%	4.48%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No
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2025 EU-wide Stress Test: Credit risk IRB
Jyske Bank A/S

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
			Restated																	
			31/12/2024*																	
			Exposure values				Risk exposure amounts													
			A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Rownum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted										
1	Jyske Bank A/S	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6		Corporates	0	0	33,669	718	0	0	15,275	0	30,279	1,840	634	120	112	184	28.96%			
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8		Corporates - Of Which: SME general corporates	0	0	12,371	474	0	0	4,708	0	10,866	1,066	407	40	50	97	23.75%			
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10		Retail	29,804	315			5,288	296			28,245	1,052	221	68	25	38	17.20%			
11		Retail - Secured by residential estate property	26,398	258			4,204	253			25,036	885	174	49	17	13	7.29%			
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	0	0	0	0
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0	0	0	0
14		Retail - Other Retail	3,436	58			1,084	42			3,209	167	48	19	8	25	53.44%			
15		Retail - Other Retail - Of Which: SME	171	8			59	3			148	21	6	2	1	3	46.06%			
16		Retail - Other Retail - Of Which: non-SME	3,265	49			1,025	39			3,061	146	41	17	6	22	54.58%			
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18		Equity	0	0			0	0			0	0	0	0	0	0	0	0	0	0
19		Securitisation	0	0			0	0			0	0	0	0	0	0	0	0	0	0
20		Other non-credit obligation assets	827	0			827	0			5,962	0	0	0	0	0	0	0	0	0
21		TOTAL	30,631	315	33,669	718	6,115	296	15,275	0	60,486	2,892	855	188	137	221	25.91%			
			* Restated 31/12/2024:																	

* Restated 31/12/2024:

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(mnr EUR, %)																
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	Corporates	0	0	32,203	703	0	0	14,550	0	28,997	1,824	618	112	107	172	27.88%	
28	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29	Corporates - Of Which: SME general corporates	0	0	12,100	463	0	0	4,577	0	10,612	1,003	396	40	49	88	22.18%	
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	Retail	29,511	313			5,255	294			27,965	1,044	219	68	25	39	17.21%	
32	Retail - Secured by residential estate property	26,138	256			4,187	253			24,834	882	172	49	17	13	7.30%	
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Retail - Other Retail	3,373	57			1,068	41			3,132	162	47	18	7	25	53.37%	
36	Retail - Other Retail - Of Which: SME	171	8			59	3			148	21	6	2	1	3	46.06%	
37	Retail - Other Retail - Of Which: non-SME	3,182	49			1,010	38			2,984	141	41	16	6	22	54.52%	
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Equity	0	0			0	0			0	0	0	0	0	0	0	
40	Securitisation	0	0			0	0			0	0	0	0	0	0	0	
41	Other non-credit obligation assets	827	0			827	0			1,962	0	0	0	0	0	0	
42	TOTAL	30,337	313	32,203	703	6,082	294	14,550	0	58,924	2,868	838	180	132	210	25.05%	

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48		Corporates	0	0	161	0	0	0	68	0	107	3	0	2	1	0	0
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50		Corporates - Of Which: SME general corporates	0	0	18	0	0	0	11	0	10	2	0	0	1	0	0
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52		Retail	2	1							2	0	1	0	0	0	11.47%
53		Retail - Secured by residential estate property	1	1							1	0	1	0	0	0	0.00%
54		Retail - Qualifying revolving	0	0							0	0	0	0	0	0	0
55		Retail - Purchased receivables	0	0							0	0	0	0	0	0	0
56		Retail - Other Retail	1	0							1	0	0	0	0	0	102.04%
57		Retail - Other Retail - Of Which: SME	0	0							0	0	0	0	0	0	0
58		Retail - Other Retail - Of Which: non-SME	1	0							1	0	0	0	0	0	102.04%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60		Equity	0	0							0	0	0	0	0	0	0
61		Securitisation															
62		Other non-credit obligation assets	0	0							0	0	0	0	0	0	0
63		TOTAL	3	1	161	0	0	0	68	0	109	3	1	2	1	0	11.47%

2025 EU-wide Stress Test: Credit risk IRB
Jyske Bank A/S

			Baseline Scenario																											
			31/12/2025																				31/12/2026				31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
Row/turn		(m EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1	Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
2	Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
3	Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
4	Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
5	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
6	Corporates		29,376	2,392	98	149	487	49.63%	28,681	2,723	1,349	85	164	621	46.04%	28,137	2,918	1,697	84	170	745	43.91%								
7	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
8	Corporates - Of Which: SME general corporates		10,592	1,204	543	27	238	43.73%	10,374	1,272	693	23	76	278	40.09%	10,204	1,301	834	23	75	315	37.75%								
9	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
10	Retail - Secured by residential estate property		27,858	1,201	458	33	113	24.61%	27,523	1,293	702	32	49	158	22.52%	27,221	1,350	948	32	51	204	21.50%								
11	Retail - Secured by residential estate property		24,686	1,202	382	21	32	58	15.25%	24,386	1,313	596	20	35	88	14.86%	24,115	1,369	811	20	36	119	14.69%							
12	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
13	Retail - Purchased receivables		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
14	Retail - Other Retail		3,171	176	77	12	14	55	71.17%	3,137	180	107	12	14	70	65.33%	3,106	181	137	12	14	85	61.89%							
15	Retail - Other Retail - Of Which: SME		148	19	8	1	1	7	86.02%	147	17	10	1	1	8	78.95%	147	16	12	1	1	9	74.95%							
16	Retail - Other Retail - Of Which: non-SME		3,023	157	68	12	13	47	69.35%	2,989	162	96	11	14	62	63.87%	2,959	165	124	11	14	75	60.66%							
17	Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
18	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
19	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
20	Other non-credit obligation assets		1,962	0	0	0	0	0	1,962	0	0	0	0	0	0	1,962	0	0	0	0	0	0	0	0	0					
21	TOTAL		59,199	3,594	1,440	131	195	600	41.67%	58,166	4,016	2,051	117	213	779	37.99%	57,320	4,267	2,645	115	221	940	35.88%							

Row/turn			(m EUR, %)	Baseline Scenario																			
				31/12/2025							31/12/2026							31/12/2027					
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22	DENMARK	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27		Corporates	28,142	2,344	953	88	147	463	48.54%	27,479	2,652	1,307	77	160	585	44.75%	26,363	2,833	1,644	76	166	699	42.50%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29		Corporates - Of Which: SME general corporates	10,347	1,195	529	25	75	225	42.48%	10,136	1,259	677	22	75	263	38.87%	9,972	1,285	815	21	74	298	36.57%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31		Retail	27,583	1,191	454	44	111	111	24.53%	27,251	1,282	696	31	156	496	26.93%	26,953	1,399	939	31	160	460	21.86%
32		Retail - Secured by residential estate property	24,489	1,020	375	21	31	58	15.29%	24,190	1,107	591	20	34	88	14.87%	23,921	1,162	805	20	36	118	14.69%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35		Retail - Other Retail	3,094	171	75	23	13	53	79.94%	3,061	175	105	12	13	66	65.00%	3,031	176	134	11	13	82	61.49%
36		Retail - Other Retail - Of Which: SME	147	19	8	1	1	7	86.02%	147	17	10	1	1	8	78.94%	147	16	12	1	1	9	74.84%
37		Retail - Other Retail - Of Which: non-SME	2,947	152	67	11	12	46	69.06%	2,914	158	94	11	12	60	63.46%	2,884	160	121	10	13	73	60.19%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41		Other non-credit obligation assets	1,962	0	0	0	0	0	0	1,962	0	0	0	0	0	0	1,962	0	0	0	0	0	0
42		TOTAL	57,687	3,535	1,407	121	191	574	40.80%	56,692	3,934	2,003	108	208	741	36.99%	55,877	4,171	2,582	107	215	899	34.82%

Row/turn					Baseline Scenario																		31/12/2027			
					31/12/2025										31/12/2026											
					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
43	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
47		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
48		Corporates	103	6	1	1	0	1	92.05%	100	7	2	1	0	2	87.28%	98	8	3	1	0	3	84.42%			
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
50		Corporates - Of Which: SME general corporates	10	2	0	0	0	0	58.05%	10	2	0	0	0	0	56.50%	10	2	0	0	0	0	56.06%			
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
52		Retail	2	0	1	0	0	0	12.21%	2	0	1	0	0	0	12.90%	2	0	1	0	0	0	13.55%			
53		Retail - Secured by residential estate property	1	0	1	0	0	0	0.02%	1	0	1	0	0	0.03%	1	0	1	0	0	0	0	0.04%			
54		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
55		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
56		Retail - Other Retail	1	0	0	0	0	0	101.12%	1	0	0	0	0	0	101.12%	1	0	0	0	0	0	100.315%			
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.50%	0	0	0	0	0	0	3.50%			
58		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	101.70%	1	0	0	0	0	0	101.12%	1	0	0	0	0	0	100.316%			
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
63	TOTAL	106	6	2	1	0	1	57.08%	103	7	3	1	0	2	66.24%	103	8	4	1	0	3	69.32%				

2025 EU-wide Stress Test: Credit risk IRB
Jyske Bank A/S

RowNum			(m EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
				Adverse Scenario																				
				31/12/2025							31/12/2026							31/12/2027						
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank A/S	Central banks		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates		28,857	2,770	1,125	374	166	544	48.35%	25,592	4,524	2,237	259	274	970	43.37%	23,614	5,971	3,166	211	330	1,300	41.34%
7		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates		10,405	1,337	596	102	83	253	42.48%	9,260	2,060	1,039	71	117	374	36.71%	8,571	2,396	1,372	58	131	469	34.15%
9		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail		27,737	1,285	496	65	48	120	24.18%	26,853	1,743	922	49	62	200	21.67%	26,305	1,928	1,285	45	71	267	20.79%
11		Retail - Secured by residential estate property		24,580	1,099	415	41	33	63	15.12%	23,793	1,512	790	31	44	115	14.58%	23,304	1,682	1,109	28	52	160	14.47%
12		Retail - Qualifying Revolving		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail		3,157	185	81	14	14	57	79.57%	3,060	231	132	18	18	85	64.09%	3,001	247	175	16	19	107	60.77%
15		Retail - Other Retail - Of Which: SME		147	20	9	1	1	7	85.70%	144	20	12	1	1	9	78.11%	142	19	14	1	1	10	73.61%
16		Retail - Other Retail - Of Which: non-SME		3,010	166	72	23	14	50	68.78%	2,917	211	120	17	17	76	62.74%	2,859	228	161	15	19	96	59.63%
17		Collective investments undertakings (CIU)		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation		0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		Other non-credit obligation assets		1,962	0	0	0	0	0		1,962	0	0	0	0	0	-	1,962	0	0	0	0	0	-
21		TOTAL		58,557	4,054	1,621	440	216	664	40.95%	54,077	6,667	3,158	308	336	1,170	37.04%	51,881	7,899	4,452	256	401	1,576	35.41%

RowNum			(ref: EUR, %)	Adverse Scenario																							
				31/12/2025												31/12/2026								31/12/2027			
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
22	DENMARK	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
26		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
27		Corporates	27,643	2,705	1,091	338	165	514	47.13%	24,520	4,760	2,159	234	265	901	41.72%	22,629	5,727	3,053	191	319	1,208	39.57%				
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
29		Corporates - Of Which: SME general corporates	10,165	1,325	581	95	82	240	41.21%	9,048	2,028	995	66	115	353	35.43%	8,376	2,354	1,341	54	128	442	32.95%				
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
31		Retail - Secured by residential estate property	27,468	1,274	491	64	47	118	24.09%	26,588	1,717	913	48	61	197	21.53%	26,045	1,911	1,272	44	69	263	20.64%				
32		Retail - Secured by residential estate property	24,382	1,094	412	41	33	62	15.16%	23,602	1,503	794	30	44	114	14.58%	23,117	1,671	1,101	28	51	159	14.46%				
33		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
34		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
35		Retail - Other Retail	3,081	180	82	23	13	56	79.30%	2,987	225	129	17	17	82	63.60%	2,929	240	172	16	18	103	60.27%				
36		Retail - Other Retail - Of Which: SME	147	20	9	1	1	7	85.69%	144	20	12	1	1	9	78.10%	142	19	14	1	1	10	73.60%				
37		Retail - Other Retail - Of Which: non-SME	2,934	161	71	22	13	49	68.45%	2,843	205	118	16	16	73	62.23%	2,787	221	157	15	17	93	59.06%				
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
39		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
40		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
41		Other non-credit obligation assets	1,962	0	0	0	0	0	0	1,962	0	0	0	0	0	0	1,962	0	0	0	0	0	0				
42		TOTAL	57,068	3,979	1,582	402	211	633	39.98%	53,070	6,488	3,072	282	326	1,097	35.72%	50,637	7,667	4,326	235	388	1,471	34.00%				

RowNum				(m EUR, %)	Adverse Scenario																							
					31/12/2025								31/12/2026								31/12/2027							
					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
43	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
47		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
48		Corporates	101	7	2	3	0	2	92.91%	90	15	5	2	1	5	90.66%	82	19	8	2	1	7	87.16%					
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
50		Corporates - Of Which: SME general corporates	2	2	0	0	0	0	58.73%	10	3	1	0	0	0	58.68%	0	0	0	0	0	0	0	0				
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
52		Retail	2	0	1	0	0	0	12.35%	2	0	1	0	0	0	13.65%	2	0	1	0	0	0	0	14.60%				
53		Retail - Secured by residential estate property	1	0	1	0	0	0	0.02%	1	0	1	0	0	0	0.04%	1	0	1	0	0	0	0	0.06%				
54		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
55		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
56		Retail - Other Retail	1	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0					
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	1.02%	0	0	0	0	0	0	0					
58		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	101.72%	1	0	0	0	0	0	100.88%	1	0	0	0	0	0	0					
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
63	TOTAL	104	7	3	3	0	2	64.49%	92	15	6	2	1	5	79.38%	85	19	9	2	1	8	79.89%						

2025 EU-wide Stress Test: Credit risk STA
Jyske Bank A/S

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Jyske Bank A/S	(mln EUR, %)											
1		Central banks	634	0	0	0	622	0	0	0	0	0	0.00%
2		Central governments	10,244	0	73	0	13,390	168	0	2	0	0	0.00%
3		Regional governments or local authorities	2,295	0	3	0	2,116	0	0	0	0	0	0.00%
4		Public sector entities	52	0	10	0	50	0	0	0	0	0	0.00%
5		Multilateral Development Banks	221	0	0	0	137	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	588	0	348	0	138	112	0	0	1	0	0.00%
8		Corporates	2,304	23	1,558	15	1,651	78	0	6	5	0	0.00%
9		of which: Other - SME	475	0	349	0	1,651	78	0	6	3	0	0.00%
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail	5	4	5	3	5	1	0	0	0	0	0.00%
12		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	3,018	125	620	69	2,838	20	0	5	0	0	0.00%
14		of which: Residential immovable property	2,965	122	589	67	2,887	20	0	5	0	0	0.00%
15		of which: Commercial immovable property	48	2	28	2	47	0	0	0	0	0	0.00%
16		of which: Land acquisition, development and construction exposures (ADC)	4	0	3	0	4	0	0	0	0	0	0.00%
17		Subordinated debt exposures	29	0	43	0	28	0	0	0	0	0	0.00%
18		Covered bonds	7,462	0	760	0	7,314	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	273	0	382	0	268	0	0	0	0	0	0.00%
22		Securitisation											
23	Other exposures	0	0	0	0	35	5	256	0	0	111	43.20%	
24	TOTAL	27,326	152	4,202	87	28,681	385	256	14	4	111	43.20%	

			Restated 31/12/2024*										
RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	DENMARK	Central banks	634	0	0	0	622	0	0	0	0	0	0.00%
26		Central governments	5,222	0	73	0	4,882	168	0	2	0	0	0.00%
27		Regional governments or local authorities	2,077	0	0	0	1,903	0	0	0	0	0	0.00%
28		Public sector entities	51	0	10	0	50	0	0	0	0	0	0.00%
29		Multilateral Development Banks	30	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	133	0	68	0	15	1	0	0	0	0	0.00%
32		Corporates	2,001	21	1,808	14	1,599	74	0	6	2	0	0.00%
33		of which: Other - SME	469	0	345	0	1,599	74	0	6	2	0	0.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	1	0	0	0	1	0	0	0	0	0	0.00%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	2,998	7	613	7	2,932	7	0	5	0	0	0.00%
38		of which: Residential immovable property	2,947	7	582	7	2,881	7	0	5	0	0	0.00%
39		of which: Commercial immovable property	48	0	28	0	47	0	0	0	0	0	0.00%
40		of which: Land acquisition, development and construction exposures (ADC)	4	0	3	0	4	0	0	0	0	0	0.00%
41		Subordinated debt exposures	29	0	43	0	28	0	0	0	0	0	0.00%
42		Covered bonds	6,600	0	660	0	6,469	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	257	0	374	0	252	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	0	0	0	0	38	1	22	0	0	4	13.01%
48		TOTAL	20,034	28	3,698	21	18,781	252	33	13	3	4	13.04%

RowNum			Restated											
			31/12/2024*											
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(mln EUR, %)			0	0	0	0	0	0	0	0	0	0	0.00%	
49	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%	
50		Central governments	4,656	0	0	0	8,149	0	0	0	0	0	0.00%	
51		Regional governments or local authorities	171	0	0	0	167	0	0	0	0	0	0.00%	
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%	
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
55		Institutions	139	0	25	0	14	1	0	0	0	0	0.00%	
56		Corporates	30	0	29	0	3	0	0	0	0	0	0.00%	
57		of which: Other - SME	0	0	0	0	3	0	0	0	0	0	0.00%	
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%	
59		Retail	0	0	0	0	0	0	0	0	0	0	0.00%	
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%	
61		Secured by mortgages on immovable property and ADC exposures	2	7	1	6	0	2	0	0	0	0	0.00%	
62		of which: Residential immovable property	2	7	1	6	0	2	0	0	0	0	0.00%	
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%	
64		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%	
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
66		Covered bonds	61	0	9	0	60	0	0	0	0	0	0.00%	
67		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%	
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%	
69		Equity	10	0	5	0	9	0	0	0	0	0	0.00%	
70		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
71		Other exposures	0	0	0	0	0	0	14	0	0	3	17.60%	
72		TOTAL	5,067	7	69	6	8,403	3	14	0	0	3	17.60%	

2025 EU-wide Stress Test: Credit risk STA
Jyske Bank A/S

RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(m EUR, %)																					
1		Central banks	623	0	0	0	0	0	0.00%	623	0	0	0	0	0	0.00%	623	0	0	0	0	0	0.00%
2		Central governments	13,990	168	0	0	5	0	0.00%	13,990	168	0	0	5	0	0.00%	13,990	168	0	0	5	0	0.00%
3		Regional governments or local authorities	2,116	0	0	0	0	0	0.00%	2,116	0	0	0	0	0	0.00%	2,116	0	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	137	0	0	0	0	0	0.00%	137	0	0	0	0	0	0.00%	137	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	129	112	0	0	0	0	0.00%	129	112	0	0	0	0	0.00%	129	112	0	0	0	0	0.00%
8		Corporates	1,607	105	18	8	6	10	55.43%	1,570	124	36	7	7	19	53.84%	1,540	136	54	7	7	28	52.82%
9		of which: Other - SME	1,607	105	18	8	6	10	55.43%	1,570	124	36	7	7	19	53.84%	1,540	136	54	7	7	28	52.82%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	5	1	0	0	0	0	43.88%	5	1	0	0	0	0	42.19%	5	1	0	0	0	0	40.91%
12		of which: SME	0	0	0	0	0	0	62.64%	0	0	0	0	0	0	60.80%	0	0	0	0	0	0	58.96%
13	Jyske Bank A/S	Secured by mortgages on immovable property and ADC exposures	2,845	87	26	15	7	13	67.31%	2,769	135	53	3	2	34	64.44%	2,709	169	80	13	4	50	62.18%
14		of which: Residential immovable property	2,795	85	26	15	7	13	67.30%	2,721	133	53	3	34	64.44%	2,662	166	78	13	4	49	62.25%	
15		of which: Commercial immovable property	46	1	0	0	0	0	66.67%	44	0	0	0	0	0	64.13%	44	0	0	0	0	0	63.81%
16		of which: Land, acquisition, development and construction exposures (ADC)	4	0	0	0	0	0	66.74%	4	0	0	0	0	0	65.70%	4	0	0	0	0	0	63.35%
17		Subordinated debt exposures	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%
18		Covered bonds	7,244	0	0	0	0	0	0.00%	7,244	0	0	0	0	0	0.00%	7,244	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	258	0	0	0	0	0	0.00%	258	0	0	0	0	0	0.00%	258	0	0	0	0	0	0.00%
22		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Other exposures	85	5	5	258	0	111	43.29%	85	5	5	258	0	111	43.29%	85	5	5	258	0	111	43.29%
24		TOTAL	28,544	478	300	23	13	138	46.11%	28,431	546	345	20	15	165	47.65%	28,341	591	390	20	16	180	48.49%

Rownum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		(mhn EUR %)																					
25	DENMARK	Central banks	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%
26		Central governments	4,882	168	0	0	5	0	0.00%	4,882	168	0	0	5	0	0.00%	4,882	168	0	0	5	0	0.00%
27		Regional governments or local authorities	1,903	0	0	0	0	0	0.00%	1,903	0	0	0	0	0	0.00%	1,903	0	0	0	0	0	0.00%
28		Public sector entities	50	0	0	0	0	0	0.00%	50	0	0	0	0	0	0.00%	50	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	35	1	0	0	0	0	0.00%	35	1	0	0	0	0	0.00%	35	1	0	0	0	0	0.00%
32		Corporates	1,556	100	17	7	6	10	55.51%	1,519	118	35	6	7	19	53.92%	1,491	130	52	6	7	27	52.90%
33		of which: Other - SME	1,556	100	17	7	6	10	55.51%	1,519	118	35	6	7	19	53.92%	1,491	130	52	6	7	27	52.90%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	1	0	0	0	0	0	46.42%	1	0	0	0	0	0	44.82%	1	0	0	0	0	0	43.50%
36		of which: SME	0	0	0	0	0	0	62.64%	0	0	0	0	0	0	68.88%	0	0	0	0	0	0	58.96%
37		Secured by mortgages on immovable property and ADC exposures	2,838	76	25	17	17	26	68.24%	2,713	124	51	13	3	33	65.24%	2,653	158	77	13	4	48	62.95%
38		of which: Residential immovable property	2,788	75	25	15	1	17	68.24%	2,713	124	51	13	3	33	65.24%	2,653	158	77	13	4	48	62.95%
39		of which: Commercial immovable property	46	1	0	0	0	0	68.06%	44	2	1	0	0	1	65.08%	43	3	1	0	0	0	63.35%
40		of which: Link, acquisition, development and construction exposures (ADC)	4	0	0	0	0	0	68.74%	4	0	0	0	0	0	65.79%	4	0	0	0	0	0	63.35%
41		Subordinated debt exposures	28	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Governed bonds	6,469	0	0	0	0	0	0.00%	6,469	0	0	0	0	0	0.00%	6,469	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%
46		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Other exposures	25	1	33	0	0	4	13.04%	29	1	33	0	0	4	13.04%	29	1	33	0	0	4	13.04%
48	TOTAL	18,643	347	76	23	13	31	43.23%	18,531	416	120	20	15	57	47.52%	18,441	462	163	19	16	81	40.60%	

RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(m EUR, %)																					
40	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
41		Central governments	8,149	0	0	0	0	0	0.00%	8,149	0	0	0	0	0	0.00%	8,149	0	0	0	0	0	
51		Regional governments or local authorities	167	0	0	0	0	0	0.00%	167	0	0	0	0	0	0.00%	167	0	0	0	0	0	
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
55		Institutions	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	
56		Corporates	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	
57		of which: Other - SME	3	0	0	0	0	0	53.30%	3	0	0	0	0	0	50.07%	3	0	0	0	0	0	
58		of which: Specialised Lending	0	0	0	0	0	0	51.30%	0	0	0	0	0	50.07%	0	0	0	0	0	0		
59		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
60		of which: SME	0	0	0	0	0	0	53.32%	0	0	0	0	0	50.18%	0	0	0	0	0	0		
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	1	0	0	0	0	16.46%	0	1	0	0	0	0	
62		of which: Residential immovable property	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	16.46%	0	1	0	0	0	0	
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
66		Covered bonds	60	0	0	0	0	0	0.00%	60	0	0	0	0	0	0.00%	60	0	0	0	0	0	
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
70		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
71		Other exposures	0	0	14	0	0	3	17.69%	0	0	14	0	0	3	17.69%	0	0	14	0	0	3	
72		TOTAL	8,404	2	14	0	0	3	17.70%	8,404	2	14	0	0	3	17.88%	8,404	2	15	0	0	18.03%	

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			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53									
			Adverse Scenario																													
			31/12/2025										31/12/2026										31/12/2027									
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
1	Jyske Bank A/S	(min EUR, %)																														
2		Central banks	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%								
3		Central governments	13,390	168	0	0	0	0	0.00%	13,390	168	0	0	0	0	0	0.00%	13,390	168	0	0	0	0	0.00%								
4		Regional governments or local authorities	2,116	0	0	0	0	0	0.00%	2,116	0	0	0	0	0	0	0.00%	2,116	0	0	0	0	0	0.00%								
5		Public sector entities	50	0	0	0	0	0	0.00%	50	0	0	0	0	0	0	0.00%	50	0	0	0	0	0	0.00%								
6		Multilateral Development Banks	137	0	0	0	0	0	0.00%	137	0	0	0	0	0	0	0.00%	137	0	0	0	0	0	0.00%								
7		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%								
8		Institutions	128	112	0	0	0	0	0.00%	128	112	0	0	0	0	0	0.00%	128	112	0	0	0	0	0.00%								
9		Corporates	1,582	123	24	43	8	20	82.36%	1,411	238	81	29	18	67	82.57%	1,311	290	129	23	16	103	79.71%									
10		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%								
11		of which: Specialised Lending	5	1	0	0	0	0	66.00%	5	1	0	0	0	0	66.73%	5	1	0	0	0	0	63.69%									
12		of which: SME	0	0	0	0	0	0	92.02%	0	0	0	0	0	89.91%	0	0	0	0	0	0	85.23%										
13		Secured by mortgages on immovable property and ADC exposures	2,803	119	38	56	2	25	67.61%	2,487	339	132	39	7	87	65.73%	2,303	444	211	31	10	121	62.34%									
14		of which: Residential immovable property	2,752	117	37	58	2	25	67.60%	2,444	333	129	38	7	85	65.72%	2,263	436	207	31	10	129	62.34%									
15		of which: Commercial immovable property	45	2	1	1	0	0	68.20%	40	5	2	1	0	1	66.06%	37	7	3	1	0	2	62.61%									
16		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	68.74%	0	0	0	0	0	0	66.37%	0	0	0	0	0	0	62.86%									
17		Subordinated debt exposures	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%									
18		Covered bonds	7,314	0	0	0	0	0	0.00%	7,314	0	0	0	0	0	0.00%	7,314	0	0	0	0	0	0	0.00%								
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%									
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%									
21		Equity	268	0	0	0	0	0	0.00%	268	0	0	0	0	0	0.00%	268	0	0	0	0	0	0	0.00%								
22		Securitisation	35	5	256	0	0	111	43.29%	35	5	256	0	0	111	43.29%	35	5	256	0	0	111	43.29%									
23		Other exposures	26,475	529	318	102	16	156	48.19%	27,089	864	469	68	30	265	56.42%	27,705	1,021	596	55	31	346	57.94%									
24		TOTAL																														

RowNum			Adverse Scenario																							
			31/12/2025												31/12/2027											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
			(min EUR, %)																							
25	DENMARK	Central banks	622	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0	0.00%			
26		Central governments	4,882	168	0	0	5	0	4,882	168	0	0	5	0	0.00%	4,882	168	0	0	5	0	0	0.00%			
27		Regional governments or local authorities	1,903	0	0	0	0	0	1,903	0	0	0	0	0	0.00%	1,903	0	0	0	0	0	0	0.00%			
28		Public sector entities	50	0	0	0	0	0	0.00%	50	0	0	0	0	0	0.00%	50	0	0	0	0	0	0.00%			
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
31		Institutions	15	1	0	0	0	0	0.00%	15	1	0	0	0	0	0.00%	15	1	0	0	0	0	0.00%			
32		Corporates	1,532	117	24	42	19	23	82.51%	1,268	229	79	28	18	65	82.67%	1,268	279	125	23	16	100	79.79%			
33		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
35		Retail	0	0	0	0	0	0	92.02%	0	0	0	0	0	0	89.91%	0	0	0	0	0	0	85.23%			
36		of which: SME	2,794	108	37	59	25	29	68.14%	2,480	329	130	39	7	86	66.14%	2,296	435	208	32	10	131	62.67%			
37		Secured by mortgages on immovable property and ADC exposures	2,745	106	36	58	2	25	68.14%	2,437	321	128	38	6	84	66.14%	2,256	427	205	31	9	128	62.67%			
38		of which: Residential immovable property	45	2	1	1	0	0	68.20%	40	5	2	1	0	1	66.06%	37	7	3	1	0	2	62.61%			
39		of which: Commercial immovable property	4	0	0	0	0	0	68.74%	3	0	0	0	0	0	66.37%	3	1	0	0	0	0	62.86%			
40		of which: Land acquisition, development and construction exposures (ADC)	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%	28	0	0	0	0	0	0.00%			
41		Subordinated debt exposures	6,469	0	0	0	0	0	0.00%	6,469	0	0	0	0	0	0.00%	6,469	0	0	0	0	0	0.00%			
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
45		Equity	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%	252	0	0	0	0	0	0.00%			
46		Securitisation	29	1	33	0	0	4	13.04%	29	1	29	0	0	4	13.04%	29	1	33	0	0	4	13.04%			
47		Other exposures	18,576	397	94	101	16	49	52.36%	18,095	729	242	67	29	155	64.24%	17,814	886	366	54	31	235	64.02%			
48		TOTAL																								

RowNum			Adverse Scenario																				31/12/2027			
			31/12/2025										31/12/2026													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
			(min EUR, %)																							
49	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
50		Central governments	8,149	0	0	0	0	0	0.00%	8,149	0	0	0	0	0	0.00%	8,149	0	0	0	0	0	0.00%			
51		Regional governments or local authorities	167	0	0	0	0	0	0.00%	167	0	0	0	0	0	0.00%	167	0	0	0	0	0	0.00%			
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
55		Institutions	14	1	0	0	0	0	0.00%	14	1	0	0	0	0	0.00%	14	1	0	0	0	0	0.00%			
56		Corporates	3	0	0	0	0	0	76.53%	3	1	0	0	0	0	76.56%	3	1	0	0	0	0	76.37%			
57		of which: Other - SME	3	0	0	0	0	0	76.53%	3	1	0	0	0	0	76.56%	3	1	0	0	0	0	76.37%			
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
59		Retail	0	0	0	0	0	0	73.98%	0	0	0	0	0	0	73.98%	0	0	0	0	0	0	70.85%			
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
61		Secured by mortgages on immovable property and ADC exposures	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	0.00%			
62		of which: Residential immovable property	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	0.00%	0	1	0	0	0	0	0.00%			
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
66		Covered bonds	60	0	0	0	0	0	0.00%	60	0	0	0	0	0.00%	60	0	0	0	0	0	0.00%				
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
69		Equity	9	0	0	0	0	0	0.00%	9	0	0	0	0	0.00%	9	0	0	0	0	0	0.00%				
70	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
71	Other exposures	0	0	14	0	0	3	17.69%	0	0	14	0	0	3	17.69%	0	0	14	0	0	3	17.69%				
72	TOTAL	8,403	3	14	0	0	3	17.82%	8,403	3	15	0	0	3	18.44%	8,403	2	15	0	0	3	18.69%				

2025 EU-wide Stress Test: Securitisations

Jyske Bank A/S

RowNum			1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
		(mln EUR)							
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	927						
4		SEC-IAA	0						
5		Total	927						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	185	192	199	206	194	209	235
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	185	192	199	206	194	209	235
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2025 EU-wide Stress Test: Risk exposure amounts

Jyske Bank A/S

RowNum		Jyske Bank A/S							
		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	22,850	26,159	26,166	26,173	26,187	28,410	29,875	28,828
2	Risk exposure amount for securitisations and re-securitisations	185	185	192	199	206	194	209	235
3	Risk exposure amount other credit risk	22,666	25,974	25,974	25,974	25,981	28,216	29,666	28,593
4	Risk exposure amount for market risk	1,434	1,541	1,541	1,541	1,541	1,541	1,541	1,541
5	Risk exposure amount for operational risk	2,613	2,988	2,988	2,988	2,988	2,988	2,988	2,988
6	Other risk exposure amounts	3,868	2,038	2,038	2,038	2,038	2,038	2,038	2,038
7	Total Risk exposure amount before Output floor	30,765	32,725	32,733	32,740	32,754	34,977	36,442	35,394
8	Unfloored Total Risk exposure amount (transitional)		32,725	32,733	32,740	32,754	34,977	36,442	35,394
9	Unfloored Total Risk exposure amount (fully loaded)		32,725	32,733	32,740	32,754	34,977	36,442	35,394
10	Standardised Risk exposure amount for credit risk exposures		35,489	35,357	35,241	35,207	36,780	39,187	40,722
11	Standardised Risk exposure amount for market risk exposures		1,541	1,541	1,541	1,541	1,541	1,541	1,541
12	Standardised Risk exposure amount for operational risk		2,988	2,988	2,988	2,988	2,988	2,988	2,988
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		38,230	38,112	38,011	37,987	39,453	41,757	43,256
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		40,018	39,885	39,770	39,736	41,309	43,716	45,251
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	30,765	32,725	32,733	32,740	32,754	34,977	36,442	35,394
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	30,765	32,725	32,733	32,740	32,754	34,977	36,442	35,394

2025 EU-wide Stress Test: Capital

Jyske Bank A/S

Row/ um			1	2	3	4	5	6	7	8	9
	A	OWN FUNDS	IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1				7,097	7,098	7,166	7,289	7,343	6,148	5,969	5,824
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,435	5,426	5,495	5,617	5,672	4,476	4,297	4,153
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		82		82	82	82	82	82	82
4	A.1.1.1	of which: CET1 Instruments subscribed by Government		0		0	0	0	0	0	0
5	A.1.2	Retained earnings		5,804		5,905	6,077	6,221	5,162	5,074	5,037
6	A.1.3	Accumulated other comprehensive income		25		25	25	25	25	25	25
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0		0	0	0	0	0	0
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		0		0	0	0	0	0	0
9	A.1.3.3	Other OCI contributions		25		25	25	25	25	25	25
10	A.1.4	Other Reserves		0		0	0	0	0	0	0
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 Capital		0	0	0	0	0	0	0	0
13	A.1.7	Adjustments to CET1 due to prudential filters		-17	-17	-17	-17	-17	-17	-17	-17
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-13	-13	-13	-13	-13	-13	-13	-13
15	A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16	A.1.7.3	Other adjustments		-4		-4	-4	-4	-4	-4	-4
17	A.1.8	(-) Intangible assets (including Goodwill)		-446		-446	-446	-446	-446	-446	-446
18	A.1.8.1	of which: Goodwill (-)		-381		-381	-381	-381	-381	-381	-381
19	A.1.8.2	of which: Software assets (-)		0		0	0	0	0	0	0
20	A.1.8.3	of which: Other intangible assets (-)		-65		-65	-65	-65	-65	-65	-65
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS		0	0	0	0	0	-285	-333	-358
22	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23	A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30	A.1.17	(-) CET1 Instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-21	-21	-53	-103	-193	-44	-87	-169
33	A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36	A.1.20	CET1 capital elements or deductions - other				0	0	0	0	0	0
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	-92	-92							
39	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43	A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 Instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50	A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Jyske Bank A/S

Row/Item				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
			(min EUR, %)									
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		659	659	659	659	659	659	659	659
52		A.2.1	Additional Tier 1 Capital instruments		659	659	659	659	659	659	659	659
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,084	6,085	6,154	6,276	6,331	5,135	4,956	4,811
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,013	1,013	1,013	1,013	1,013	1,013	1,013	1,013
59		A.4.1	Tier 2 Capital instruments		1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020
60		A.4.2	Other Tier 2 Capital components and deductions		-7	-7	-7	-7	-7	-7	-7	-7
61	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63		B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			32,725	32,733	32,740	32,754	34,977	36,442	35,394
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			32,725	32,733	32,740	32,754	34,977	36,442	35,394
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			38,230	38,112	38,011	37,987	39,453	41,757	43,256
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			40,018	39,885	39,770	39,736	41,309	43,716	45,251
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		30,765	32,725	32,733	32,740	32,754	34,977	36,442	35,394
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		30,765	32,725	32,733	32,740	32,754	34,977	36,442	35,394
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		17.64%	16.58%	16.79%	17.16%	17.32%	12.80%	11.79%	11.73%
70		C.2	Tier 1 Capital ratio (transitional)		19.78%	18.59%	18.80%	19.17%	19.33%	14.68%	13.60%	13.59%
71		C.3	Total Capital ratio (transitional)		23.07%	21.69%	21.89%	22.26%	22.42%	17.58%	16.38%	16.46%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,425	5,426	5,495	5,617	5,672	4,476	4,297	4,153
73		D.2	TIER 1 CAPITAL (fully loaded)		6,084	6,085	6,154	6,276	6,331	5,135	4,956	4,811
74		D.3	TOTAL CAPITAL (fully loaded)		7,097	7,098	7,166	7,289	7,343	6,148	5,969	5,824
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		17.64%	16.58%	16.79%	17.16%	17.32%	12.80%	11.79%	11.73%
76		E.2	Tier 1 Capital ratio (fully loaded)		19.78%	18.59%	18.80%	19.17%	19.33%	14.68%	13.60%	13.59%
77		E.3	Total Capital ratio (fully loaded)		23.07%	21.69%	21.89%	22.26%	22.42%	17.58%	16.38%	16.46%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		107,389		107,389	107,389	107,389	107,389	107,389	107,389
79		H.2	Total leverage ratio exposures (fully loaded)		107,389		107,389	107,389	107,389	107,389	107,389	107,389
80		H.3	Leverage ratio (transitional)		5.67%	5.67%	5.73%	5.84%	5.90%	4.78%	4.61%	4.48%
81		H.4	Leverage ratio (fully loaded)		5.67%	5.67%	5.73%	5.84%	5.90%	4.78%	4.61%	4.48%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		2.44%		2.44%	2.44%	2.44%	2.44%	2.44%	2.44%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.88%		0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
87		P.6	Combined buffer		7.32%		7.32%	7.32%	7.32%	7.32%	7.32%	7.32%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.34%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%
89		R.1.1	of which: CET1		1.88%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
90		R.1.2	of which: AT1		0.63%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2019/03)		11.34%	11.12%	11.12%	11.12%	11.12%	11.12%	11.12%	11.12%
92		R.2.1	of which: CET2		6.38%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.66%	18.43%	18.43%	18.43%	18.43%	18.43%	18.43%	18.43%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.70%	13.57%	13.57%	13.57%	13.57%	13.57%	13.57%	13.57%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.07%	0.07%	0.07%	0.07%	0.20%	0.28%	0.22%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e., excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.



2025 EU-wide Stress Test: P&L

Jyske Bank A/S

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income		1,254	1,083	1,043	1,020	1,029	1,053	1,018
2	Interest income		3,483	2,769	2,707	2,721	3,095	3,132	3,103
3	Interest expense		-2,228	-1,726	-1,703	-1,740	-2,105	-2,119	-2,125
4	Dividend income		14	12	12	12	11	11	11
5	Net fee and commission income		367	355	329	308	257	257	257
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities		135	81	81	81	-120	27	27
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss						-281		
8	Other operating income not listed above, net		123	100	100	100	91	91	91
9	Total operating income, net		1,893	1,631	1,566	1,521	987	1,439	1,404
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss		4	-426	-208	-201	-920	-582	-490
11	Other income and expenses not listed above, net		-930	-925	-935	-951	-994	-993	-976
12	Profit or (-) loss before tax from continuing operations		967	280	423	369	-926	-136	-62
13	Tax expenses or (-) income related to profit or loss from continuing operations		-248	-84	-127	-111	285	48	26
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)		0						
15	Profit or (-) loss for the year		719	196	296	258	-641	-88	-36
16	Amount of dividends paid and minority interests after MDA-related adjustments		242	95	125	113	0	0	0
17	Attributable to owners of the parent net of estimated dividends		477	102	172	145	-641	-88	-36
18	Memo row: Impact of one-off adjustments			17	17	17	17	17	17
19	Total post-tax MDA-related adjustment			0	0	0	36	36	36
20	Total assets		100,563						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Jyske Bank A/S

		(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		-302
3	Conversion to CET1 of hybrid instruments (+)		0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0