

2021 EU-wide Stress Test

Bank Name	Jyske Bank
LEI Code	3M5E1GQGKL17HI6CPN30
Country Code	DK



2021 EU-wide Stress Test: Summary

				Jyske Bank					
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w um	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		Net interest income	679	713	668	653	676	674	667
2	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	116	31	31	31	-288	15	15
3	~	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-104	-99	-88	-85	-540	-408	-397
4	4	Profit or (-) loss for the year	216	216	187	173	-438	-87	-72
5	5 (Coverage ratio: non-performing exposure (%)	43.39%	35.81%	31.11%	28.50%	40.47%	34.35%	31.78%
e	6 (Common Equity Tier 1 capital	4,327	4,451	4,543	4,624	3,639	3,477	3,337
7	7 -	Total Risk exposure amount (all transitional adjustments included)	24,114	24,121	24,311	24,674	28,260	28,835	28,759
8	8	Common Equity Tier 1 ratio, %	17.94%	18.45%	18.69%	18.74%	12.88%	12.06%	11.60%
9	9	Fully loaded Common Equity Tier 1 ratio, %	17.94%	18.45%	18.69%	18.74%	12.88%	12.06%	11.60%
1	0	Tier 1 capital	4,802	4,909	4,984	5,065	4,097	3,918	3,777
1	1	Total leverage ratio exposures	92,188	92,188	92,188	92,188	92,188	92,188	92,188
1	.2 I	Leverage ratio, %	5.21%	5.33%	5.41%	5.49%	4.44%	4.25%	4.10%
1	.3 I	Fully loaded leverage ratio, %	5.17%	5.31%	5.41%	5.50%	4.43%	4.25%	4.10%
				Memoran	dum items				
1	.4	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
1	.5	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
1	6	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No

18

New definition of default?

Yes



	Jyske Darik	_															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk expos	ure amounts								
_			A-I	RB	F-	IRB	A-II	RB	F-1	IRB	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
•		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Stage 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 expos
	Central banks		0		0 0	C	0 0	C	0 0		0 0	() () (0 0		0 -
	Central governments		0		0 0	C	0 0	C	0 0		0 0	() () () C		0 -
	Institutions		0		D C	C	0 0	C	0 0		0 0	() () (0 0		0 -
	Corporates		40,260	59	1 0	C	0 11,661	361	L 0		0 29,558	2,377	7 540) 71	l 115	24	6 45
	Corporates - Of Which: Specialised Lending		42		D C	C	0 29	C	0 0		0 42	() () () C		0 100
	Corporates - Of Which: SME		9,581	24	8 C	C	3,186	99	9 0		0 6,381	736		7 31	41	10	5 53
	Retail		30,728	31	5 C	0	5,620	210	0 0		0 28,732	1,944		5 57	7 73	11	.0 36
	Retail - Secured on real estate property		27,912	24	7 C	0	0 4,897	188	3 0		0 28,732 0 26,404 0 2,824 0 23,580	1,472	2 241	42	2 50	5	.3 21
Jyske Bank	Retail - Secured on real estate property - Of Which: SME		3,057	4	2 C	0	0 566	22	2 0		0 2,824	198	5	7 2	2 6	1	.8 49
JYSKE DOLLK	Retail - Secured on real estate property - Of Which: non-SME		24,855	20	4 C	0	0 4,331	166	5 0		0 23,580	1,274	1 204	40) 44	. 3	3 46 45. 0 100. 55 05 53. 36. 63 21. 36. 63 21. 38 84 49. 34
	Retail - Qualifying Revolving		0		D C	C	0 0	C	0 0		0 0	() () () C		0 -
	Retail - Other Retail		2,816	6	8 C	0	0 722	22	2 0		0 2,328	472	2 65	5 15	5 23	5	8 89.
	Retail - Other Retail - Of Which: SME		731	3	1 C	C	0 197	8	3 0		0 404	313	3 28	3	10	2	58 89.0 27 98.4 31 82.0
	Retail - Other Retail - Of Which: non-SME		2,085	3	7 C	C	0 526	14	1 0		0 1,924	159	37	7 11	13	3	1 82.0
	Equity		0		D		0	C			0	0) () (0 0		0 -
	Securitisation																
	Other non-credit obligation assets		830		D		830	C			830	() () (0 0		0 -
	IRB TOTAL		71,818	900	5 0	0	18,111	571	0		0 59,120	4,320	846	5 128	8 188	35	42.16

									Actual					
									31/12/2020					
			Exposu	re values			Risk expos	ure amounts						
		A	-IRB	F-IF	RB	A-I	RB	F-	IRB			Stock of	Stock of Stock of	Coverage Ratio -
RowN um	(min EU	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for provisions for Stage 2 exposure Stage 3 exposure	Charles 2 and a survey
19	Central banks		0 (0		0 0	C	0 0		0 0	0	0	0 0	0 -
20	Central governments		0 (0		0 0	C	0		0 0	0	0	0 0	0 -
21	Institutions		0 (0		0 0	C	0		0 0	0	0	0 0	0 -
22	Corporates	38,56	5 562	0		11,257	351	. 0		0 28,933	2,334 51	0 6	8 112 23	32 45.40%
23	Corporates - Of Which: Specialised Lending	4	2 (0) 29	C	0 0		0 42	2 0	0	0 0	0 100.00%
24	Corporates - Of Which: SME	8,64	4 220	0		3,080	89	0 0		0 6,202	. 718 16	9 3	0 40 9	92 54.79%
25	Retail	30,46		0		5,601	208	0		0 28,485	1,930 30	4 5	7 73 10	09 35.90%
26	Retail - Secured on real estate property	27,69	3 246	0		9 4,887	186	б О		0 26,186	1,471 24	1 4	2 50 5	53 21.90%
DENMARK	Retail - Secured on real estate property - Of Which: SME	3,05	5 42	0		566	22	0		0 2,823		7	2 6 1	49.82%
	Retail - Secured on real estate property - Of Which: non-SME	24,63	7 204	0		9 4,321	164	0		0 23,363	1,274 20	4 4	0 44 3	34 16.85%
29	Retail - Qualifying Revolving		0 (0		0 0	C	00		0 0	0	0	0 0	0 -
30	Retail - Other Retail	2,77	4 67	0) 714	22	0		0 2,299	459 6	4 1	5 23 5	57 88.94%
31	Retail - Other Retail - Of Which: SME	71	4 31	0) 194	8	0		0 400	301 2	7	4 10 2	27 98.36% 30 81.81%
32	Retail - Other Retail - Of Which: non-SME	2,05	9 36	0		520	14	0		0 1,899	158 3	6 1	1 13 3	.0 81.81%
33	Equity		0 (0	C			C	0	0	0 0	0 -
34	Securitisation													
35	Other non-credit obligation assets	83	0 (830	C			830	0	0	0	0 -
36	IRB TOTAL	69,86	2 875	0	(17,688	559	0		0 58,249	4,265 814	4 124	4 185 34	41.85%

											Actual						
											31/12/2020						
					Exposu	ire values			Risk expos	ure amounts							
				A-]	IRB	F-IR	RB	A-I	RB	F-I	RB		a	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure		
37		Central banks		0	(0 0		0 0	(0 0		0 0	0	0 0) 0	C	J
38		Central governments		0	(0 0		0 0	(0 0		0 0	0	0 0) 0	C	J –
39		Institutions		0	(0 0		0 0	(0 0		0 0	0	0 0) 0	C	J -
40		Corporates		140		3 0		0 58	:	1 0		0 72	3	3 0) 0	2	2 77.54%
41		Corporates - Of Which: Specialised Lending		0	(0 0		0 0	(0 0		0 0	0	0 0) 0	0) -
42		Corporates - Of Which: SME		71		1 0		0 20	(0 0		0 32	2	1 0	0	1	1 45.74%
43		Retail		5	(0 0		0 1	(0 0		0 3	2	0 0	0	0	0 123.08%
44		Retail - Secured on real estate property		1	(0 0		0 0	(0 0		0 1	0	0 0	0	0	J -
45	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	(0 0		0 0	(0 0		0 0	0	0 0	0	0	J -
46	OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME		1	(0 0		0 0	(0 0		0 1	0	0 0	0	0	J -
47		Retail - Qualifying Revolving		0	(0 0		0 0	(0 0		0 0	0	0 0	0	0	J -
48		Retail - Other Retail		4	(0 0		0 1	(0 0		0 2	2	0 0	0	0	0 123.08%
49		Retail - Other Retail - Of Which: SME		3	(0 0		0 1	(0 0		0 1	2	0 0	0 0	0	J -
50		Retail - Other Retail - Of Which: non-SME		1	(0 0		0 0	(0 0		0 1	0	0 0	0	0	0 123.08%
51		Equity		0	(0		0	(D		0	0	0 0	0	0	J -
52		Securitisation															
53		Other non-credit obligation assets		0	(0		0	(D		0	0	0 0	0	0	J -
54		IRB TOTAL		145		8 0		0 60	1	L 0		0 75	5	3 0	0	2	2 79.58%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRI	В	F-1	RB	A	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	() 0	0) () (0 0)	0	0	0 () (0	0	J -
56		Central governments		0	(0	0) () (0 0)	0	0	0) (0 0	0	J –
57		Institutions		0	(0	0) () (0 0)	0	0	0) (0 0	0 0) -
58		Corporates		0	(0	0) () (0 0)	0	0	0) (0 0	0 0) -
59		Corporates - Of Which: Specialised Lending		0	(0	0) () (0 0)	0	0	0)	0 0	0	<i>)</i> -
60		Corporates - Of Which: SME		0	(0	0) () (0 0)	0	0	0)	0 0	0 0	J -
61		Retail		0	(0	0) () (0 0)	0	0	0) (0 0	0	J -
62		Retail - Secured on real estate property		0	(0	0) () (0 0)	0	0	0) (0 0	0	j -
63	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0	0) () (0 0)	0	0	0 () (0 0	0 0	ر ا
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0	0) () (0 0)	0	0	0) (0 0	0 0	j -
65		Retail - Qualifying Revolving		0	(0	0) () (0 0)	0	0	0) (0 0	0 0	J -
66		Retail - Other Retail		0	(0	0) () (0 0)	0	0	0) (0 0	0	J -
67		Retail - Other Retail - Of Which: SME		0	(0	0) () (0 0)	0	0	0 0) () ()	0	J -
68		Retail - Other Retail - Of Which: non-SME		0	() 0	0) () (0 0)	0	0	0 ()) ()	0	J -
69		Equity		0	()		() ()			0	0 () () ()	0	J -
70		Securitisation																
71		Other non-credit obligation assets		0	(() ()			0	0 () (0	0) -
72		IRB TOTAL		0	(0	0	0 0) (0 0		0	0) () (0 0	0	/-

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											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-]	IRB	F-II	RB	A-1	IRB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		0	(0 0	(0 0	(0 0)	0 0	0	0 0) 0		0 -
92		Central governments		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
93		Institutions		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
94		Corporates		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
95		Corporates - Of Which: Specialised Lending		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
96		Corporates - Of Which: SME		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
97		Retail		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
98		Retail - Secured on real estate property		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
99		Retail - Secured on real estate property - Of Which: SME		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
101		Retail - Qualifying Revolving		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
102		Retail - Other Retail		0	(0 0	(0 0	(0 0)	0 0	0	0 0) 0		0 -
103		Retail - Other Retail - Of Which: SME		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
104		Retail - Other Retail - Of Which: non-SME		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
105		Equity		0	(0	()		C	0	0 0) 0		0 -
106		Securitisation															
107		Other non-credit obligation assets		0	(0	()		C	0	0 0) 0		0 -
108		IRB TOTAL		0	0	0	() 0	C) 0		0 0	0) 0	0	() -

											Actual						
											31/12/2020						
					Expos	ure values			Risk expos	ure amounts							
				A-I	RB	F-:	RB	A-I	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
110		Central governments		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
111		Institutions		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
112		Corporates		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	[-
113		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
114		Corporates - Of Which: SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	[-
115		Retail		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
116		Retail - Secured on real estate property		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
119		Retail - Qualifying Revolving		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
120		Retail - Other Retail		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
121		Retail - Other Retail - Of Which: SME		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
122		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
123		Equity		0		0		0		D		C	0	0	0	0 0	
124		Securitisation															
125		Other non-credit obligation assets		0		0		0		D		0	0	0	0	0 0	
126		IRB TOTAL		0		0 0	0	0		0	0) 0	0	0		0 0	I-

											Actual							
											31/12/2020							
					Exposi	ure values			Risk expos	sure amounts								
				A-I	RB	F-1	RB	A-	IRB	F	-IRB			0 0	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
128		Central governments		0		0 0	0	0		0	0	0 0) 0	() () () 0) –
129		Institutions		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
130		Corporates		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
131		Corporates - Of Which: Specialised Lending		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
132		Corporates - Of Which: SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) -
133		Retail		0		0 0	0	0		0	0	0 (0 0	() () () 0) –
134		Retail - Secured on real estate property		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
137		Retail - Qualifying Revolving		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
138		Retail - Other Retail		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
139		Retail - Other Retail - Of Which: SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
140		Retail - Other Retail - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
141		Equity		0		0		0		0		C	0 0	() () () 0) –
142		Securitisation																
143		Other non-credit obligation assets		0		0		0		0		(0 0	() () () 0) -
144		IRB TOTAL		0		0 0	0	0		0		0 0	0	0	0	0	0	-

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ure amounts								
	A-1	IRB	F-1	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Datia
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	otage o exposare
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0			0	0			0	0	0	0	0	0	
	0	0			0	0			0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	sure amounts								
			Ą	A-IRB	F-	IRB	A-1	[RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Rati
RowN um		(min El	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure Sta	age 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 and a second
145		Central banks		0	0 0		0 0		0 0)	0	0 0	C	0	0) (0 -
146		Central governments		0	0 0		0 0		0 0)	0	0 0	0	0	0) (0 -
147		Institutions		0	0 0		0 0		0 0)	0	0 0	0	0	0) (0 -
148		Corporates		0	0 0		0 0		0 0)	0	0 0	C	0	0) (0 -
149		Corporates - Of Which: Specialised Lending		0	0 0		0 0		0 0		0	0 0	C	0	0) (0 -
150		Corporates - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	C	0	0) (0 -
151		Retail		0	0 0		0 0		0 0)	0	0 0	0	0	0) (0 -
152		Retail - Secured on real estate property		0	0 0		0 0		0 0)	0	0 0	0	0	0) (0 -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0	() (0 -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0		0 0)	0	0 0	0	0	() (0 -
155		Retail - Qualifying Revolving		0	0 0		0 0		0 0)	0	0 0	0	0	0) (0 -
156		Retail - Other Retail		0	0 0		0 0		0 0)	0	0 0	0	0	() (0 -
157		Retail - Other Retail - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0	0) (0 -
158		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0		0 0)	0	0 0	0	0	() (0 -
159		Equity		0	0		0		0			00	0	0	0)	0 -
160		Securitisation															
161		Other non-credit obligation assets		0	0		0		D			0 0	0	0	() (0 -
162		IRB TOTAL		0	0 0		0 0		0 0		0	0 0	0	0	0		S -

									Actual							
									31/12/2020							
			Exposi	ire values			Risk expos	sure amounts								
		A	-IRB	F-IRB		A-	IRB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(min	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0	0 0	C) 0		0	0	0 0		0	0	0 0) (Ĵ-
164	Central governments		D	0 0	C) 0		0	0	0 0		0	0	0 0) (- ز
165	Institutions		0	0 0	C) 0		0	0	0 0		0	0	0 0) (<u>ا</u> ر
166	Corporates		D	0 0	C) 0		0	0	0 0		0	0	0 0) (<u>- ز</u>
167	Corporates - Of Which: Specialised Lending		0	0 0	C) 0		0	0	0 0		0	0	0 0) (<u>ا</u> ر
168	Corporates - Of Which: SME		D	0 0	C) 0		0	0	0 0		0	0	0 0) (_ ر
169	Retail		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ر
170	Retail - Secured on real estate property		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ز
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		D	0 0	C) 0		0	0	0 0		0	0	0 0) (_ ر
172	Retail - Secured on real estate property - Of Which: non-SME		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ز
173	Retail - Qualifying Revolving		D	0 0	C) 0		0	0	0 0		0	0	0 0) ((
174	Retail - Other Retail		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ز
175	Retail - Other Retail - Of Which: SME		D	0 0	C) 0		0	0	0 0		0	0	0 0)) –
176	Retail - Other Retail - Of Which: non-SME		0	0 0	C	0 0		0	0	0 0		0	0	0 0	() -
177	Equity		0	0		0		0		0		0	0	0 0	() –
178	Securitisation															
179	Other non-credit obligation assets		0	0		0		0		0		0	0	0 0	(_ ر
180	IRB TOTAL			0 0	0	0		0	0	0 0		0		0 0	(1-

										Actual							
										31/12/2020							
				Εχροςι	ure values			Risk expos	sure amounts								
			A-I	RB	F-1	RB	A-I	RB	F-	-IRB				Stock of	Stock of	Stock of provisions for	Coverage Rat
N		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0		0 0	(0 0		0 0	0	0 0)	0	0 (0 (0 0	ງ -
	Central governments		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	ງ -
	Institutions		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u>)</u> -
	Corporates		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	J -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u>ງ</u> -
	Corporates - Of Which: SME		0		0 0	(0 0		0 0	0	0 0)	0	0 (0 (D C	<u>ງ</u> -
	Retail		0		0 0		0 0		0 0	0	0 0)	0	0 (0 (0 0	<u>)</u> -
	Retail - Secured on real estate property		0		0 0	(0 0		0 0	0	0 0)	0	0 (0 (D C	<u>ງ</u> -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 0	0	0 0)	0	0 (0 (D C	<u>ງ</u> -
	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u>ງ</u> -
	Retail - Qualifying Revolving		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u>ງ</u> -
	Retail - Other Retail		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u>ງ</u> -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u></u> კ -
	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0 0	0	0 0)	0	0 () (D C	<u>ן</u> -
	Equity		0		0		0		0		0)	0	0 () (0 0	J -
	Securitisation																
	Other non-credit obligation assets		0		0		0		0		0)	0	0 (0 (0 0	J -
	IRB TOTAL		0		0 0	(0		0 0		0 0		0	0 0		0	ノ- <u> </u>





													Baseline Scenario									
						31/12/2021	-						31/12/2022							31/12/2023		
		Sta (mln EUR, %)	tage 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 Stag	ge 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 Sta	ge 2 exposure Stage	3 exposure	Stock of Stoc provisions for provisi Stage 1 exposure Stage 2 d	ons for provisions fo	or Stage 2 or
	Central banks		0	0	0		0 () () -	0	0	0	0 0	0	() -	0	0	0	0	0	0 -
	Central governments		0	0	0) () () -	0	0	0	0 0	0	() -	0	0	0	0	0	0 -
	Institutions		0	0	0		0 0) () –	0	0	0	0 0	0	() -	0	0	0	0	0	0 -
	Corporates		28,718	2,233	826	34	4 94	299	36.18%	28,678	2,046	1,054	4 32	89	347	7 32.92%	28,625	1,886	1,266	32	83	393
	Corporates - Of Which: Specialised Lending		41	1	0) 1	. (93.33%	41	1	0	0 0	1	(93.04%	40	1	1	0	1	1
	Corporates - Of Which: SME		6,159	671	258	18	3 36	125	48.31%	6,163	600	325	5 17	34	148	45.61%	6,160	540	389	17	32	171
	Retail		28,489	1,551	680	3	1 51	164	24.09%	28,407	1,292	1,021	1 32	42	214	20.92%	28,252	1,120	1,348	32	36	171 262
	Retail - Secured on real estate property		26,109	1,213	576	24	4 35	95	16.47%	25,975	1,042	881	1 24	30	133	3 15.11%	25,791	933	1,175	24	26	170
	Retail - Secured on real estate property - Of Which: SME		2,835	154	69		1 4	- 21	. 30.89%	2,837	125	96	5 1	3	24	1 24.53%	2,830	106	122	1	3	26
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		23,274	1,059	507	23	3 31	. 74	14.52%	23,139	917	785	5 23	26	110	13.95%	22,961	827	1,053	23	24	144
	Retail - Qualifying Revolving		0	0	0		0 0) () -	0	0	0	0 0	0	() -	0	0	0	0	0	0 -
	Retail - Other Retail		2,380	338	104	-	7 15	69	66.33%	2,432	250	140) 7	12	. 80) 57.61%	2,461	188	173	8	9	92
	Retail - Other Retail - Of Which: SME		465	215	49		2 6	32	65.99%	508	153	68	3 2	4	37	54.72%	536	108	85	3	3	42
	Retail - Other Retail - Of Which: non-SME		1,915	123	55		5 9	37	66.64%	1,924	98	72	2 5	7	43	60.34%	1,925	80	87	5	6	50
	Equity		0	0	0		0 0) () -	0	0	0	0 0	0	() -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		830	0	0		0 0	0) –	830	0	0	0 0	0	() -	830	0	0	0	0	0 -
	IRB TOTAL		58,038	3,785	1,505	64	144	462	30.72%	57,915	3,338	2,075	63	131	561	. 27.02%	57,707	3,007	2,614	63	119	654 25

												Baseline Scenari)									
					31/12/2021							31/12/2022						31/12/20	23			
RowN um	(mln EUF		e Stage 2 exposure	e 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	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exp	Stock of provisions Stage 1 expo	for provisions for stage 2 expo	Stock o for provisions sure Stage 3 exp	f for osure Stage 3 expos	
37	Central banks		0	0 0	C	0 0) () -		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
38	Central governments		0	0 0	C	0 0) () -		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
39	Institutions		0	0 0	C	0 0) () -		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
40	Corporates	7	0	4 3	C	0 0)	3 79.36%	7	0 4	2	4)	0	3 76.73%	69	4	4	0	0	3 74	4.59%
41	Corporates - Of Which: Specialised Lending		0	0 0	C	0 0) () -		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
42	Corporates - Of Which: SME	3	51	2 2	C	0 0)	. 57.79%	3	1 2	2	2)	0	1 57.01%	31	2	2	0	0	1 56	5.27%
43	Retail		4	1 0	C	0 0) (73.75%		4 1	(0)	0	0 58.34%	o 4	1	0	0	0	0 51	1.09%
44	Retail - Secured on real estate property		1	0 0	C	0 0) () 12.77%		1 0	(0)	0	0 12.79%	1	0	0	0	0	0 12	2.81%
45 GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0 0	C	0 0) () -		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
46 GLRMANT	Retail - Secured on real estate property - Of Which: non-SME		1	0 0	C	0 0) () 12.77%		1 0	(0	D	0	0 12.79%	1	0	0	0	0	0 12	2.81%
47	Retail - Qualifying Revolving		0	0 0	C	0 0) () -		0 0	(0	D	0	0 -	0	0	0	0	0	0 -	
48	Retail - Other Retail		3	1 0	C	0 0) (75.61%		3 1	(0)	0	0 60.39%	3	1	0	0	0		3.21%
49	Retail - Other Retail - Of Which: SME		1	1 0	C	0 0) () 21.21%		2 1	(0)	0	0 21.98%	2	1	0	0	0	·	2.74%
50	Retail - Other Retail - Of Which: non-SME		1	0 0	C	0 0) (120.02%		1 0	(0)	0	0 116.97%	1	0	0	0	0	0 113	3.96%
51	Equity		0	0 0	C	0 0) () -		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
52	Securitisation																					
53	Other non-credit obligation assets		0	0 0	C	0 0) () –		0 0	(0)	0	0 -	0	0	0	0	0	0 -	
54	IRB TOTAL	7	4	5 4	0	0	3	78.96%	74	4 5	4	4		0	3 75.14%	73	4	5	0	0	4 72.3	31%

											Baseline Scenario)									
				31/12/2021							31/12/2022							31/12/2023			
owN Jm		(mln EUR, %)	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for ire Stage 3 exposure	Coverage Ratio Stage 3 exposur
55	Central banks		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (<i>δ</i> -
56	Central governments		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (<u>ງ</u> -
57	Institutions		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
58	Corporates		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
59	Corporates - Of Which: Specialised Lending		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
60	Corporates - Of Which: SME		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
61	Retail		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
62	Retail - Secured on real estate property		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
⁶³ N.A.	Retail - Secured on real estate property - Of Which: SME		0 0 0		0 0	(0 -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0 0		0 0	(0 -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
65	Retail - Qualifying Revolving		0 0 0		0 0	(0 -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
66	Retail - Other Retail		0 0 0		0 0	(0 -		0 0) (0 () (0 0	-	0		0 0		0	0 (<u> </u>
67	Retail - Other Retail - Of Which: SME		0 0 0		0 0	(D -		0 0) (0 () (0 0	-	0		0 0		0	0 (ე -
68	Retail - Other Retail - Of Which: non-SME				0 0	(0 -		0 0) (0 () (0 0	-	0		0 0		0	0 (<u>ງ</u> -
69	Equity		0 0 0		0 0	(0 -		0 0) (0 () () 0	-	0		0 0		0	0 (ე -
70	Securitisation																				
71	Other non-credit obligation assets		0 0 0		0 0	(0 -		0 0) (0 () () 0	-	0		0 0		0	0 (ე -
72	IRB TOTAL		0 0 0		0 0	C) -) 0	C			0	-	0		0 0		D	0 0	<u>)</u> -

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
ln EUR, %)		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 S	Stage 2 exposure St	age 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 exposu
	0	0	0	0	C) 0	-	0	0	() 0	0	0	-	0	0	0	0	0) (o -
	0) 0	0	0	C) 0	-	0	0	() 0	0	0	-	0	0	0	0	0) (o -
	0	0 0	0	0	C) 0	-	0	0	() 0	0	0	-	0	0	0	0	0	(J -
	29,337	2,276	861	36	98	322	37.44%	29,295	2,085	1,094	ł 34	93	373	34.11%	29,240	1,923	1,310	33	87	421	1 32.14 1 92.95 3 45.58 4 19.47
	41	. 1	0	0	1	0	93.33%	41	1	() 0	1	0	93.04%	40	1	1	0	1	1	1 92.95
	6,336 28,736	689	289	19	38	3 145	50.13%	6,340			3 17	36	169	47.33%	6,336	555 1,129	423	17	33	193	3 45.58
	28,736	1,563	684	31	51	165	24.17%	28,652	1,302	1,028	32	42	216	20.98%	28,495	1,129	1,357	32	36	264	4 19.47
	26,324	1,216	578	24	35	5 95	16.46%	26,187	1,045	885	5 24	30	134	15.10%	26,000	937	1,181	24	27	171	1 14.45
	2,836	5 154	69	1	4	ł 21	30.89%	2,838	125	96	5 1	3	24	24.53%	2,831	106	122	1	3	26	1 14.45 6 21.13
	23,488	3 1,062	509	23	31	. 74	14.51%	23,349	920	789	23	26	110	13.95%	23,168	831	1,059	23	24	145	5 13.68
	0	0	0	0	C) 0	-	0	0	(0	0	0	-	0	0	0	0	0	0	<u></u> კ-
	2,412	347		7	16	5 70	66.25%	2,465		143	8 8	12	82	57.49%	2,496	192	176	8	9	94	4 53.01 3 48.71 1 57.25
	471			2	6	5 32	65.37%	516		70) 2	5	38	54.09%	546	112	88	3	3	43	3 48.71
	1,941	. 123	56	5	ç g	9 38	67.04%	1,949	98	73	5 5	7	44	60.71%	1,950	81	89	5	6	51	1 57.25
	0	0	0	0	C) 0	-	0	0	(0 0	0	0	-	0	0	0	0	0	()-
	830	0	0	0	C) 0	-	830		(0	0	0	-	830	0	0	0	0	0	ō -
	58,903	3,839	1,545	67	148	488	31.57%	58,777	3,387	2,122	65	134	589	27.75%	58,566	3,053	2,668	65	122	685	5 25.69 ^o







													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023	-	-	
towN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expo	sure Stage 3 exposu	Stock of e provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
109	Central banks		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
110	Central governments		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
111	Institutions		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
112	Corporates		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
113	Corporates - Of Which: Specialised Lending		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
114	Corporates - Of Which: SME		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
115	Retail		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
116	Retail - Secured on real estate property		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
¹¹⁷ N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
118 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
119	Retail - Qualifying Revolving		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
120	Retail - Other Retail		0	0	0	() 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
121	Retail - Other Retail - Of Which: SME		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
122	Retail - Other Retail - Of Which: non-SME		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
123	Equity		0	0	0	()) 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
124	Securitisation																					
125	Other non-credit obligation assets		0	0	0	() 0	-	(0	0 0	0		0	0 -	0	0	0	0	0	0 -
126	IRB TOTAL		0	0	0	(0	-	C	0	0 0	0		0	D -	0	0	0	0	0	0 -

RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposur	e 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	e 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
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		0 0) 0	0	-	0	0		0	0	0	-		0 0	0	0	0	0	-

										Baseline Scenario	·									
				31/12/2021						31/12/2022							31/12/2023			
EUR, %)		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
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I											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
R, %)	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
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	0	0	0	0) (0 0	-	0	0	0	0	0	C) -	C	C) (00	0	0	r
	0	0	0	0) (0 0	-	0	0	0	0	0	C) -	C	C) (00	0	0	
	0	0	0	0) ()	0 0	-	0	0	0	0	0	0) -	C	0) ()	0 0	0	0	
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	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		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 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure 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
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										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		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
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						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expo	osure Stage 3 exposu		Stock of provisions fo re Stage 2 expos	Stock of r provisions f ire Stage 3 expos	for Covera sure Stage 3	age Ratio - 3 exposure Stag	ge 1 exposure Stage 2	exposure Stage 3 exp	Stock of sure provisions fo	Stock of provisions fo	Stock of r provisions for ure Stage 3 exposu	
	Central banks		0	0	0) (0 -	0)	0	0	0	0	0 -		0	0	0	0	0	0 -
	Central governments		0	0	0) () (D -	0)	0	0	0	0	0 -		0	0	0	0	0	0 -
	Institutions		0	0	0) () (D -	0)	0	0	0	0	0 -		0	0	0	0	0	0 -
	Corporates		28,187	2,541	1,049	150	5 150	439	9 41.87%	26,898	3	3,017 1,8	62 1	.65	181	670	35.97%	25,602	3,348	2,828	.35	205 9	944
	Corporates - Of Which: Specialised Lending		41	1	0		1	(0 100.00%	39)	2	1	1	2	1	100.00%	37	3	2	0	3	2
	Corporates - Of Which: SME		6,012	755	322	84	1 60	188	8 58.58%	5,681		849 5	59	88	73	301	53.76%	5,345	894	850	71	80 4	134
	Retail		28,276	1,587	858	78	3 73	3 24	5 28.52%	27,856	5	1,395 1,4	69	82	62	369	25.12%	27,362	1,283	2,075	72	56 4	193
	Retail - Secured on real estate property		25,908	1,256	735	6	1 52	2 15	7 21.36%	25,460)	1,155 1,2	83	63	46	254	19.80%	24,962	1,106	1,831	56	44 3	351
	Retail - Secured on real estate property - Of Which: SME		2,819	155	84		3 (5 30	0 35.86%	2,794	ł	131 1	33	3	5	36	27.05%	2,760	118	180	3	5	42
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		23,090	1,100	651	59	9 45	5 12	7 19.49%	22,667	,	1,024 1,1	50	60	41	218	18.96%	22,202	988	1,651	53	39 3	310
	Retail - Qualifying Revolving		0	0	0) () (D -	0)	0	0	0	0	0 -		0	0	0	0	0	0 -
	Retail - Other Retail		2,367	331	123	17	7 2:	88	8 71.27%	2,396	5	240 1	86	18	16	115	61.76%	2,400	178	244	17	13 1	142
	Retail - Other Retail - Of Which: SME		462	208	59		5 8	3 37	7 63.50%	498	3	139	92	6	6	49	52.98%	516	91	121	5	4	60
	Retail - Other Retail - Of Which: non-SME		1,906	123	64	12	2 13	3 50	0 78.40%	1,898	3	101	94	13	10	66	70.36%	1,884	87	123	11	9	82
	Equity		0	0	0) () (D -	0)	0	0	0	0	0 -		0	0	0	0	0	0 -
	Securitisation																						
	Other non-credit obligation assets		830	0	0) () (D -	830)	0	0	0	0	0 -		830	0	0	0	0	0 -
	IRB TOTAL		57,293	4,128	1,907	234	223	684	4 35.86%	55,585	4	4.412 3.3	31 2	46	43 1	.039	31.18%	53,794	4.631	.902 2	07 2	261 1.43	37 29

														Adverse Scenario										
							31/12/2021							31/12/2022						31/12/20	23			
RowN um			(mln EUR, %	Stage 1 exposure	e 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 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 exp	Stock of provisions Stage 1 expo		Stock of r provisions ure Stage 3 expo	for Store 2	je Ratio - exposure
37		Central banks		C	0 0	0 0) (0	C) -	() 0) (0 0		0 () -	0	0	0	0	0	0 -	
38		Central governments		C	0 0	0 0) (0	C) -	C	0 0) (0 0		0 () -	0	0	0	0	0	0 -	
39		Institutions		C	0 0	0 0) (0	C) -	C	0 0) (0 0		0 () -	0	0	0	0	0	0 -	
40		Corporates		69	9 4	4 4	ł	. 1	3	90.38%	65	5 6	5 6	6 1		1 5	5 85.80%	62	8	8	1	1	6	81.26%
41		Corporates - Of Which: Specialised Lending		C	0 0	0 0) (0	C) -	() 0) (0 0		0 () -	0	0	0	0	0	0 -	
42		Corporates - Of Which: SME		31	1 3	3 2	2	. 0	2	2 78.69%	29	9 4	ł	3 1		0	2 75.35%	6 27	4	4	0	1	3	71.60%
43		Retail		4	4 1	L C) (0	C) 67.92%	۷	1 1		1 0		0 (53.71%	6 4	1	1	0	0	0	48.58%
44		Retail - Secured on real estate property		1	1 0	0 0) (0	C) 18.77%	1	0) (0 0		0 (18.66%	6 1	0	0	0	0	0	18.58%
45	GERMANY	Retail - Secured on real estate property - Of Which: SME		C	0 0	0 0) (0 0	C) -	C) 0) (0 0		0 () -	0	0	0	0	0	0 -	
46	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		1	1 0	0 0) (0 0	C) 18.77%	1	0) (0 0		0 (18.66%	6 1	0	0	0	0	0	18.58%
47		Retail - Qualifying Revolving		C	0 0	0 0) (0 0	C) -	(0 0) (0 0		0 () -	0	0	0	0	0	0 -	
48		Retail - Other Retail		3	3 1	L) (0 0	C	69.72%		3 1	. (0 0		0 (55.62%	6 3	1	1	0	0	0	50.63%
49		Retail - Other Retail - Of Which: SME		1	1 1	L) (0 0	C) 27.18%	2	2 1	. (0 0		0 (28.44%	6 2	0	0	0	0	0	29.71%
50		Retail - Other Retail - Of Which: non-SME		1	1 0) (0 0	C	119.86%	1	0) (0 0		0 (115.93%	6 1	0	0	0	0	0	111.91%
51		Equity		C	0 0) () (0 0	C) -	() 0) (0 0		0 () -	0	0	0	0	0	0 -	
52		Securitisation																						
53		Other non-credit obligation assets		C	0 0	0 0) (0 0	C) -	(0 0) (0 0		0 () -	0	0	0	0	0	0 -	
54		IRB TOTAL		72	2 6	6 4	- 1	1	4	88.68%	69	7	' (5 1		1 5	83.13%	o 66	8	9	1	1	7	78.65%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 exposure St	tage 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	e 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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks		0 0	0)	0 0	() -	(0 0) (0 () () -	C		0 0		0	0 (J-
56	Central governments		0 0	0)	0 0	() -	(0 0) (0 () () () -	C		0 0		0	0 (ა-
57	Institutions		0 0	0)	0 0	() -	(0 0) (0 () () () –	C		0 0		0	0 (J -
58	Corporates		0 0	0)	0 0	() -	(0 0) (0 () () () –	C		0 0		0	0 (ე -
59	Corporates - Of Which: Specialised Lending		0 0	0)	0 0	() -	(0 0) (0 () () () –	C		0 0		0	0 (ົງ -
60	Corporates - Of Which: SME		0 0	0		0 0	(D -	(0 0) (0 () () () –	C		0 0		0	0 (ົງ-
61	Retail		0 0	0		0 0	(D -	(0 0) (0 () () () -	C		0 0		0	0 (ე -
62	Retail - Secured on real estate property		0 0	0		0 0	(D -	(0 0) (0 () () () -	C		0 0		0	0 (ე -
63 64 N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0		0 0	() -	(0 0) (0 () (0 () -	C		0 0		0	0 (ე -
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0		0 0	() -	(0 0) (0 () (0 () -	C		0 0		0	0 (<u>ງ</u> -
65	Retail - Qualifying Revolving		0 0	0		0 0	() -	(0 0) (0 () (0 () -	C		0 0		0	0 (<u>ງ</u> -
66	Retail - Other Retail		0 0	0		0 0	() -	(0 0) (0 () () () -	C		0 0		0	0 (<u>ა</u> -
67	Retail - Other Retail - Of Which: SME		0 0	0		0 0	(D -	(0 0) (0 () () () -	C		0 0		0	0 (ე -
68	Retail - Other Retail - Of Which: non-SME		0 0	0		0 0	(D -	(0 0) (0 () () () -	C		0 0		0	0 (ე -
69	Equity		0 0	0		0 0	() -	(0 0) (0 ()) () -	C		0 0		0	0 (ງ-
70	Securitisation																					
71	Other non-credit obligation assets		0 0	0		0 0	() -	(0 0) (0 ()	0 () -	C		0 0		0	0 (ງ-
72	IRB TOTAL		0 0	0		0 0	C) -	C	0	C	0 0		0 0	-	0		0 0		0	0 0	ן - ר

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
nln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	tage 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
	0	0	C	0 0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0) (0 -
	0	0	C) ()	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0) C) -
	0	0	C) C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0) C) -
	28,795	2,590	1,089	9 164	156	471	43.26%	27,479	3,078	1,918	174	188	713	37.17%	26,155	3,416	2,902	142	212	1,001	1 34.47% 2 100.00% 3 52.26% 3 23.81% 3 19.18% 2 23.07% 2 18.76%
	41	1	C) 1	1	0	100.00%	39	2	1	1	2	1	100.00%	37	3	2	0	3	2	2 100.00%
	6,185	776	354	ł 87	63	214	60.44%	5,843	873	598	91	76	330	55.23%	5,497	919	898	74	83	469	9 52.26%
	28,520 26,121	1,599		3 79	73	247	28.59%	28,097	1,406	1,479	83	63	372	25.17%	27,598	1,294 1,112	2,091	73	57	498	3 23.81%
	26,121	1,259	738	62	52	158	21.35%	25,668	1,161	1,289	64	47	255	19.80%	25,164	1,112	1,841	56	44	353	3 19.18%
	2,820		84	4 3	6	30	35.86%	2,795	131	133	3	5	36	27.05%	2,761	118	180	3	5	42	2 23.07%
	23,301	1,104	654	59	46	127	19.49%	22,873	1,030	1,156	61	41	219	18.96%	22,403	994	1,661	53	39	312	18.76%
	0	0	C	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0) C	0 -
	2,399	340	126	5 17	21	89	71.13%	2,429		190	19	16	117	61.57%	2,433	182	250	17	13	145	5 57.90% 1 48.76%
	468	216	60) 5	9	38	62.86%	506		95	6	6	50	52.39%	525	95	125	6	4	61	48.76%
	1,931	124	65	5 12	13	51	78.73%	1,923	102	96	13	10	67	70.67%	1,908	87	125	11	9	84	4 67.05%
	0	0	C) C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	C) -
	830		C	0 0	0	0	-	830	0	0	0	0	0	-	830		0	0	0) C) -
	58,145	4,189	1,952	243	229	718	36.77%	56,406	4,484	3,397	257	250	1,085	31.94%	54,583	4,710	4,993	215	269	1,498	30.01%

Adverse Scenar







													Adverse Scenario									
						31/12/2021			-				31/12/2022						31/12/2023			
RowN um			Stage 1 exp (mln EUR, %)	osure Stage 2 exposu	re 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	re Stage 2	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for ire Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	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
109		Central banks		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (، د	0 -
110		Central governments		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (י <u>ן</u>	0 -
111		Institutions		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (י ר	0 -
112		Corporates		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (<u>ן</u>	0 -
113		Corporates - Of Which: Specialised Lending		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (۲	0 -
114		Corporates - Of Which: SME		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (י ר	0 -
115		Retail		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (י ר	0 -
116		Retail - Secured on real estate property		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (י ר	0 -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (י	0 -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (۲ (0 -
119		Retail - Qualifying Revolving		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (ז (0 -
120		Retail - Other Retail		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (ז (0 -
121		Retail - Other Retail - Of Which: SME		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (ז (0 -
122		Retail - Other Retail - Of Which: non-SME		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (ז (0 -
123		Equity		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (ז (0 -
124		Securitisation																				
125		Other non-credit obligation assets		0	0 ()	0 (0 0	-	(0	0 0	0 0		0	0 -	0	0	0	0 (ז (0 -
126		IRB TOTAL		0	0 0		0 0	0	-	C	0	0 0	0		0	0 -	0	0	0	0 0	<u>۲</u>	0 -

RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	e 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	e 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 exposur
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	0) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-	(0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	00	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
																				-	
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-

									Adverse Scenario								
			31/12/2021						31/12/2022					31/12/2023			
EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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
	0 0	0	0	0	0	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
	0 0	0	0) 0	0) –	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
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	0 0	0	0) 0	C	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
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											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		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
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	0	0	0	0) (0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0) ()	0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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
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	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
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	0	0	0	0		0 0) -	0	0	(0 0	0	0	-	0		0 0	0	0	0	-
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	0	0 0	0	0		0 C) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
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	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
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	0		0	0) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0) 0	0	0	0	0	-	0	C	0	0)	D () -	0 0	0 0) (0	0	-
	C	0 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	00	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	0 0	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0	-	0	0	0	0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)) -	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0) -	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)) -	0 0			0	0	-
	0		0	0	0	0 0	-	0	0	0	0) -	0 0			0	0	-
	U	0	0	0	0	0	-	0	C	0	0)) -	U) (0	0	-
	0			0							0								0	
	U			0			-	0		0	0 0) - -				0	0	-
	0	, v	U	0	0	U		U	0	Ŭ	0			_	, , , , , , , , , , , , , , , , , , ,	0	, U	0	0	

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure 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
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (0 0) ()) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ -	0	0	ין ט	0	0	0	-		0	0	0	0	-





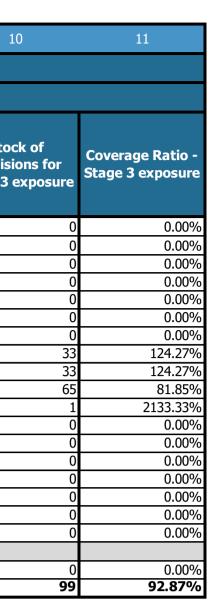
								31/12/202	D			
			Exposure	values	Risk exposu	re amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
		(mln EUR, %)										
22		Central banks	388		0	() 375		0	0 0	C	
23		Central governments	286		0	() 252		0	0	C	
24		Regional governments or local authorities	1,052	(0	() 542	0	0	0 0	C	
25		Public sector entities	20	() 4	(20	0	0	00	C	
26		Multilateral Development Banks	0	(0	(0 0	0	0	0 0	C	
27		International Organisations	0	0	0	(0 0	0	0	0	C	
28		Institutions	233) 67	() 142	0	0	0	C	
29		Corporates	215	2	147	Ľ	5 202	10	3	3 1	C	
30		of which: SME	65	2	52	Ľ	5 56	9	3	3 1	C	
31		Retail	0	2	2 0	2	2 0	0	2	2 0	C	
32	DENMARK	of which: SME	0	(0	(0	0	0	0 0	C	
33		Secured by mortgages on immovable property	17	() 7	(16	1	0	0 0	C	
34		of which: SME	15	() 6	() 14	1	0	0 0	C	
35		Items associated with particularly high risk	0	(0	(0 0	0	0	0 0	C	
36		Covered bonds	6,926	() 693	() 6,926	0	0	0 0	C	
37		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0 0	C	
38		Collective investments undertakings (CIU)	0	(0	(0	0	0	0 0	C	
39		Equity	133	() 248	() 133	0	0	0 0	C	
40		Securitisation										
41		Other exposures	0	() 0	(0 0	0	0	0 0	C	
42		Standardised Total	9,270	6	1,165	7	8,609	11	5	2	0	

								Actual				
								31/12/202	:0			
	_		Exposure	values	Risk exposu	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisio Stage 3 e
43		Central banks	4,383	0	0		0 4,383	() 0	(0
44		Central governments	514	0	0		512		D C) 0	(5
45		Regional governments or local authorities	0	0	0		0 0	(D C) 0	(ა
46		Public sector entities	0	0	0		0 0	() C	0 0	(ა
47		Multilateral Development Banks	0	0	0		0 0	(0 0) 0	(3
48		International Organisations	0	0	0		0 0	(D C) 0	(3
49		Institutions	140	0	69		72 72	(0 0) 1	(ა
50		Corporates	0	0	0		0 0	(0 0	0 0	(J
51		of which: SME	0	0	0		0 0	(D C) 0	(ა
52		Retail	1	5	1	1	8 1	() 5	5 0	(ა
53	GERMANY	of which: SME	0	0	0		0 0	(D C) 0	(J
54		Secured by mortgages on immovable property	2	0	1		2	(0 0	0	(ე
55		of which: SME	0	0	0		0 0	(0 0	0	(ე
56		Items associated with particularly high risk	0	0	0		0 0	(0 0	0	(ე
57		Covered bonds	0	0	0		0 0	(0 0	0	(ე
58		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	(0 0	0	0	ა
59		Collective investments undertakings (CIU)	0	0	0		0 0	(0 0	0 0	(ა
60		Equity	0	0	0		0 0	(0 0) 0	(<u>ა</u>
61		Securitisation										
62		Other exposures	0	0	0		0 0	(0 0	0	(ა
63		Standardised Total	5,040	5	70	8	3 4,970	C) 5	1	0	<u></u> ر

								Actual					
								31/12/2020					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	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
64		Central banks	0	C	0		0 (0 0	0	0	0	0	0.00%
65		Central governments	0	0	0		0 () 0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0		0 () 0	0	0	0	0	0.00%
67		Public sector entities	0	0	0		0 () 0	0	0	0	0	0.00% 0.00%
68		Multilateral Development Banks	0	0	0		0 (0 0	0	0	0	0	0.00% 0.00%
69		International Organisations	0	C	0		0 (0 0	0	0	0	0	0.00%
70		Institutions	0	C	0		0 (0 0	0	0	0	0	0.00%
71		Corporates	0	C	0		0 (0 0	0	0	0	0	0.00% 0.00% 0.00% 0.00%
72		of which: SME	0	0	0		0 (0 0	0	0	0	0	0.00%
73		Retail	0	0	0		0 (0 0	0	0	0	0	0.00%
74	N.A.	of which: SME	0	0	0		0 (0 0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0		0 (0 0	0	0	0	0	0.00%
76		of which: SME	0	0	0		0 (0 0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0		0 (0 0	0	0	0	0	0.00%
78		Covered bonds	0	0	0		0 (0 0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0 0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00%
80		Collective investments undertakings (CIU)	0	0	0		0 0	0 0	0	0	0	0	0.00%
81		Equity	0	0	0		0 0	0 0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	0	0	0		0 0	0 0	0	0	0	0	0.00%
84		Standardised Total	0	0	0		0 0	0	0	0	0	0	0.00%

[1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	re amounts						
:UR, %)	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 o provision Stage 3 exp
.UK, 70)	4,771	0	0	0	4,758	0	0	0	0	
	1,307	0	0	0	1,270			0	0	
	1,052	0	0	0	542			<u> </u>	-	
	20	0	4	0	20			0	0	
	94	0	0	0	0				0	
	0	0	0	0	0			<u> </u>	_	
	1,481	0	374	0	-	-				
	231	28		28	218			-	0	
	73	28		28	64				0	
	13	81	9	81	13	1	80	0	0	
	0	0	0	0	0	0	0	0	0	
	112	0	40	0	86	26	0	0	1	
	34	0	12	0	29	4	0	0	0	
	0	0	0	0	0	0	0	0	0	
	7,150	0	715	0	7,150	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	133	0	248	0	133	0	0	0	0	
	0	0	0	0	0	-		0		
	16,363	108	1,555	110	14,628	37	106	4	1	

Actual



ock of sions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
3	100.32%
3	100.32%
1	54.68%
1	2133.33%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
5	90.80%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	10.37%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	10.37%





								Actual				
								31/12/202	0			
_			Exposure	e values	Risk exposu	re amounts						
Row um		(mln EUR, %)	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 exposu
106		Central banks	0	() 0	(0 (0	
107		Central governments	0	(0	(0 () (0	
108		Regional governments or local authorities	0	(0	(0 () (0	
109		Public sector entities	0	(0	(0 () () 0) 0	0	
110		Multilateral Development Banks	0	(0	(0 () () 0) 0	0	
111		International Organisations	0	() 0	(0 () () () 0	0	
112		Institutions	0	0	0 0	(0 () () C	0 0	0	
113		Corporates	0	(0 0	(0 () () C) 0	0	
114	1	of which: SME	0	(0 0	(0 () () C) 0	0	
115		Retail	0	(0	(0 () () C	0	0	
116	5 N.A.	of which: SME	0	(0	(0 () () C	0	0	
117	7	Secured by mortgages on immovable property	0	0	0	(0 () () C	0 0	0	
118		of which: SME	0	0	0	(0 () () C	0 0	0	
119		Items associated with particularly high risk	0	(0	(0 () () C	0	0	
120		Covered bonds	0	0	0	(0 () (0 0	0	0	
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0 () () C	0 0	0	
122		Collective investments undertakings (CIU)	0	(0	(0 () () C	0 0	0	
123		Equity	0	(0	(0 () () C	0	0	
124		Securitisation										
125		Other exposures	0	(0	(0 () () C	0	0	
126	5	Standardised Total	0	0	0	C	0 0	0	0	0	0	

								Actual				
								31/12/202	0			
	_		Exposure	values	Risk exposu	ire amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
		(mln EUR, %)										
127		Central banks	0	C	0	(D	0 () C	0	C	D
128		Central governments	0	C	0	()	0 () C	0	C)
129		Regional governments or local authorities	0	C	0	()	0 () C	0	C)
130		Public sector entities	0	C	0	()	0 () C	0	C)
131		Multilateral Development Banks	0	C	0	()	0 () C	0	C)
132		International Organisations	0	C	0	()	0 () C	0	C)
133		Institutions	0	C	0	()	0 () C	0	C)
134		Corporates	0	C	0	()	0 () C	0	C)
135		of which: SME	0	C	0	()	0 () C	0	C)
136		Retail	0	C	0	()	0 () C	0	C)
137	N.A.	of which: SME	0	C	0	()	0 () C	0	C)
138		Secured by mortgages on immovable property	0	C	0	()	0 () C	0	C)
139		of which: SME	0	C	0	()	0 () C	0	C)
140		Items associated with particularly high risk	0	C	0	()	0 () C	0	C)
141		Covered bonds	0	C	0	()	0 () C	0	C)
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	()	0 (0 0	0	C)
143		Collective investments undertakings (CIU)	0	C	0	()	0 () C	0	C)
144		Equity	0	C	0	()	0 () C	0	C)
145		Securitisation										
146		Other exposures	0	C	0	()	0 () C	0	C)
147		Standardised Total	0	0	0	() (0	0	0	

			Actual								
			31/12/2020								
	_		Exposure	e values	Risk expos	ure amounts					
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
		(mln EUR, %)									
148		Central banks	C	0) (0 0	0 0) ()	0
149		Central governments	C	0) (0	0 0) () () (0
150		Regional governments or local authorities	C	0) (0	0 0) () () (0
151		Public sector entities	C	0) (0	0 0) () () (0
152		Multilateral Development Banks	C	0) (0	0 0	0) () (0
153		International Organisations	C	0) (0	0 0	0 0) () (0
154		Institutions	C	0) (0	0 0	0 0) () (0
155		Corporates	C	0) (0 0) () () (0
156		of which: SME	C	0) (0	0 0) () () (ð
157		Retail	C	0) (0	0 0) () () (0
158	N.A.	of which: SME	C	0) () (0 0) () () (0
159		Secured by mortgages on immovable property	C	0) () (0 0) () () (0
160		of which: SME	C	0) () (0 0) () () (0
161		Items associated with particularly high risk	C	0) () (0 0) () () (0
162		Covered bonds	C	0) () (0 0) () () (0
163		Claims on institutions and corporates with a ST credit assessment	C	0) () (0 0) () () (0
164		Collective investments undertakings (CIU)	C	0 0) () (0 0) () () (0
165		Equity	C	0) () (0 0) () () (0
166		Securitisation									
167		Other exposures	C	0) () (0 0) () () (0
168		Standardised Total	0	0	C) (0 0	0	0		5

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	e values	Risk exposi	ure amounts						
EUR, %)	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 fo Stage 3 expos
	0		0		-	9		0	0	
	0	0	0	0		0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0		, , , , , , , , , , , , , , , , , , ,	0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0		0	0	
	0	3	0	0	ů	0		0	0	
	0	0 0	0	0	0	0		0	0	
	0	0	0	0		0		0	0	
	0	9	0	Ů		9		0	0	
	0	0	0	0	0	0	0	0	0	
	0		0	0	0	0	0	0	0	
	0	- -	-	-	0	0		0	°	
	0	0	0	0	0	0	0	0	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





			Actual								
			31/12/2020								
	_		Exposure	e values	Risk expos	ure amounts					
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex
190		Central banks	0) C	(0 0) (0 (0
191		Central governments	0) C	()	0 0) ()	0 (0
192		Regional governments or local authorities	0) C	()	0 0) ()	0 (0
193		Public sector entities	0) C	()	0 0) ()	0 (0
194		Multilateral Development Banks	0) C	()	0 0) ()	0 (0
195		International Organisations	0) C	()	0 0) ()	0 (0
196		Institutions	0) C	()	0 0) ()	0 (0
197		Corporates	0) C	()	0 0) ()	0 (0
198		of which: SME	0) C	()	0 0) ()	0 (0
199		Retail	0) C	()	0 0) ()	0 (0
200	N.A.	of which: SME	0) C	()	0 0) ()	0 (0
201		Secured by mortgages on immovable property	0) C	()	0 0) ()	0 (0
202		of which: SME	0) C	()	0 0) ()	0 (0
203		Items associated with particularly high risk	0) C	()	0 0) ()	0 (0
204		Covered bonds	0) C	()	0 0) ()	0 (0
205		Claims on institutions and corporates with a ST credit assessment	0) C	()	0 () ()	0 (0
206		Collective investments undertakings (CIU)	0) C	()	0 0) (D	0 (0
207		Equity	0) C	()	0 0) (D	0 (0
208		Securitisation									
209		Other exposures	0) C	()	0 0) ()	0 () 0
210		Standardised Total	0	0	(0 0	0		0 0	0

			Actual									
			31/12/2020									
			Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock o
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions
211		Central banks	0	(0	() 0	(D C	0 0) (0
212		Central governments	0	(0	() 0	(0 0	0 0) (0
213		Regional governments or local authorities	0	(0	(0	(0 0	00) (0
214		Public sector entities	0	0	0 0	(00	(0 0	00) (0
215		Multilateral Development Banks	0	0	0 0	(00	(0 0	00) (0
216		International Organisations	0	0	0 0	(00	(0 0	00) (0
217		Institutions	0	0	0 0	(00	(0 0	00) (0
218		Corporates	0	0	0 0	(00	(0 0	00) (0
219		of which: SME	0	(0 0	(00	(0 0	0) (0
220		Retail	0	0	0	(00	(0 0	00) (0
221	N.A.	of which: SME	0	(0	(0	(0 0	0) (0
222		Secured by mortgages on immovable property	0	(0	(0	(0 0	0 0) (D
223		of which: SME	0	(0	(0	(0 0	0 0) (0
224		Items associated with particularly high risk	0	(0	(0	(0 0	0 0) (0
225		Covered bonds	0	(0	(0	(0 0	0 0) (0
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	() 0	(0 0	0 0) (0
227		Collective investments undertakings (CIU)	0	(0	() 0	(0 0	0 0) (0
228		Equity	0	(0	() 0	(0 0	0) (0
229		Securitisation										
230		Other exposures	0	(0	() 0	(0 0	0 0) (0
231		Standardised Total	0	0	0	0	0	0) 0	0	0	

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	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 o provisions Stage 3 exp
, ,	0	0	0	С	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	0	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





									Baseline Scenaric						
				31/12/2021					31/12/2022					31/12/2023	
	(ml	Stage 1 exposure Stag	ge 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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 Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	e Stage 1 exposu	re Stage 2 exposure Stage 3 exposu	Stock of Stock of re provisions for provisions for Stage 1 exposure Stage 2 exposur	Stock of provisions for e Stage 3 exposure
	Central banks	375	0) 0 (0	0.00%	375	0	0 (0	0.00%	% 3	0	0 0	0 0 0.
	Central governments	252	0	0 (0	0.00%	252	0	0	0	0.00%	% 2	.52 0	0 0	0 0 0.
	Regional governments or local authorities	542	0	0 (0	0.00%	542	0	0	0	0 0.00%	% 5	0	0 0	0 0 0.
	Public sector entities	20	0	0 (0	0.00%	20	0	0	0	0.00%	%	20 0	0 0	0 0 0.
	Multilateral Development Banks	0	0	0 0	0	0.00%	0	0	0	0	0.00%	%	0 0	0 0	0 0 0.0
	International Organisations	0	0	0 0	0	0.00%	0	0	0	0	0.00%	%	0 0	0 0	0 0 0.
	Institutions	142	0	0 0	0	0.00%	142	0	0	0	0.00%	% 1	42 0	0 0	0 0 0.
	Corporates	198	11	. 5	1 1	85.78%	197	11	6	1	5 79.47%	% 1	96 11	8 1	1 6 75.
	of which: SME	56	8	3 4 () 1	88.61%	56	7	5 (1 4	4 82.219	%	56 6	6 0	1 6 75 1 4 77 0 2 104 0 1 1996
	Retail	0	0	2 (0	2 104.26%	0	0	2	0	2 104.24%		0 0	2 0	0 2 104.
DENMARK	of which: SME	0	0	0 0	0	2083.35%	0	0	0	0	1 2040.579	%	0 0	0 0	0 1 1996.
	Secured by mortgages on immovable property	16	0	0 0	0) 57.02%	16	0	0	0	0 57.39%	%	16 0	0 0	0 0 57.8 0 0 56.7 0 0 0.0
	of which: SME	14	0	0 0	0) 55.75%	14	0	0	0	0 56.22%	%	14 0	0 0	0 0 56.
	Items associated with particularly high risk	0	0	0 0	0	0.00%	0	0	0	0	0.00%	%	0 0	0 0	0 0 0.0
	Covered bonds	6,926	0	0 0	0	0.00%	6,926	0	0	0	0 0.00%	6,9	026 0	0 0	0 0 0.0 0 0 0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0 (0	0.00%	0	0	0	0	0 0.00%	%	0 0	0 0	
	Collective investments undertakings (CIU)	0	0	0 0	0	0.00%	0	0	0	0	0 0.00%	%	0 0	0 0	0 0.0
	Equity	133	0	0 0	0	0.00%	133	0	0	0	0 0.00%	% 1	.33 0	0 0	0 0 0.0
	Securitisation														
	Other exposures	0	0	0 (0	0.00%	0	0	0 (0	0 0.00%		0 0	0 0	0 0 0.0
	Standardised Total	8,606	12	. 7 1	. 1 7	96.79%	8,604	12	9 1	. 1 8	8 89.75%	6 8,6	03 12 :	10 1	1 9 84.69

									Baseline Scenario						
				31/12/2021					31/12/2022				31/12/2023		
	(mln EUR,		tage 2 exposure Stage 3 exp	Stock of osure provisions for Stage 1 exposur	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	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks	4,383	0	0	0 ()	0 0.00%	o 4,383 (0	0 0	0 0.00% 4,38	33 0	0 0) (0
	Central governments	512	0	0	0 ()	0 0.00%	512 (0	0 0	0 0.00% 51	12 0	0 0) (0 0
	Regional governments or local authorities	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0
	Public sector entities	0	0	0	0 ()	0 0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0
	Multilateral Development Banks	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0.
	International Organisations	0	0	0	0 ()	0 0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0.
	Institutions	72	0	0	0 ()	0.00%	p 72 (0	0 0	0 0.00%	72 0	0 0) (0 0
	Corporates	0	0	0	0 ()	0 63.03%	0 (0	0 0	0 61.27%	0 0	0 0) (0 59.
	of which: SME	0	0	0	0 ()	0 60.80%	0 (0	0 0	0 59.10%	0 0	0) (0 57.
	Retail	1	0	5	0 ()	4 73.83%	1 (5	0 0	4 73.81%	1 0	5 0)	4 73.
GERMANY	of which: SME	0	0	0	0 ()	0 0.00%	0 (0	0 0	0 0.00%	0 0	0) (0 0.
	Secured by mortgages on immovable property	2	0	0	0 ()	0 69.85%	2 (0	0 0	0 68.50%	2 0	0) (0 67.
	of which: SME	0	0	0	0 ()	0 0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0.
	Items associated with particularly high risk	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0) (0 0.
	Covered bonds	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0) (0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0.
	Collective investments undertakings (CIU)	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0.
	Equity	0	0	0	0 ()	0.00%	0 (0	0 0	0 0.00%	0 0	0 0) (0 0.
	Securitisation														
	Other exposures	0	0	0	0 ()	0 0.00%		0	0 0	0 0.00%	0 0	0 0) (0 0.
	Standardised Total	4,970	0	5	0 0		4 73.81%	o 4,970 C	5 (0 0	4 73.78% 4,97	0 0	5 0) 4	0 0.0 4 73.74

									Baseline Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions Stage 1 exposure Stage 2 expo	Stock of for provisions for sure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposur	re provisions for provisions for Stock of Stage 1 exposure Stage 2 expos	Stock of provisions for ure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0 0	0 0	0 0	0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
65		Central governments	0 0	0 0	0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
66		Regional governments or local authorities	0 0	0 0	0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
67		Public sector entities	0 0	0 0	0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
68		Multilateral Development Banks	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
69		International Organisations	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
70		Institutions	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
71		Corporates	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
72		of which: SME	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
73		Retail	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
74	N.A.	of which: SME	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
75		Secured by mortgages on immovable property	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
76		of which: SME	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
77		Items associated with particularly high risk	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
78		Covered bonds	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0 0) 0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
80		Collective investments undertakings (CIU)	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
81		Equity	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
82		Securitisation														
83		Other exposures	0 0	0 0) 0 (0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00%
84		Standardised Total	0 0	0 0	0 0	0.00%	0	0 0	0	0 (0.00%	0 0)	0 0	0	0 0.00% 0 0.00%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 expo	ure Stage 2 exposure	e 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
	,758	0 0) (0	0 (0.00%	4,758	0	0	0	0	C	0.00%	4,758	0	0 0	C) 0	(0.00%
	,270	0 0) (0	0 (0.00%	1,270	0	0	0	0	C	0.00%	1,270		0	C) 0	(0.00%
	542	0 0) (0	0 (0.00%	542	0	0	0	0	C	0.00%	542	0	0 0	C) 0	(0.00%
	20	0 0) (0	0 (0.00%	20	0	0	0	0	C	0.00%	20	0	0	C) 0	(0.00%
	0	0 0) (0	0 (0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	C) 0	(0.00%
	0	0 0) (0	0 (0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	C) 0	(0.00%
	439	0 0) (0	0 (0.00%	439	0	0	0	0	C	0.00%	439	0	0	C) 0	(0.00%
	214 1	2 29)	1	1 34	4 119.93%	212		. 30	1	1	35	5 116.65%	211	12	. 32	1	. 1	36	5 113.61%
	63	9 28	3	0	1 33	3 121.57%	64	8	28	0	1	34	119.46%	64	7	29	C) 1	34	117.38%
	13	1 80) (0	0 70	0 87.37%	13	1	80	0	0	70	87.33%	13	0	80	C) 0	70	87.30%
	0	0 0) (0	0	1 2079.88%	0	0	0	0	0	1	L 2034.26%	0	0	0	C) 0	1	l 1987.79%
	91 1	8 2	2 (0	2	1 39.20%	94	11	4	0	1	1	40.28%	97	10	5	C) 1	2	41.43%
	30	3 0) (0	0 (0 42.55%	30	2	. 1	0	0	C	43.75%	31	2	. 1	C) 0	(44.98%
	0	0 0) (0	0 (0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	C) 0	(0.00%
	,150	0 0) (0	0	0.00%	7,150	0	0	0	0	C	0.00%	7,150	0	0	C) 0	(0.00%
	0	0 0)		0	0.00%	0	0	0	0	0	C	0.00%	0	0	0	C	0	(0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 113.61% 117.38% 0.87.30% 1.987.79% 2.41.43% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0)		0	0.00%	0	0	0	0	0	C	0.00%	0	0	0	C	0	(0.00%
	133	0 0)		0	0.00%	133	0	0	0	0	C	0.00%	133	0	0	C	0	(0.00%
	0	0 0)	0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	0	C	0	(0.00% 92.96%
14	6 29 3:	L 110	1	1 3	3 105	95.23 %	14,631	26	113	1	2	107	94.00%	14,632	22	116	1	2	108	92.96%



		Jyske Bank																					
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenari	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mlr	Stage 1 exposur	e 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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prov e Stage 2 exposure Stage	Stock of visions for 3 exposure	overage Ratio - tage 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 exposur	Coverage Ratio - Stage 3 exposure
85		Central banks		0 () 0	(0 0	C	0.00%	ó (J	0	0	0 0	0	0.00%	0	0	C	C	0		0 0.00%
86		Central governments		0 () 0	(0 0	C	0.00%	, o (J	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
87		Regional governments or local authorities		0 () 0	(0 0	C	0.00%	, o (J	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
88		Public sector entities		0 () 0	(0 0	C	0.00%	, o (J	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
89		Multilateral Development Banks		0 0) 0		0 0	C	0.00%	, o (<u>ן</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
90		International Organisations		0 () 0		0 0	C	0.00%	, o	<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
91		Institutions		0 0	0 0	(0 0	C	0.00%	ю́ (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
92		Corporates		0 0	0 0	(0 0	C	0.00%	́о (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
93		of which: SME		0 0	0 0	(0 0	C	0.00%	́о (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
94		Retail		0 0	00	(0 0	C	0.00%	́о (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
95	N.A.	of which: SME		0 (0 0	(0 0	C	0.00%	, 0 (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	C	0		0 0.00%
96		Secured by mortgages on immovable property		0 0	0 0	(0 0	C	0.00%	б О	<u> </u>	0	0	0 0	0	0.00%	0	0	0	C	0		0 0.00%
97		of which: SME		0 () 0	(0 0	C	0.00%	<u>(</u>	<u>)</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
98		Items associated with particularly high risk		0 () 0	(0 0	0	0.00%	0 (1	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
99		Covered bonds		0 () 0	(0 0	C	0.00%	o (<u>」</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
100		Claims on institutions and corporates with a ST credit assessment		0 () 0	(0 0	C	0.00%	ю́ (<u>ر</u>	0	0	0 0	0	0.00%	0	0	C	0	0		0 0.00%
101		Collective investments undertakings (CIU)		0 () 0	(0 0	C	0.00%	, 0 (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	0	0		0 0.00%
102		Equity		0 0	00	(00	C	0.00%	́о (<u>ر</u>	0	0	0 0	0	0.00%	0	0	0	C	0		0 0.00%
103		Securitisation																					
104		Other exposures		0 () 0	(0 0	C	0.00%	-	<u>ا</u>	0	0	0 0	0	0.00%	0	0	0	C	0		0 0.00%
105		Standardised Total		0 0	0	0	0	0	0.00%	0 (/	0	0	0 0	0	0.00%	0	0	0	0	0		0.00%







										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	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		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
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(0.00% 0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0) 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00% 0.00%
	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 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		Stage 1 exposure St	age 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			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
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	b (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%	o (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 0	00	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		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%		0 (0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	o (0	0	0	0	0.00%
	0	0	0		0 0	<u> </u>	0.00%	0	0	C	0	0	0	0.00%) () (0	0	0	0	0.00%
							0.000/														0.000/
	0	0	0				0.00%	0	0		0	0	0	0.00%				0	0	0	0.00% 0.00%
	0	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
%)	tage 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		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			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	
	0	0	0	(0	0 0	0.00%	0 0	0 0	0 0	0	(0.00%	0	0	() (0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 0	0.00%	0 0	0 0	0 0	0	(0.00%	0	0	(0 0	0	0.00%
	0	0	0		0		0.00%	0 0		0 0	0	(0.00%	0	0 0	() (0 0	0	0.00%
	0	0	0		0		0.00%	0		0 0	0		0.00%	0	0 0			0 0	0	0.00%
	0	0	0				0.00%			0	0		0.00% 0.00%	0				0	0	0.00%
	0	0	0				0.00%			0	0		0.00%	0					0	0.00%
	0	0	0		0		0.00%			0	0		0.00%	0	0				0	0.00%
	0	0	0		0		0.00%	0 0		0	0	(0.00%	0)	0	0	0.00%
	0	0	0		0		0.00%	0 0		0 0	0	(0.00%		0	()	0 0	0	0.00%
	0	0	0		0	0 0	0.00%	0 0	0 0	0 0	0	(0.00%		0	()	0 0	0	0.00%
	0	0	0	(0	0 0	0.00% 0.00% 0.00% 0.00%	0 0	0 0	0 0	0	(0.00%) 0	() (0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0 0	0 0	0 0	0	(0.00%		0 0	() (0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0 0	0	0 0	0	(0.00%	0	0	() () 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0 0	0 0	0 0	0	(0.00%	0	0	() (0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0 0	0	0 0	0	(0.00%	0	0	() (0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0 0	0 0	0	0	(0.00%		0	() (0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0 0	0 0	0 0	0	(0.00%	0	0	() (0 0	0	0.00%
	-				-										-			-		
	0	0	0	(0	0 0	0.00%	0 0	0	0 0	0	(0.00%	0	0	() (0 0	0	0.00% 0.00%
	0	0	0	(0 ס	0.00%	0 0	0	0	0	C	0.00%	0	0	0		0 0	0	0.00%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re 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
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%				(0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0		0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%) (() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	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			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		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	C) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	Ő	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	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 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			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
	0	0	0 0	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%





									Adverse Scenario						
				31/12/2021					31/12/2022					31/12/2023	
	(ml	Stage 1 exposure Stage 2 e	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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 Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposu	re Stage 1 exposu	re Stage 2 exposure Stage 3 exposu	Stock of Stock of re provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks	375	0 0	0	0 0	0.00%	375	0)	0 0	0 0.00	%	375 0	0 0	0
	Central governments	252	0 0	0	0 0	0.00%	252	0		0 0	0 0.00	%	252 0	0 0	0
	Regional governments or local authorities	542	0 0	0	0 0	0.00%	542	0		0 0	0 0.00	%	642 0	0 0	0
	Public sector entities	20	0 0	0	0 0	0.00%	20	0		0 0	0 0.00	%	20 0	0 0	0
	Multilateral Development Banks	0	0 0	0	0 0	0.00%	0	0		0 0	0 0.00	%	0 0	0 0	0
	International Organisations	0	0 0	0	0 0	0.00%	0	0)	0 0	0 0.00	%	0 0	0 0	0
	Institutions	142	0 0	0	0 0	0.00%	142	0)	0 0	0 0.00	%	0	0 0	0
	Corporates	194	14 6	3	2 6	92.52%	184	19 12	2	4 2 1	10 86.06	%	22	19 3	3 15 8
	of which: SME	54	9 5	1	1 4	90.37%	51	10	7	1 1	6 82.06	%	48 10	11 1	3 15 8 4 8 7 5 3 12 6 1 187 7 0 5 9 0 5
	Retail	0	0 2	0	0 3	130.02%	0	0	2	0 0	3 129.99	%	0 0	2 0) 3 12
DENMARK	of which: SME	0	0 0	0	0 1	2057.21%	0	0)	0 0	1 1969.00	%	0 0	0 0) 1 187
	Secured by mortgages on immovable property	16	1 0	0	0 0	56.15%	16	1)	0 0	0 56.25	%	15 1	1 0) 0 50
	of which: SME	14	0 0	0	0 0	54.80%	14	0)	0 0	0 55.09	%	14 0	1 0	0 5
	Items associated with particularly high risk	0	0 0	0	0 0	0.00%	0	0)	0 0	0 0.00	%	0 0	0 0	0 0
	Covered bonds	6,926	0 0	0	0 0	0.00%	6,926	0		0 0	0 0.00	% 6,9	926 0	0 0	0
	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
	Collective investments undertakings (CIU)	0	0 0	0	0 0	0.00%	0	0		0 0	0 0.00	%	0 0	0 0	0
	Equity	133	0 0	0	0 0	0.00%	133	0		0 0	0 0.00	%	0	0 0	0
	Securitisation														
	Other exposures	0	0 0	0	0 0	0.00%	0	0		0 0	0 0.00		0 0	0 0	0
	Standardised Total	8,602	15 9	4	2 9	105.80%	8,591	20 14	4	4 2 1	.3 94.619	% 8,5	81 22 2	21 3	19 87

								Adverse Scena	rio						
				31/12/2021				31/12/2022					31/12/2023		
	(min E		Stage 2 exposure Stage 3 ex	Stock of Stock provisions for provisi Stage 1 exposure Stage 2 d	ck of Stock o ions for provisions exposure Stage 3 exp	f for Stage 3 exposu	- re Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure Stage 1 exposu	Stock of Stock of r provisions for provisions for ire Stage 2 exposure Stage 3 exposur	Coverage Ratic Stage 3 exposu) - re Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for provisions f Stage 2 exposure Stage 3 expos	for Stage 3 expos
	Central banks	4,383	0	0 0	0	0.00	% 4,383	0	0 0	0 0.00	9% 4,38	33 0	0	0 0	0 0
	Central governments	512	0	0 0	0	0.00	% 512	0	0 0	0 0.00)% 51	12 0	0	0 0	0 0.
	Regional governments or local authorities	0	0	0 0	0	0.00	% 0	0 0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Public sector entities	0	0	0 0	0	0.00	% 0	0 0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Multilateral Development Banks	0	0	0 0	0	0.00	% 0	0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	International Organisations	0	0	0 0	0	0.00	% 0	0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Institutions	72	0	0 0	0	0.00	% 72	0	0 0	0 0.00)%	72 0	0	0 0	0 0.
	Corporates	0	0	0 0	0	0 91.06	% 0	0	0 0	0 84.68	3%	0 0	0	0 0	0 78.
	of which: SME	0	0	0 0	0	0 89.32	% 0	0	0 0	0 82.95	-	0 0	0	0 0	0 76.
	Retail	1	0	5 0	0	5 99.98	% 1	5	0 0	5 99.94	1%	1 0	5	0 0	5 99.
GERMANY	of which: SME	0	0	0 0	0	0.00	% 0	0 0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Secured by mortgages on immovable property	2	0	0 0	0	0 69.85	% 2	0 0	0 0	0 67.2	.%	2 0	0	0 0	0 65.
	of which: SME	0	0	0 0	0	0.00	% 0	0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Items associated with particularly high risk	0	0	0 0	0	0.00	% 0	0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Covered bonds	0	0	0 0	0	0.00	% 0	0	0 0	0 0.00)%	0 0	0	0 0	0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0.00	% 0	0 0	0 0	0 0.00		0 0	0	0 0	0 0.
	Collective investments undertakings (CIU)	0	0	0 0	0	0.00	% 0	0	0 0	0.00	-	0 0	0	0 0	0 0.0
	Equity	0	0	0 0	0	0.00	% 0	0	0 0	0 0.00)%	0 0	0	0 0	0 0.0
	Securitisation														
	Other exposures	0	0	0 0	0	0 0.00		0	0 0	0 0.00		0 0	0	0 0	0 0.0
	Standardised Total	4,970	0	5 0	0	5 99.87	% 4,970) 5	0 0	5 99.67	% 4,97	/0 0	6 (0	5 99.4

										Adverse S	cenario						
					31/12/2021					31/12/	2022				31/12/2023		
RowN um		(min EUR,	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	e Stage 1 exposure	e Stage 2 exposure Stage 3 ex	Stock posure provision Stage 1 e	c of Stoc ns for provisio kposure Stage 2 e	k of Stock of ons for provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	provisions for	rage Ratio - e 3 exposure
64		Central banks	0 0) (0 (0	0 0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
65		Central governments	0 0) (0 (0	0.00%	6	0 0	0	0	0	0 0.00% 0	0	0 0	0 0	0.00%
66		Regional governments or local authorities	0 0) (0 (0	0.00%	6	0 0	0	0	0	0 0.00%	0	0 0	0	0.00%
67		Public sector entities	0 0) (0 (0	0.00%	6	0 0	0	0	0	0 0.00% 0	0	0 0	0 0	0.00%
68		Multilateral Development Banks	0) (0 (0	0.00%	6	0 0	0	0	0	0 0.00%	0	0 0	0	0.00%
69		International Organisations	0) (0 (0	0.00%	6	0 0	0	0	0	0 0.00%	0	0 0	0	0.00%
70		Institutions	0 0) (0 (0	0.00%	6	0 0	0	0	0	0 0.00%	0	0 0	0	0.00%
71		Corporates	0) (0 (0	0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
72		of which: SME	0 0) (0 (0	0.00%	6	0 0	0	0	0	0.00%	0	0 0	0 0	0.00%
73		Retail	0 0) (0 (0	0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
74	N.A.	of which: SME	0 0) (0 (0	0.00%	6	0 0	0	0	0	0.00%	0	0 0	0 0	0.00%
75		Secured by mortgages on immovable property	0 0) (0 (0	0.00%	6	0 0	0	0	0	0.00%	0 0	0 0	0 0	0.00%
76		of which: SME	0 0		0 (0	0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
77		Items associated with particularly high risk	0 0) (0 (0	0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
78		Covered bonds	0 () (0 (0	0 0.00%	6	0 0	0	0	0	0 0.00%	0	0 0	0 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0 () (0 (0	0 0.00%	6	0 0	0	0	0	0.00%	0	0 0	0 0	0.00%
80		Collective investments undertakings (CIU)	0 (0 (0	0 0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
81		Equity	0 (0 (0	0 0.00%	6	0 0	0	0	0	0.00%	0	0 0	0	0.00%
82		Securitisation															
83		Other exposures	0 (0 (0	0 0.00%		0 0	0	0	0	0.00%	0	0 0	0	0.00%
84		Standardised Total	0 0) (0 0	0	0 0.00%	ό	0 0	0	0	0	0.00%	0 0	0	0	0.00% 0.00%

33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
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 e 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 S	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
4,758	C) 0	(0	0	0.00%	4,758	C	0	0	(0 0	0.00%	4,758	0	C	C	0	(0.00%
1,270	0) 0	(0	0	0.00%	1,270 542	C	0 0	0) (0 0	0.00%	1,270	0	0	C	0	(0.00%
542	0) 0	(0	0	0.00%	542	C	0	0	(0 0	0.00%	542	0	0	C	0	(0.00%
20	0) 0	(0	0	0.00%	20	C	0 0	0	() 0	0.00%	20	0	0	C	0	(0.00%
(0) 0	(0	0	0.00%	0	C	0 0	0	() 0	0.00%	0	0	0	C	0	(0.00%
(0) 0	(0	0	0.00%	0	C	0	0	() 0	0.00%	0	0	C	C	0	(0.00%
439) 0	(0	0	0.00%	439		0	0	(0 0	0.00%	439	0	0	C	0	(0.00%
209	15	5 30	4	4	2 3	5 119.81%	198	20	36	4	. 3	3 41	113.14%	187	24	43	3	3	46	5 106.24%
61	10) 28		1	1 3 ⁴	4 121.07%	58	10	31	1	1	L 36	116.11%	54	10	35	1	1	39	9 110.54%
13	1	. 80	(0	0 8	0 100.69%	13	1	. 80	0	() 80	100.61%	13	0	80	C	0	80	100.54%
(0) 0	(0	0	1 2051.99%	0	C	0	0	() 1	1958.27%	0	0	C	C	0	t	1 1861.28%
91	18	3 3		1	1	1 36.69%	93	12	6	1	1	L 2	38.17%	94	9	9	1	1	4	4 39.57%
30	3	3 1	(0	0	0 40.66%	30	2	1	0	() 1	42.25%	30	2	2	C	0	İ	43.60%
(0) 0	(0	0	0.00%	0	C	0	0	(0 0	0.00%	0	0	0	C	0	(0.00%
7,150	0) 0	(0	0	0.00%	7,150	C	0	0	(0 0	0.00%	7,150	0	0	C	0	(0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 106.24% 0 100.54% 1 1861.28% 4 39.57% 1 43.60% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
(0	0		0	0	0.00%	0	C	0	0	(0 0	0.00%	0	0	0	C	0	(0.00%
(0) 0	(0	0	0.00%	0	C	0	0	(0 0	0.00%	0	0	0	C	0	(0.00%
133	0	0		0	0	0.00%	133	C	0	0	(0 0	0.00%	133	0	0	C	0	(0.00%
(0	0	(0	0	0.00%	0	C	0	0	(0 0	0.00%	0	0	0	C	0	(0.00% 9 8.61%
14,624	33	113	4	4	3 118	3 104.23%	14,615	33	122	5	4	124	101.37%	14,605	33	132	4	4	130	98.61%



	Jyske Bank	22	24	25	20	77	20	20	40	41	42	42	4.4	45	40	47	40	40	50	F 4	F2	ГЭ
		33	34	35	30	37	38	39	40	41	42	43	44	45	40	47	48	49	50	51	52	53
									1			Adverse Scenarie										
					31/12/2021							31/12/2022							31/12/2023		-	
	(ml	Stage 1 ex	xposure 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 e Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	tage 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 exposur
	Central banks		0 0	(D		0	0.00%	6)		0	0 0	C	0.00%	0	0	0	0	0		0.000
	Central governments		0 0	(0) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0		0.000
	Regional governments or local authorities		0 0	(D) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0		0.000
	Public sector entities		0 0	(0) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0.000
	Multilateral Development Banks		0 0	(0) (00	0.00%	6))	0	0 0	0	0.00%	0	0	0	0	0 0		0.000
	International Organisations		0 0	(0) (00	0.00%	6))	0	0 0	0	0.00%	0	0	0	0	0 0		0.000
	Institutions		0 0	(0) (0 0	0.00%	6))	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	Corporates		0 0	(0) (0 0	0.00%	6))	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	of which: SME		0 0	(0	0 0	0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	Retail		0 0	(0	0 0	0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
N.A.	of which: SME		0 0	(0) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.000
	Secured by mortgages on immovable property		0 0	(0) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	of which: SME		0 0	(0) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	Items associated with particularly high risk		0 0	(0) (0	0.00%	•)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	Covered bonds		0 0	(0) (0 0	0.00%	-)	0	0 0	0	0.00%	0	0	0	0	00		0 0.00
	Claims on institutions and corporates with a ST credit assessment		0 0	(0	0 0	0 0	0.00%	6))	0	0 0	0	0.00%	0	0	0	0	0 0		0.000
	Collective investments undertakings (CIU)		0 0	(0	0 0	0 0	0.00%	6)	0	0 0	C	0.00%	0	0	0	0	0 0		0 0.00
	Equity		0 0	(0) (0 0	0.00%	6)	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00
	Securitisation																					
	Other exposures		0 0	(0) (0 0	0.00%))	0	0 0	0	0.00%	0	0	0	0	0 0		0 0.00 ⁰
	Standardised Total		0 0	0		0 0	0	0.00%	6) (D	0 0	0	0.00%	0	0	0	0	0		0.00%







										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 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		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
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	C) 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00% 0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C) 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0 0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 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			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
	0	0	0		0 0) (0.00%	0	0	(0	0	C	0.00%		0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	00	0	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	C	0.00%	o (0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%	o (0 (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0	0	0	0.00%	o (0 (0 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00% 0.00%	0	0	(0 0	0		0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0	0		0.00%				0	0 0	0	0.00%
	0	0	0				0.00%	0	0	(0 0	0		0.00%				0	0 0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	U				0.00%	U	0	L. L.	0	0	L L	0.00%			0	0	0	0	0.00%
	0	0	0		0		0.00%	0	0	ſ	0	0	C C	0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00% 0.00%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	tage 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		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			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
	0	0	0		0 0	0 0	0.00%	0 0	0 0	0	0	(00.00%	0	0	(0 0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0 0	0 0	0.00%	0 0	0 0	0	0	(0 0.00%	0	0	(0 (0	0	0.00%
	0	0	0	(0 0	0 0	0.00%	0 0	0 0	0	0 0	(0 0.00%	0	0	(0 0	0	0	0.00%
	0	0	0	(0.00%	0 0		0	0 0	(0 0.00%	0	0		0 (0	0	0.00%
	0	0	0				0.00%	0 0		0	0 0		0 0.00%	0	0			0 0	0	0.00%
	0	0	0				0.00%			0	0 0		0 0.00%	0	0			0	0	0.00%
_	0	0	0				0.00%			0	0 0		0 0.00%	0	0			0	0	0.00%
	0	0	0				0.00%			0	0		0 0.00% 0 0.00%	0	0			0	0	0.00%
	0	0	0	(0.00%			0	0	(0 0.00%	0	0			0	0	0.00%
	0	0	0				0.00%			0	0		0 0.00%	0	0			0	0	0.00%
	0	0	0				0.00%			0			0 0.00%		0			0	0	0.00%
	0	0	0	(0.00%	0 0		0) 0	(0 0.00%	0	0			0	0	0.00%
	0	0	0	(0.00%	0 0		0		(0 0.00%	0	0			0	0	0.00%
	0	0	0	(0 0		0.00%	0 0		0) 0	(0 0.00%	0	0		0 0	0	0	0.00%
	0	0	0	(0 0) 0	0.00%	0 0) 0	0) 0	(0 0.00%	0	0		0 (0	0	0.00%
	0	0	0	(0 0		0.00%	0 0		0) 0	(0 0.00%	0	0		0 (0	0	0.00%
	0	0	0	(0 0		0.00%	0 0) 0	0) 0	(0 0.00%	0	0		0 (0	0	0.00%
	-																			
	0	0	0	(0 0	0	0.00%	0 0	0	0) 0	(0.00%	0	0		0 (0	0	0.00% 0.00%
	0	0	0	C	0 0	0	0.00%	0 0	0	0	0	C	0.00%	0	0	(0 0	0	0	0.00%









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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	e 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
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) () 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0)	0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0		0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0	()	0 0	0	0.00%
_	0	0	0		0	0 (0.00%	0		0 (0		0 0.00%	0)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0		0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	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		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C	0 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	00	0	0.00%		0	0 (0	0	0	0.00%
						0	0.000/							0.000/							0.000/
	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% 0.00%
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(וע	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e 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
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C	0 0	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	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%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0.00% 0.00%			0		0		0.00%						0	0.00% 0.00%
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	.2/2020						
			Exposur	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		0		0	0	0	0 0		0 0		0 0	0 0	0	0	-
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		0		0	0	0	0 0		0 0		0 0	0 0	0	0	-
	Retail - Secured on real estate property															
e Bank	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0 0		0 0		0 0	0	0	0	-
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets				-							-				
	IRB TOTAL		0		0 0		0	0 0		0 0		0 0	0	0	0	-

									Morato	ria - Actual						
									31/1	2/2020						
			Ехро	sure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates		0	0	0	0 (0 0		0 0		0 0) 0	0		0 -
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail		0	0	0	0 (0 0		0 0		0 0) 0	0		0 -
26		Retail - Secured on real estate property														
27	DENMARK	Retail - Secured on real estate property - Of Which: SME														
28	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0) 0	0		0 -
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL		0	0	0	0 (0 0		0 0		0 0	0	0		0 -

			Moratoria - Actual													
									31/1	12/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage exposi
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0		0 0		0 0	0 0) (0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0		0 0		0 0	0 0	0 0		0 -
44		Retail - Secured on real estate property														
45	GERMANY	Retail - Secured on real estate property - Of Which: SME														
46	OLIVIANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0 0	0 (0 -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0	0		0 -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0 () ()	0 0		0 0		0 0	C	<u>, (</u>	J	0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0 () ()	0 0		0 0		0 0	C	<u>/</u> (ן	0 -
62		Retail - Secured on real estate property														
63	N.A.	Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0 0		0 0		0 0	C	<u>ر</u>	J	0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL		0	0 0)	0 0		0 0		0 0	0)	<u></u> ر	0 -

									Morato	ria - Actual						
									31/1	2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks														
74		Central governments														
75		Institutions														4
76		Corporates		0	0 0	()	0 0		0 0		0 0	0	C		0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0 0) ()	0 0		0 0		0 0	0	0		0 -
80		Retail - Secured on real estate property														
81	N.A.	Retail - Secured on real estate property - Of Which: SME														
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0) ()	0 0		0 0		0 0	0	C		0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0 0	C)	0 0		0 0		0 0	0	0		0 -

									31/1	.2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates)	0	0	0	0 0		0 0		0 0	0	0	(0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail)	0	0	0	0 0		0 0		0 0	0	C	(0 -
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME)	0	0	0	0 0		0 0		0 0	0	C	<u> </u>	0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL			0	0	0	0 0		0 0		0 0	0	0	(0 -

Moratoria - Actual



EBA	EUROPEAN BANKING AUTHORITY
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										JYSKE DAIIK	L					
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		0	0 (0	0	0 0		0 0		0 () (0 0	0 0	<u>ງ</u> -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		0	0 (0	0	0 0		0 0		0 () (0 0	0	<u></u> კ -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0	0 0		0 0		0 () (0 0	0	J -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets										-				
126		IRB TOTAL		0	0 (D	0	0 0		0 0		0 0		0 0	/ 0	J -

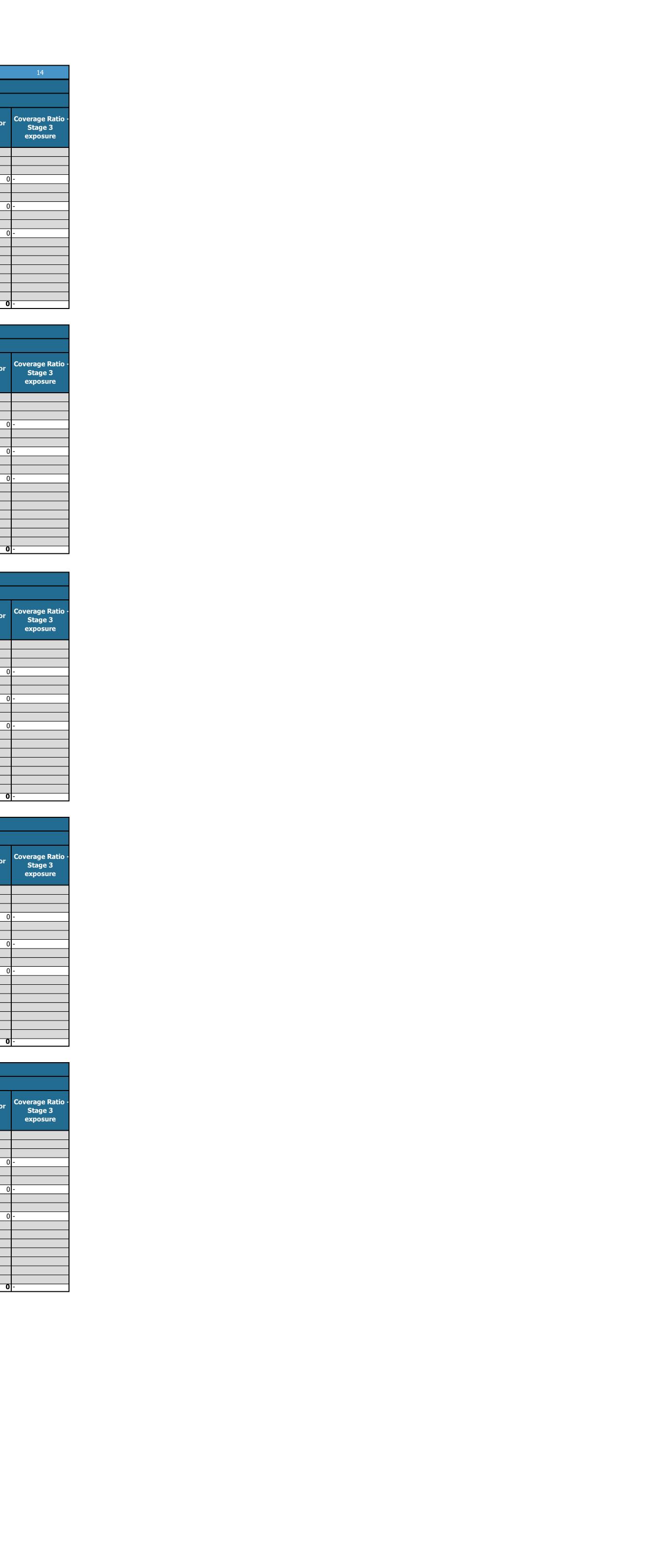
			Moratoria - Actual													
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, S	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0 C		0 0		0 0		0 0) (<u>) 0</u>	(0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0 0		0 0		0 0		0 0) (J 0	(0 -
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	IN./\.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 () (J 0	(0 -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0	0	0 0		0 0		0 0		0 0		0 0	(0 -

			Moratoria - Actual													
									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	(ס	0	0 0		0 0		0 0		0 0) (0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(D	0	0 0		0 0		0 0		0 0) (0 0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0 0		0 0		0 0		0 0) C	0 0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	(D	0	0 0		0 0		0 0		0 0	0	0		0 -

									Morato	ria - Actual						
									31/:	12/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	(D	0	0	0	0 0		0 0		0 0) () (י ו	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	(D	0	0	0	0 0		0 0		0 0) () (י ו	0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(D	0	0	0	0 0		0 0		0 0) () (י ו	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL)	0	0	0	0 0		0 0		0 0		7	• – – – – ار	0 -

										Morato	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(n	mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C		0 ()	0 0	0 0		0 0		0 0) 0	0		0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		C)	0 ()	0 0	0 0		0 0		0 0) 0	0		0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C		0 ()	0 C	0 0		0 0		0 0) 0	0		0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0 0		D	0		0		0 0	0	0		0 -

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E	BA EUROPEAN BANKING AUTHORITY					2021 E	U-wide		est: Cr Jyske Banl			D-19 IR	B			
			15	16	17	18	19	20	21	22	23	24	25	26	27	28
									Public guara	antees - Actual						
									31/1	.2/2020						
			Ex	oosure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num		(mln E	JR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates		22	0 2	20	0 1	1 8		5 4	•	7	5 () (1	1 17.54%
5		Corporates - Of Which: Specialised Lending		0	0	0	0	0 0		0 0)	0	0 () () -
6		Corporates - Of Which: SME		11	0	9	0	5 4		5 4		1				28.33%
/		Retail		0	0	0	0			0 0		0				J -
8		Retail - Secured on real estate property		0	0	0	0					0				J -
10	Jyske Bank	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0			0 0		0	0) -
10	/	Retail - Secured on real estate property - Or Which: hon-SME Retail - Qualifying Revolving		0	0	0						0				ן - ר
11 12		Retail - Other Retail		0	0	0	0	0 0		0 0		0	0			2) _
13		Retail - Other Retail - Of Which: SME		0	0	0	0			0 0)	0	0 0)]-
14		Retail - Other Retail - Of Which: non-SME		0	0	0	0			0 0		0	0 () (-) -
15		Equity								<u> </u>						
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL		22	0 2	0	0 11	L 8		5 4	·	7	5 (1	l 17.37%

								Public guara	intees - Actual						
								31/1	2/2020						
		Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratic Stage 3
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	22	2	0 2	0	0 1	1 8		5 4	7	7 5	0	0		1 17.54%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	()	0	0	0	0 0	(0 0	(0 0	0	0		0 -
	Retail - Secured on real estate property														
DENMARK	Retail - Secured on real estate property - Of Which: SME														
DENMARK	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														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	22	2	0 2	0) 1:	1 8	5	5 4	7	/ 5	0	0		1 17.37%

									Public guara	intees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0	(0 0	C) C	0 0	0	0) -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0		0 0	C	0 0	0 0	0	0) -
44		Retail - Secured on real estate property														
45	GERMANY	Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(0 0	C	0 0	0 0	0	0) -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL		ע	0	D	0	0 0		0 0	0	0 0	0	0	0) –

									Public guara	intees - Actual						
									3 <u>1/1</u>	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0		0	0 0	(0 0	(0 0	0 0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	C		0	0 0	(0 0	(0 (0 0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	C		0	0 0	(0 0	(0 (0 0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	0	0		0	0 0) 0	(0 0	0	0	-

									Public guara	antees - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0	0	0 0		0 0	() (0 0	0		0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0	0	0 0		0 0	() (0 0	0		0 -
80		Retail - Secured on real estate property														
81	N.A.	Retail - Secured on real estate property - Of Which: SME														
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0	() (0 0	0		0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0 (0	0 0	0	0 0		0 0	C		0	0		0 -

									Public guar	antees - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 (0 0	0) (0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0)	0 (0 0	0) (0 -
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () 0	0		0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0	0	0	0 0		0 0		0 0) 0	0		0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AUTHORITY							Stress T	Jyske Ban	k						
		15	16	17	18	19	20	21	22	23	24	25	26	27	
								Public guar	antees - Actual						
								31/1	12/2020						
		Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	-
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks						amount		amount		amount				
	Central governments														
	Institutions														
	Corporates		0	0	0 ()	0 0		0 0		0 0) C	0 0		0 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0 ()	0 0		0 0		00	C	0 0		0 -
	Retail - Secured on real estate property														4
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0				0			<u> </u>			
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 ()	0 0		0 0				0		<u> </u>
	Retail - Other Retail														_
	Retail - Other Retail - Of Which: SME														-
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		0	0	0 0		0 0		0 0		0 0	0	0		0 -
								Public guar	antees - Actual						
								31/1	12/2020						
		Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stago 2	Stage 2 exposure, of	Store 2	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	
						Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	
						EXPOSUIE	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure			amount		amount		cxposure		
	(min EUR, %) Central banks	A-IRB	F-IRB	A-IRB	F-IRB	exposure	amount		amount		amount				
	Central banks Central governments	A-IRB	F-IRB	A-IRB	F-IRB				amount		amount				
	Central banks Central governments Institutions	A-IRB	F-IRB	A-IRB	F-IRB				amount		amount				
	Central banks Central governments Institutions Corporates	A-IRB	F-IRB	A-IRB	F-IRB				amount 0 0		amount 0 0) 0		0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	A-IRB	F-IRB	A-IRB	F-IRB				amount 0 0		amount 0 0) 0		0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	A-IRB	F-IRB	A-IRB	F-IRB)			amount 0 0 0		amount) 0		0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	A-IRB	F-IRB	A-IRB	F-IRB)			amount 0 0 0 0 0 0		amount 0 0 0) 0 0 0		0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	A-IRB	F-IRB	A-IRB	F-IRB)			amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		amount 0 0 0 0) 0 0		0 -
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	A-IRB	F-IRB	A-IRB	F-IRB)			amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		amount 0 0 0 0 0) 0 0 0		0 -
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	A-IRB	F-IRB	A-IRB	F-IRB)			amount am		amount 0 0 0 0 0 0 0 0 0		D 0 0		0 -
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving	A-IRB	F-IRB	A-IRB	F-IRB)			amount	amount 0 0 0 0 0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0 0 0			
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	A-IRB	F-IRB	A-IRB	F-IRB	<pre>exposure </pre>			amount amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		amount 0 0 0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0 0 0 0 0		
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving	A-IRB	F-IRB	A-IRB	F-IRB)			amount am		amount 0 0 0 0 0 0 0 0 0 0 0		CAPOSUIC 0 0 0 0 0 0 0 0 0 0 0 0		
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	A-IRB	F-IRB	A-IRB	F-IRB	Exposure			amount		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NON-SME Equity Securitisation	A-IRB	F-IRB	A-IRB	F-IRB)			amount		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	A-IRB	F-IRB	A-IRB	F-IRB	Exposure			amount		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		CAPOSUIC 0 0 0 0		

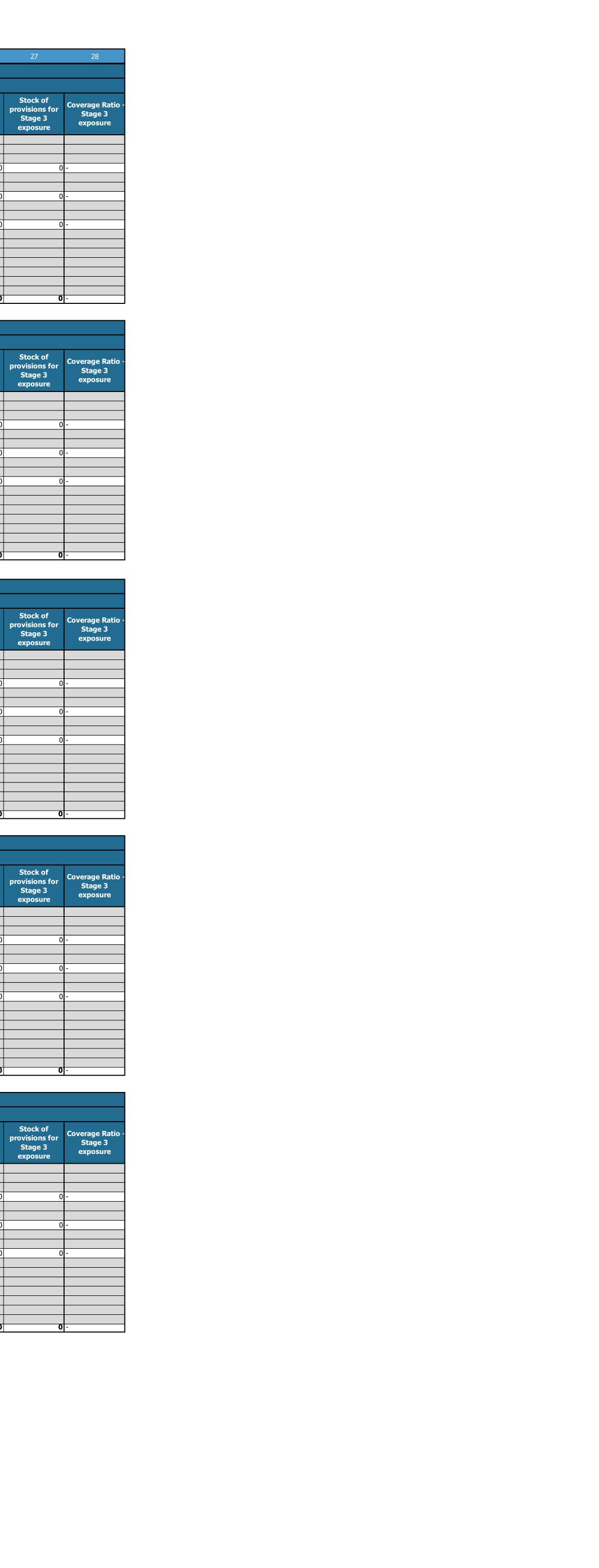
									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>P</i> .	Retail - Secured on real estate property - Of Which: non-SME	C)	0	0	0	0 0		0 0	() () 0	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0		0	0	0	0 0		0 0	() (0	0	(0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Ехро	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num		(mln EUF	, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 0	0 0) (0 () -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 0	0 0) (0 () -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0) () (0 () -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177	Equity Securitisation															
178																
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0	0	0	0 0		0 0		0 0				-

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	C	()	0 0		0 0	() (0 0	0		0 -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	C	()	0 0		0 0	() (0 0	0		0 -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	C	()	0 0		0 0	() (0 0	0		0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0			0 0		0	(0 0	0		0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Public quarantees - Actual



												Syste Barr										
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUF	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	Central banks																					
$\frac{1}{2}$	Central governments																				()	
3	Institutions																					
4	Corporates		0	0	0 () (0	-	0))	0	0 0		0 -	0) (0 () 0		-
5	Corporates - Of Which: Specialised Lending						<u> </u>		Ť Ť											,		
6	Corporates - Of Which: SME																					
7	Retail		0	0	0 () (0 0	-	0	()	0	0 0) (0 -	0) ()	0 () 0	<u>с</u>	-
8	Retail - Secured on real estate property																					
9 Jucko Papik	Retail - Secured on real estate property - Of Which: SME																					
⁹ Jyske Bank	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 () (0 0	-	0	()	0	0 0) (D -	C) ()	0 (0 0	C	-
11	Retail - Qualifying Revolving																					
12	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME																					
14	Retail - Other Retail - Of Which: non-SME																					
15	Equity																					
16	Securitisation																				· · · · · · · · · · · · · · · · · · ·	
17	Other non-credit obligation assets																					
	IRB TOTAL		U	U	0 0) 0	-	0	0		U	0 0		<u>ו</u> -	0) 0		0 0	0 0	0	-

EBA EUROPEAN BANKING AUTHORITY

											MOR	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EL	Stage 1 exposure JR, %)	Stage 2 e 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 r 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 Stage expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -	0		0	0	0	0 () -	C) () ()	0) (0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0	0 -	0		0	0	0	0 0) -	C) () ()	0) (0 -
	Retail - Secured on real estate property																					
DENMARK	Retail - Secured on real estate property - Of Which: SME																					
DEINMARK	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0	0	0 () -	C) () ()	0) (0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0	ol-	0		0	0 0	0	0 0	-	0	0					0 -

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(mln	Stag expos		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0	0 0	(0	0 -	C	0	(0	0	0 0) -	C) ()	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0) 0	(0	0 -	C	0	(0	0	0 0) -	C) ()	0 0	0	0) -
	Retail - Secured on real estate property																						
GERMANY	Retail - Secured on real estate property - Of Which: SME																						
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0) 0	(0	0 -	C	0	(0	0	0 0) -	C) ()	0 0	0	0) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0	0	0	0		0 -	0	0	(0	0	0 0	-	0			0 0	0	0	-

											Mora	toria - Baseline S	Scenario									
					31/12/2021							31/12/2022	:						31/12/2023			
	(mlr	Stage exposu EUR, %)		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 r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r 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 I Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0		0	0 -	0	0) ()	0 ()	0 -	0	C		0 0		0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0		0	0 -	0	0) ()	0 ()	0 -	0	C		0 0		0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0)	0	0 -	0	0) ()	0 ()	0 -	0	C		0 0		0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0) -	0	0			0 0		0 -	0	0		0 0	C	0) -

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	() (0 0	0)) -	0	()	0 (0 ()	0 -	(0 () (0	0 0		(
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME					-							-										_
	Retail		0	() (0 0	0)) -	0	()	0 (0 ()	0 -	(0 () (0	0 0		
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	() (0 0	()) -	0	()	0 (0 ()	0 -	(0 0) (0 0		
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME												-										
	Retail - Other Retail - Of Which: non-SME												-										
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	C) (D 0	0) (D -	0	C) () (0 0		0 -	(0 0) C		D 0		0

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions		-								-		-	-	-			-					-
	Corporates		0	0	(0 0	()) -	(0	0	0	0	0	0 -	(0 0		0 0	00	C	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0	0 0	()) -	(0	0	0	0	0	0 -	(0 0)	0 0	00	C	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	()) -	(0	0	0	0	0	0 -	(0 0)	0 0	00	C	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0	C) 0	() () -	(D	0	D	0	0	0 -	(D 0) 0	0	0) -

EUROPEAN BANKING AUTHORITY										2021 El	J-wide		Test: Cr			-19 IRB							
													Jyske Banl	<									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	. Co
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		(0 0)	0 0	0		0 -	0		0	0	0 (C	-	0) (0	0 (J 0	ר ו	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		(0 0)	0 0	0		0 -	0		0	0	0 (0	-	0)	0	0 (J <u></u> 0	י ו	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		(0 0)	0 0	0		0 -	0		0	0	0 0	C	-	0		0	0 (<u>) 0</u>	<u>) (</u>	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						
	Other non-credit obligation assets IRB TOTAL																						

											Mora	toria - Baseline Se	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	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 fo Stage 3 exposure	or Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0)	0	-	0) 0	() (0	0 0	-	0	() (0 0	()	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0)	0	-	0) 0	() (0	0 0	-	0	() (0 0	()	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0)	0	-	0) 0	() (0	0 0	-	0	() (0 0	()	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0		0 (-	0	0	(0 0	-	0	() 0	(0 -

											Mora	itoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 cposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r 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 Rat Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0		0	0 -	0		0	0	0	0 () -	(0 0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(0 0)	0	0 -	0)	0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0 0)	0	0 -	0	(0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets						•	0					•									
	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C) -	C C	0 J		0	0	0	-

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p 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 Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (0 0	0	(0 0	-	(0 0		0		0	0 -	0	0		0 0	0	0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL			0 0	0	C	0	-	C) 0		0			D -	0	0		0 0	0	0	-

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or 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 F Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() ()	0	0 0	(0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0		0	0	0	0	0 -		0	0	0	0	0 0	-	() ()	0) ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 (0	0	0 -		0	0	0 (0	0 0	-	() ()	0) ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets				0			0	0		0			N	0 0				X				
	IRB TOTAL		0		U	<u>v</u> (U	U	U -		U	J		J	U U	-						Ĺ	U -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

	BAA EUROPEAN BANKING AUTHORITY														2021 E	U-wide	Stress 1	Fest: Cr Jyske Bank			0-19 IRI	3										
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																	Public guarantees	s - Baseline Scena	rio													
							31/1	2/2021									31/1	.2/2022									31/12	2/2023				
Row Num			Stage exposu (mln EUR, %)	Stage 1 1 exposure, of re guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
1		Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
2		Central governments																														
3		Institutions																														
4		Corporates		11	9	4 3	3	7 5	0	0		3 39.96%	6	12	9	3	2	7 6	5 C)	0 3	39.41%	5 13	3 1	10	2 2	2 8	3	6 0	0	3	39.00%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME			0	0	2	0				0			0		0	0			0			2		0			0			
		Retail		0	0	<u> </u>			0	0		0-		0	0	0	0	0 (J U)	0 () -		J	0	<u> </u>)(0 0	0	0 -	
8		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
10	Jyske Bank	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														
11	-	Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets		11	0	4		7 -				3 39.94%		10	0	2	2 -	-				39.46%	11			2			c			38.96%
18		IRB TOTAL		11	9	4 3	5	/ 5	U	0		39.94%	0	12	7	3	2	/ 6	0		ן <u>א</u>	39.46%	p 1:	5 1	U	2 2	. Š		0 0	U	3	38.96%

																	Pub	blic guarantees	- Baseline Scena	irio													
							3:	1/12/2021										31/12	2/2022									31/12	2023				
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, c which guarantee amount	of Stage 3 exposure		of Stock of provisions ed Stage 1 exposur	for provision Stage	s for provisio 2 Stage	ons for	nge Ratio - age 3 posure	Stage 1 exposure	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Ra Stage 3 exposure
	Central banks																																
	Central governments																																
	Institutions Corporates																																
	Corporates		11	1 9	4	4	3	7	5	0	0	3	39.96%	12	9	3	2	7		6	0)	3 39.41 ^o	5 1	3 10		2 2	8	6	6	0 0	D	3 39.0
	Corporates - Of Which: Specialised Lending																																
	Corporates - Of Which: SME																																
	Retail		0	0 0	C	0	0	0	0	0	0	0 -		0	0	0	0	0		0	0	0	D -		0 0		0 0	0	(0	0 0	0	0 -
	Retail - Secured on real estate property																																
DENMARK	Retail - Secured on real estate property - Of Which: SME																																
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	C	0	0	0	0	0	0	0 -		0	0	0	0	0		0	0)	D -		0 0		0 0	0	(0	0 0	0	0 -
	Retail - Qualifying Revolving																																
	Retail - Other Retail																																
	Retail - Other Retail - Of Which: SME																																
	Retail - Other Retail - Of Which: non-SME																																
	Equity																																
	Securitisation																																
	Other non-credit obligation assets																																
	IRB TOTAL		11	L 9	4	4	3	7	5	0	0	3	39.94%	12	9	3	2	7		6	0		3 39.46°	1	3 10		2 2	8		6) 0)	3 38.9

																Public guarantees	s - Baseline Scena	ario													
						31/12/	/2021									31/1	2/2022									31/12	2/2023				
Row Num		Stage : exposu n EUR, %)	Stage 1 1 exposure, of re guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
37	Central banks																														
38	Central governments																														
39	Institutions																														
40	Corporates		0	0	0 0	0	0	0	0 0	0 0 -	-	0	(0	0	0 (0	0	0 0		D -	0	0	0	0 () (0	0	0	0 -	
41	Corporates - Of Which: Specialised Lending																														
42	Corporates - Of Which: SME																														
43	Retail		0	0	0 0	0	0	0	D C	0 0 -	-	0	(0	0 (0 (0	0	0 0		D -	0	0	0	0 () (0	0	0	0 -	
44	Retail - Secured on real estate property																														
45 GERMANY	Retail - Secured on real estate property - Of Which: SME																														
46 OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0	0	D C	0 0 -	-	0	(0	0 (0 (0	0	0 0)	D -	0	0	0	0 () (0	0	0	0 -	
47	Retail - Qualifying Revolving																														
48	Retail - Other Retail																														
49	Retail - Other Retail - Of Which: SME																														
50	Retail - Other Retail - Of Which: non-SME																														
51	Equity																														
52	Securitisation																														
53	Other non-credit obligation assets																														
54	IRB TOTAL		0	0	0 0	0	0	0	0	0 -	-	0		0	0	0 0	0	0	0 0)-	0	0)	0 0	0	0	0	0	0 -	

																Public guarantees	- Baseline Scena	arīo													
						31/12	2/2021									31/12	2/2022									31/12	2/2023				
	(min EUR	Stage 1 exposure R, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 cposure e	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Institutions																														
	Corporates		0 0	(0 0	0	0	0	0 (0 -		0	0		0 0	0 0		0	0 0		0 -	0)	0	0 0	0	0 0		0 ا	0	/- /
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	(0 0	0	0	0	0 (0 -		0	0		0 0	0 0		0	0 0		0 -	0)	0	0 0	0	0 0		0	0	/
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0 (0 -		0	0		0 0	0 0		0	0 0)	0 -	0		0	0 0	0	0 0		0	0	/-
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
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	Other non-credit obligation assets IRB TOTAL																														
			0 0	(0 0	0	0	0) (0 -		0	0		0 0	0		0	0 0		0 -	0		0	0 0	0) 0			0	/[

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Public guarantees - Baseline Scenario

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						31/12	2/2021									31/12	2/2022									31/12/	2023			
	(min EUR, ۱۹	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																												<u> </u>	
	Institutions																												(/	
	Corporates	(0 0	0	0	0	0	0	0 0) () -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0	0	· 0 -
	Corporates - Of Which: Specialised Lending																												(
	Corporates - Of Which: SME																												(/	
	Retail		0 0	0	0	0	0	0	0 0) -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	0	0`	0	/ 0-
	Retail - Secured on real estate property																												(V	
N.A.	Retail - Secured on real estate property - Of Which: SME																												<u> </u>	
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	Retail - Qualifying Revolving																												(V	
	Retail - Other Retail																												(V	
	Retail - Other Retail - Of Which: SME																												<u> </u>	
	Retail - Other Retail - Of Which: non-SME																												<u> </u>	
	Equity																												V	
	Securitisation																												V	
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0	0	0) 0) () -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	J O L	- 0 -

																	Pu	blic guarantees -	- Baseline Scenar	rio													
								31/12	2/2021									31/12	2/2022									31/12	/2023				
Row Num			(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
91		Central banks																															
92		Central governments																															
93		Institutions Corporates		0	0		0 0	0	0	0		0	0 -		0	0 0	0	0	0		0			0	0		0 0	0	0	0	0	0-	
94		Corporates 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	0	0 -	
96		Corporates - Of Which: SME																															
97		Retail		0	0		0 0	0 0	0 0	0		0	0 -		0	0 0	0	0	0	0 0	0	C	-	0	0		0 0	0	0	0	0	0 -	
98		Retail - Secured on real estate property																															
99	N.A.	Retail - Secured on real estate property - Of Which: SME																															
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	0 0	0 0	0		0	0 -		0	0 0	0	0	0	0 0	0	C	-	0	0		0 0	0	0	0	0	0 -	
101		Retail - Qualifying Revolving																															
102		Retail - Other Retail																															
103		Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
106		Securitisation																															
107		Other non-credit obligation assets																															
108		IRB TOTAL		0	0		0 0	0	0	0		0	0 -		0	0 0	0	0	0	00	0	0	-	0	0		0 0	0	0	0	0	0 -	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BANKING AUTHORITY													2021 E	U-wide		Fest: Cr Jyske Banl	edit risk		9-19 IRI	B									
		50	51	52	53	54	55	56	57	58 59	9 60	61	62	63	64	55	N 66	67	68	69	70	71	72	73	74	75	76	77	78
															Public guarantees	- Baseline Scena	ario					<u> </u>							
						31/	12/2021									2/2022									31/12	.2/2023			
		Stage expos (mln EUR, %)	e 1 Stage exposu ure guaran	e, of Stage h expos teed	e 2 sure sure e 2 sure guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for p Stage 1 exposure	Stock of ovisions for pro Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	e Ratio - Stage 1 je 3 exposur sure	Stage 1 exposure, e which guarantee amount	, of Stage 2 eed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks	(amol	nt l	amount		amount					amount		amount		amount						amount		amount		amount			
	Central governments																									/			
	Institutions																									/			
	Corporates		0	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0 (0 0)	0 -	0	0		0 0	0	J 0'	ر	0 0	0
	Corporates - Of Which: Specialised Lending																									/			
	Corporates - Of Which: SME																												
	Retail		0	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0 () 0		0 -	0	0		0 0	0	J 0'	ر	0 0	(
	Retail - Secured on real estate property																									/			
N.A.	Retail - Secured on real estate property - Of Which: SME																									/			
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	Equity																									/			
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	Other non-credit obligation assets																												
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -		0	0	0	0 0		0 0			0 -	0	0		0 0	0	<u>'0</u>	<u></u> ر	0	0

							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks					binotint										Uniount		binount						Linount		binoditt		Bintodint			
	Central governments																														
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	Corporates		0	0)	0	0 (0	0	0	0 -)	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) () 0	
	Corporates - Of Which: Specialised Lending																														
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	Retail		0	0		0	0	0 0	0	0	0	0 -		ס	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) (0 0	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	0 0	0	0	0	0 -)	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) (0 0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
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	Retail - Other Retail - Of Which: non-SME																														
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	Other non-credit obligation assets														-																
	IRB TOTAL		0	0)	D	0 0	DI	0	0	0 -			0 0	0	0	0	0	0	0	-			D	0	0	0 0		0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
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7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
1	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
)	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
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	Corporates		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	0	0	0 0	0	-	0	()	0 0		0	0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																														
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	Retail		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	ס	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Retail - Secured on real estate property																														
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N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	0	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0			0 0		0	0 -	C		0		0		0	0 0	0	-	0			0 0			0 0	0	0 -

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							31/:	12/2021									31/12	2/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																															
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EUROPEAN BANKING AUTHORITY										2021 EU	J-wide	Stress	Test: Cr	edit risl)-19 IRB							
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		_											Jyske Ban	ĸ									
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	1
												Мог	ratoria - Adverse S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverag Stag
	Central banks	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments																						
	Institutions Corporates		0	0	(0			0	0	(0	0					0	0 0	0		
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	Corporates - Of Which: SME																						-
	Retail		0	0	(0			0 -	0	(า	0	0		n -			0	0 0	0		1-
	Retail - Secured on real estate property					,				U			0				<u> </u>			0 0	0	·	
	Retail - Secured on real estate property - Of Which: SME																						
Jyske Bank	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0 0) (0 -	0	(0	0	0		0 -)	0	0 0	0		n -
	Retail - Qualifying Revolving		<u> </u>			,		,,,,,,,,		Ű			•				·			<u> </u>			
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0							^			0									

													atoria - Adverse S										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	. Co
	Central banks																						
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	Retail - Secured on real estate property																						
DENMARK	Retail - Secured on real estate property - Of Which: SME																						
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	Retail - Qualifying Revolving																						
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	Retail - Other Retail - Of Which: SME																						
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	IRB TOTAL		0	0		0 0		0 0) -	0	0		0	0 0	0	-	0			0 0	0		0 -

											Mor	atoria - Adverse So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(n	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 Rati Stage 3 exposure
	Central banks																					
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	Corporates - Of Which: Specialised Lending																					
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	Retail	0	0) (0 0	0)	0 -	0) (0	0 ()	0	0 -	0	0 () () () C	0) -
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
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	Equity																					
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	Other non-credit obligation assets	0	0						0			0 0		0	0_						0	
	IRB TOTAL	U	U		, U			/]-	U		/	טן נ	' U			U				<u>'</u> U	U	<u>ין -</u>

												Mora	atoria - Adverse S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks																						
	Central governments																						
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	Corporates		0	0)	0 0		0	0 -	() (0 (0	0 0)	0 -	0	0 0		0 0	C	0) -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0	0)	0 (0	0 -) (0 0	0	0 0)	0 -	0	0		0 0	C	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
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	Retail - Qualifying Revolving																						
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	Retail - Other Retail - Of Which: SME																						
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												Mora	atoria - Adverse Sc	cenario								
						31/12/2021							31/12/2022							31/12/2023		
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions f Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	() (0 0	0	() -	0	0		0 0)	0	0 -	(0 0		0 0) (<i>)</i>
	Corporates - Of Which: Specialised Lending																					
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	Retail		0	() (0 0	0) -	0	00		0 0)	0	0 -	(0 0		0 0) (1
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
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	Retail - Qualifying Revolving																					
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	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
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												μησια	alona - Auverse So	Lellallu									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposu
	Central banks																						
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	Corporates		0	(0	0 0)	0	D -	0	0		0 (0	0 0	-	() ()	0	0 0	(0 -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0	(0	0 0)	0	0 -	0	0		0 (0	0 0	-	() ()	0	0 0	(0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
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	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
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	Other non-credit obligation assets																						
	IRB TOTAL		0	0	0	0 0		0) -	0	0	(0 (D 0	-	() () (0 0	(0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Jvske Bank

Moratoria - Adverse Scenario

EUROPEAN BANKING AUTHORITY											J-wide					9-19 IRB							
		Г	80	81	82	83	84	85	86	87	88	89	Jyske Ban 90	<u>к</u> 91	92	93	94	95	96	97	98	99	
												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			<u> </u>
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	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	Stock of provisions for Stage 3 exposure	r C
	Central banks	(T
	Central governments																						
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	Corporates		0	0		0 (0 0		0 -	C)	0	0	0 0	0 0	-	0) ()	0	0 (0	0 -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0	0		0 (0 0		0 -	()	0	0	0 0	D C	-	0) ()	0	<u>0 (</u>	<u>)</u>	0 -
	Retail - Secured on real estate property																					4	4
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (0 0		0 -	0)	0	0	0 0	0 0	-	0) ()	0	<u>) </u>	<u>)</u> ′	0 -
	Retail - Qualifying Revolving													_							4	4	4
	Retail - Other Retail																				4	4	4_
	Retail - Other Retail - Of Which: SME																				4	4	4_
	Retail - Other Retail - Of Which: non-SME																				4	4	4
	Equity																				4	4	4
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	Other non-credit obligation assets IRB TOTAL			•									<u> </u>										

					31/12/2021							31/12/2022							31/12/2023			
					51/12/2021	_						51/12/2022							51/12/2025			
	(mln EU	Stage 1 exposure 8, %)	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 fo Stage 3 exposure	
	Central banks																					
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	Retail		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 (0 0)	0 -
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	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
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	Other non-credit obligation assets		-				-						-									
	IRB TOTAL		0 0) (01-	0	0		01		0 0	-	0) 0			0 -

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stage exposu In EUR, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		(0 0)	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		0	0 0		0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
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	Retail - Qualifying Revolving																						
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	Retail - Other Retail - Of Which: SME																						
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	Other non-credit obligation assets								0				0										
	IRB TOTAL		U	U	0			U	U -		U	U	U		U 0-		0	0 0		0	0	0	<u> </u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			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 Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
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	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	ں ار		U I			/ -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		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 Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0) (0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0) (0 0		0	0 -	(0 (0	0 () (0 0	-	0) ())	0 (0 ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0) -						0	-	0	0		0 0			0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EBA	EUROPEAN BANKING AUTHORITY														2021 E	J-wide		Fest: Cr Jyske Ban	edit risk		0-19 IRI	3										
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																	Public guarantees	s - Adverse Scena	ario													
							31/1	12/2021									31/1	2/2022									31/12	2/2023				
Row Num			Stage 1 exposur (mln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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		Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
2		Central governments																														
3		Institutions																														
4		Corporates		11	9	4 3	3	7	0	0		4 54.12%)	11) (3	2 8	8	6 () () 4	1 51.78%	5 1	1	9	2 2	<u> </u>		7 0	0 0)	4 49.93%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail		0	0	0 0	0	0	0	0		0 -		0) (0 (0	0 ()) () -		0	0	0 (C) (0 0	0 0)	0 -
8		Retail - Secured on real estate property																														
$\frac{9}{1}$	yske Bank	Retail - Secured on real estate property - Of Which: SME																		_												
10 37		Retail - Secured on real estate property - Of Which: non-SME																														
		Retail - Qualifying Revolving					_																									
12		Retail - Other Retail					_																									
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
15																																
16		Securitisation																														
17		Other non-credit obligation assets																														
10		IRB TOTAL		11	9	4 3	3	7	0	0		4 54.07%	1	1		3 2	2 8	8	6 0			51.87%	1	1	9	2 2	g		7 0	0		4 49.89%

															P	Public guarantees - A		<u> </u>												
						31/12	12/2021									31/12/2	2022									31/12	2/2023			
	(mln EUR	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of grovisions for pro Stage 1 exposure e	Stock of Stock visions for provisions Stage 2 Stag xposure expos	ck of ions for ige 3 osure
	Central banks																													
	Central governments																													
	Institutions																													
	Central governments Institutions Corporates	1	11 9		4	3 7	7 6	6 (0 0	4	54.12%	11	L 9	3	2	2 8	6	0	0	4	51.78%	1	1 9	9 2	2 2	9	7	0	0	4
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0		0	0 0	0 (0 (0 0	0	-	() 0	0	0) 0	0	0	0	0	-	(0 () (0 0	0	0	0	0	0 -
	Retail - Secured on real estate property																													
DENMARK	Retail - Secured on real estate property - Of Which: SME																													
DENIMARK	Retail - Secured on real estate property - Of Which: non-SME		0 0		0	0 0	0 (0 (0 0	0	-	(0 0	0	0	0	0	0	0	0	-	(0 () (0 0	0	0	0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL	1	L1 9		4	3 7	7 6	6 0) 0	4	54.07%	11	9	3	2	8	6	0	0	4	51.87%	1:	L g		2 2	9	7	0	0	4

																Public guarantees	s - Adverse Scen	ario													
						31,	./12/2021									31/12	2/2022									31/12	2/2023				
Row Num		nln EUR, %)	Stage 1 Stage 1 xposure guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, o which guaranteeo amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of or provisions for Stage 3 exposure	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
37	Central banks															_															
38	Central governments																														
39	Institutions Corporates			-						-						-								-					-		
40	Corporates		0	0	0	0	0	0	0	0	0 -		0	0 () (0 0	0	0 (0 0) () -	0	0 0)	0	0 0) ()	0 0	0 0) -
41	Corporates - Of Which: Specialised Lending																														
42	Corporates - Of Which: SME																														
43	Retail		0	0	0	0	0	0	0	0	0 -		0	0 () (0 0	0	0 (0 0) () -	0	0 0)	0	0 C) ()	0 (0 0) -
44	Retail - Secured on real estate property																														
45 GERMANY	Retail - Secured on real estate property - Of Which: SME																														
46	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -		0	0 0) (0 0	0	0 (0 0) () -	0	0 0)	0	0 C) ()	0 (0 0) -
47	Retail - Qualifying Revolving																														
48	Retail - Other Retail																														
49	Retail - Other Retail - Of Which: SME																														
50	Retail - Other Retail - Of Which: non-SME																														
51	Equity																														
52	Securitisation																														
53	Other non-credit obligation assets																														
54	IRB TOTAL		0	0	0	0	0	0	0	0	0 -			0 0		0 0	0	0 0	0 0) -	0	0		0	0 0	0		0 0	0	-

																Public guarantees	s - Adverse Scena	rio													
						31/1	2/2021									31/12	2/2022									31/12	2/2023				
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																												4	4'	
56	Central governments																													′	
57	Institutions				-												-					-		-						'	
58	Corporates	(0 0	(0 0		0	0 0) (0 0	-	(0 0		0	0 0	0 ()	0 0	() -	0	(0		0 0	0 0)	<u> </u>	<u> </u>	<u></u>
59	Corporates - Of Which: Specialised Lending																												4	4′	
60	Corporates - Of Which: SME			-								-					-						-							/	4
61	Retail	(0 0	(0 0		0	0 0) (0 0	-	(0 0		0	0 0	0 ()	0 0	() -	0	(0		0 0) 0)	<u> </u>	<u>0</u> <u>0</u>	<u>1</u> -
62	Retail - Secured on real estate property																													4'	
63 64 N.A.	Retail - Secured on real estate property - Of Which: SME																													//	
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0 0	(0 0		0	0 0) (0 0	-		0 0)	0	0 0	0 ()	0 0	() -	0	(0		0 () 0)	<u> </u>	0 0	1-
65	Retail - Qualifying Revolving Retail - Other Retail																													′	
66	Retail - Other Retail																													//	
67	Retail - Other Retail - Of Which: SME																													<u> </u>	
68	Retail - Other Retail - Of Which: non-SME																														
69	Equity Securitisation																													/	
70	Securitisation																														
71	Other non-credit obligation assets IRB TOTAL																														
72		0	0		0 0		0	0 0		0	_	C	0 0)	0 (0 0			0 0	0) –	0	0	0 0		0 0			0	0 0'	41-

																F	Public guarantees	- Adverse Scenar	rio													
							31/1	12/2021									31/12	/2022									31/12	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Stag expos
	Central banks																															
	Central governments																															
	Institutions																															
	Corporates 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	0	0	0		0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0) (0	0	0	0 0	0 0) -	0	0		0 0	0	(0 0	0	0	-	0)	0 0	0	0	0	0)	0 -
	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0) (0	0	0	0 0	0 0) -	0	0		0 0	0	(0 0	0	0	-	0)	0 0	0	0	0	0)	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0			0	0	0 0		-	0	0		0 0	0	C	0 0	0	0	-	0) 0	0	0	0	0		0 -

																	Pu	ublic guarantees	- Adverse Scenar	rio													
								31/	12/2021									31/12	2/2022									31/12	2/2023				
Row Num			(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
91		Central banks																															
92		Central governments																															
93		Institutions							-				-					-	-					-		-		-		-		-	
94		Corporates		0	0 0		0)	0 0	0 ()	0	0 -		0	0 0	0	0	0 0	0 0	00		0 -	0	0	(0 0	0	0	0	0	00	0 -
95		Corporates - Of Which: Specialised Lending																															
96		Corporates - Of Which: SME											-																				
97		Retail		0	0 0		0)	0 0	0 ()	0	0 -		0	0 0	0	0	0 0	0 0	00		0 -	0	0	(0 0	0	0	0	0	00	0 -
98		Retail - Secured on real estate property																															
99	N.A.	Retail - Secured on real estate property - Of Which: SME											-																				
100	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0)	0 0	0 ()	0	0 -		0	0 0	0	0	0 0	0 0	00)	0 -	0	0		0 0	0	0	0	0	00	0 -
101		Retail - Qualifying Revolving																															
102		Retail - Other Retail																															
103		Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
105		Equity																															
106		Securitisation																															
107		Other non-credit obligation assets IRB TOTAL																															
108		IRB TOTAL		0	0		0		0 0	0 0		0	0 -		0	0 0	0	0	0	00	0		0 -	0	0	0	0	0	0	0	0	0	0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB lvske Bank

BANKING AUTHORITY														2021 E	J-wide	Stress 1	Fest: C r	edit ris	k COVID)-19 IRI	B									
																	Jyske Ban	k												
		101	10	2 103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
																Public guarantees	s - Adverse Scena	ario												
						31	L/12/2021									31/1	2/2022									31/1	2/2023			
		Stage expose	1 Stag exposi ure guara	je 1 ire, of Stage ich exposi nteed	Stage 2 exposure, o ure guarantee	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks	mln EUR,%)	amo	unt	amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure
	Central governments																													
	Institutions																													
	Corporates		0	0	0	0	0 0	0		0	0 -		0	0)) ()	0	0 0) (0 -	0		0	0 ()	0 0)	0 0	
	Corporates - Of Which: Specialised Lending		_		-	-					-							-	-						-		-			
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0 0	0		0	0 -		0	0)) ()	0	0 0) (0 -	0		0	0 ()	0 0)	0 0	
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0		0	0 -		0	0)) ()	0	0 0) (0 -	0		0	0 ()	0 C)	0 0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0	0 0	0		0	DI-]	0				0	0 0) (01-	I 0		0	0 0				0 0	

															Pul	blic guarantees	- Adverse Scenai	rio													
						31/12	2/2021									31/12	/2022									31/1	2/2023				
	(mln E	Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 ex exposure gu	Stage 1 (posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions Corporates																														
	Corporates		0 0	0 0	0	0 0	0 0	0 (0 0		0 -	0	0	0	0	0	(0 0	0	0	-	0	0	C	0		0 0	0	0) (0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	0 0	(0 0	0 0	0 (0 0) (0 -	0	0	0	0	0	(0 0	0	0	-	0	0	C	0		0 0	0	0) (0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	(0 0	0 0	0 (0 0) (0 -	0	0	0	0	0	(0 0	0	0	-	0	0	C	0		0 0	0	0) (0 -
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0) 0	C) 0	0		0 0		0 -	0	0	0	0	0	C	0 0	0	0	-	0	0	0	0		0 0	0	0		0 -

																	Public guarantee	s - Adverse Scena	ario													
							31/1	12/2021										.2/2022									31/12/	/2023				
		(mln EUR, %)	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure of	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks																															
	Central governments																															4
	Institutions																															
	Corporates		0	0		0 0)	0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	C	0 0)	0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0)	0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0) 0		0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0) 0		0	0	0	0	0 -		0 (0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0		0 -

																F	Public guarantees	- Adverse Scena	rio												
							31/12	2/2021									31/12	/2022									31/12	/2023			
	(ml	Stag expo n EUR, %)	e 1 exp	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Central governments Institutions Corporates																														
	Corporates		0	0	0	0	0	0 0	0 0		0	0 -	0	0	0	0 0	0	(0	0 0) (-		0	0	0 0	0	(0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0 0	0 0		0	0 -	0	0	D	0 0	0	(0	0 0	0 0	-		0	0	0 0	0	(0	0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(0	0 0	0 0	-		0	0	0 0	0	(0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0		0	0 -	0	0		0 0	0	C	0	0 0		-		0	0	0	0	C	0	0	0 -

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0			0 0	0 (0 0	(0 0	C	ა -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0)	0 0	0 (0 0	(0 0	C	ე -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN./A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0	()	0 (0 (0 0	(0 0	C	ა -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0	0	0	0		0	0 -	0	0	0	0	0		0 0	0	0	-	0			0	0 0	0 0	(0	0	<u> </u>

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EB	EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S	stress T	est: Cr Jyske Bank		k COV	[D-19 S	STA			
			1	2	3	4	5	6 Moratori	7 a - Actual	8	9	10	11	12
w			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3
		(min EL Central banks Central governments	JR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
		Regional governments or local authorities Public sector entities Multilateral Development Banks												
		International Organisations Institutions Corporates of which: SME	0	0	(0 0	(0 0		0 0) () (0 -
	Jyske Bank	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0		0 0	(0 0						0 -
		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
		Collective investments undertakings (CIU) Equity Securitisation												
		Other exposures Standardised Total	0	0	(0 0	(0 0 Moratori	a - Actual	0 0) () (0 -
						Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Rat
n n		(mln EL	JR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
		Corporates of which: SME Retail of which: SME	0	0		0 0	(0 0 0 0		0 C) ()		0 - 0 -
	DENMARK	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0 0	(0 0		D C) () (D -
5 7 8		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
)) L 2		Equity Securitisation Other exposures Standardised Total						0 0						
						-			a - Actual 2/2020	-				-1
w n			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
		(mln EL Central banks Central governments	JR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
) 2		Corporates of which: SME Retail	0	0	(0 0	(0 0 0 0) ()) ()		D -
	GERMANY	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0 0	(0 0		0 0) () (D -
3		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
		Equity Securitisation Other exposures Standardised Total	0	0		0 0		0 0		0 0) (0 -
•									a - Actual 2/2020		•		1	
v n		(mln EL	Exposure values JR, %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
5		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
		International Organisations Institutions Corporates	0	0	(0 0	(0 0		0 0) () (0 -
	N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	(0 0	(0 0		0 0) (D -
		of which: non-SME Items associated with particularly high risk Covered bonds	0	0	(0 0	(0 0		0 C				0 -
		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
		Other exposures Standardised Total	0	0	(0 0	(0 0		0 0) () (0	0 -
						Stage 1			a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
n n		(min EL	Exposure values JR, %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
		Central banks Central governments Regional governments or local authorities Public sector entities												
		Multilateral Development Banks International Organisations Institutions												
	N.A.	Corporates of which: SME Retail of which: SME	0	0		0 0		0 0) (0 - 0 -
3		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0 0	(0 0		0 0) ()	0 -
0 0 1 2		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
2 3 4		Securitisation Other exposures Standardised Total	0	0		0 0	(00		0 0) (0 -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0		0	0	0	0		-
0	0	0	0	0	0	0	0	0	0		-
0	0	0	0	0	0	0	0	0	0	-	
0	0	0	0	0	0	0	0	0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

osure value

oosure valu

posure values

					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
_											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
_											
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	2/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0						-
0	0	0	0	0	0	0		0			-
0	0	0	0	0	0	0		0			-
0	0	0	0	0	0	0	-	0			-
0	0	0	0	0	0	0	-	0			-
0	0	U U	0	U U	0		U	U	U	U	
_											

_					Public guaran	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
_											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
0	0	0	0	0	0	0	0	0		0	-
0	0	0	0	0	0	0	0	0	-	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA	EUROPEAN BANKING AUTHORITY			20	21 EU-1	wide S	tress T	est: Cro Jyske Bank		k COV	[D-19 S	5TA	10	11	12
Row Num 106 107 108 109		Central banks Central governments Regional governments or local authorities Public sector entities	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria	a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
110 111 112 113 114 115 116 117 118 119 120 121 122	N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0 0 0										0 - 0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
123 124 125 126		Equity Securitisation Other exposures Standardised Total		0	0	(0 0	0	0 0	(0	0	(0 -
Row				Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 127 128 129 130 131 132 133 134 135 136 137	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	(mln EUR, %) (mln	 0 0	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0 -
138 139 140 141 142 143 144 145 146 147		Secured by mortgages on immovable property of which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total		0	0		0 0		0 0			0			0 -
Row Num 148 149 150		Central banks Central governments Regional governments or local authorities	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria	a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
151 152 153 154 155 156 157 158 159 160 161 162 163 164	N.A.	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0 0 0 0							0			0 -
165 166		Equity													
167 168		Securitisation Other exposures Standardised Total		0	0) 0	0	0 0	() 0	0	(0 -
167 168		Securitisation Other exposures		0	0) O Stage 1	0		a - Actual 2/2020) O Stage 3	0 Stock of	Stock of	Stock of	0 -
168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180	N.A.	Securitisation Other exposures Standardised Total Standardised Total Central banks Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(mln EUR, %) (mln 2007) (mln 2007	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria				Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
168 Row Num 169 170 171 172 173 174 175 176 177 178 179	N.A.	Securitisation Other exposures Standardised Total Standardised Total Central banks Central governments Central governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	(mln EUR, %) (mln	0 Exposure values			exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186	N.A.	Securitisation Other exposures Standardised Total Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	(mln EUR, %) I I I	Exposure values		exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Securitisation Other exposures Standardised Total Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured boy mortgages on immovable property of which: SME Secured boy mortgages on immovable property of which: SME Secured boy mortgages on immovable property of which: SME Secured boy mortgages on immovable property of which: SME Secured boy mortgages on immovable property of which: International Organisations Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures <td< td=""><td>(mln EUR, %) I I I</td><td></td><td>amounts</td><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure</td><td>31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>2/2020 Stage 3 exposure () () () () () () () () () ()</td><td>exposure, of which expired moratoria</td><td>provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stage 2 exposure</td><td>provisions for Stage 3 exposure</td><td>Stage 3 exposure </td></td<>	(mln EUR, %) I I I		amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure () () () () () () () () () ()	exposure, of which expired moratoria	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Scuritisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured bonds Central governments Central governments Regional governments Regional governments Regional governments Regional governments Regional governments Multilateral Development Banks Institutions Corporates <td> (mln EUR, %) 4 4<</td> <td></td> <td>amounts</td> <td>exposure</td> <td>exposure, of which expired moratoria</td> <td>exposure</td> <td>31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>2/2020 Stage 3 exposure </td> <td>exposure, of which expired moratoria</td> <td>provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>provisions for Stage 2 exposure</td> <td>provisions for Stage 3 exposure</td> <td>Stage 3 exposure </td>	 (mln EUR, %) 4 4<		amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207		Securitisation Other exposures Standardised Total	 (min EUR, %) 4 <		amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria a	2/2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189		Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	(min EUR, %) (min 200, %) 1		amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria moratoria	2/2020 Stage 3 exposure	exposure, of which expired moratoria i<	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210		Securitisation Other exposures Standardised Total	 (min EUR, %) 4 4<	Exposure values	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria a	2/2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure Image: Stage 3 Image: Stage 3 exposure Image: Stage 3 Image: Stage 3
168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210	N.A.	Scarifisation Other exposures Standardised Total Central banks Central governments Central governments or local authorities Public sector entities Mutilitatical Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective Investments undertakings (CLU) Equity Securifisation Other exposures Standardised Total Central banks Central opvernments Regional governments Regional governments Regional governments Central banks Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of	(min EUR, %) (min EUR, %) 1	Exposure values	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria moratoria	2/2020 Stage 3 exposure	exposure, of which expired moratoria i<	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure Image: Stage 3 Image: Stage 3 exposure Image: Stage 3 Image: Stage 3

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	
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2 exposureImage: Stage 3 exposure<

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
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0	0	0	0	0	0	0	0	0	0	(0 -
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0	0	0	0	0	0	0	0	0	0	(0 -

					Public guara	ntees - Actual					
					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
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0	0	0	0	0	0	0	0	0	0	0	-
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0	0	0	0	0	0	, i i i i i i i i i i i i i i i i i i i	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values			Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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	
-	-										
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	-	-	-		-	-	-	_		-	
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA	EUROPEAN BANKING AUTHORITY		25	26	27	28	29		21 EU- 31	wide S		Jyske Bank 34	35	36	[D-19 S 37		39	40	41	42	43	44	45
Row Num		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline So 31/12/2022 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	31/12/2023 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 2 3 4 5 6 7 8 9 10		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail) -	0											0	0) -
11 12 13 14 15 16 17 18 19 20	Jyske Bank	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures								0						-					0	0	
21 Row Num		Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure) - Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	xenario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0 0 31/12/2023 Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions				exposure	exposure	exposure					exposure	exposure	exposure					exposure	Stage 2 exposure	Stage 3 exposure	
29 30 31 32 33 34 35 36 37	DENMARK	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0 0 0		- - - - - - - - - -		0	0		0 (0) (0) (0) (0) (0) (0) (0) (0) (0) (0		-		0 (0			0	0	- - - - - - - - - - - - - - - - - - -
38 39 40 41 42		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0 0	31/12/2021) 0		 	0	0	C Mora	toria - Baseline Sc 31/12/2022) 0 cenario	0	-		0 ()	0 0 0 31/12/2023	0	0	
Row Num 43 44 45 46 47		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	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
48 49 50 51 52 53 54 55 56	GERMANY	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk			0 0 0 0 0 0 0 0 0) 0 0 0 0 0 0 0		- - - - - - - - - - -	0	0	0			0	-					0	0	
57 58 59 60 61 62 63		Covered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total			D 0) 0			0	0	0	toria - Baseline Sc		0	- -		0		0 0	0	0) -
Row Num 64 65		(mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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
66 67 68 69 70 71 72 73 74	N.A.	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME			0 0 0 0		0 0			0	0	0		0 0	0	-		0 (0 0	0	0	
75 76 77 78 79 80 81 82 83 83 84		Secured by mortgages on immovable property of which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total			0 0 0		0		- - - - - - - - - - - - - - -	0	0				0	- 		0 (0	0	- - - - - - - - - - - - - - - - - - -
Row Num		(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline So 31/12/2022 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	31/12/2023 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
86 87 88 89 90 91 92 93 94		Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail			0 0) -	0	0	0		0 0		-					0	0) -
95 96 97 98 99 100 101 102 103 104	N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures) - -							-						0	

EBA	EUROPEAN BANKING AUTHORITY		25	26	27	28	29)21 EU- 31			est: Cr Jyske Bank	<u> </u>	k COVII			39	40	41	42	43	44	45
Row Num		(mln EUR, %	Stage 1 exposure	Stage 2 exposure		31/12/2021 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 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	31/12/2023 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
106 107 108 109 110 111 112		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
113 114 115 116 117 118 119 120	N.A.	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds							0 - 0 - 0 - 0 -	0				0	0	-	0	0)	0 - 0 - 0 -
121 122 123 124 125 126		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		D C	D 0		0 0) C	D -	0) 0) 0	0	0	-	0	0) 0			0
Row Num		(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline Sce 31/12/2022 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	31/12/2023 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
128 129 130 131 132 133 134		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0	0 0		0 0		0 -	0) 0		0 0	0	0	-	0	0)	0 -
135 136 137 138 139 140 141 142	N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment			0 0 0 0 0		0 C	0 00 0 00 0 00 0 00	0 - - 0 - - -	0	0	0 00	0 0	0	0	-	0	0		0 () () () () () () () () () () () () ()	(() 	0 -
143 144 145 146 147		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	0 0		0 0) C	0 -	0) 0) O Mora) 0 toria - Baseline Sco	0 nario	0	-	0	0) 0	(0 -
Row Num 148		(min EUR, % Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
149 150 151 152 153 154 155 156		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0	0 0		0		0 -	0	0		0	0	0	-	0	0) 0)	0 -
157 158 159 160 161 162 163 164	N.A.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment 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 0 0 0 0 0 0 0 0 0 0 0			0 -
165 166		Equity																					
167 168		Securitisation Other exposures Standardised Total		0 0	0 0	21/12/2021	0 0) C	0 -	0	0) 0 toria - Baseline Sco		0	-	0	0) 0	(0 -
167 168 Row Num 169 170 171		Other exposures Standardised Total (min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	0 0 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	0 C Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 2 exposure			snario Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	31/12/2023 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure
167 168 Row Num 169 170 171 172 173 174 175 176 177 178		Other exposures Standardised Total Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stage 3 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 C	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 Stock of provisions for Stage 3 exposure 0	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0	0 Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Image:
167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186	N.A.	Other exposures Standardised Total Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure	Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 C 0 C 0 C 0 Stock of provisions for Stage 2 exposure 0 C	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0 0 0 0	Stage 2 exposure 0 0 0 <td></td> <td></td> <td></td> <td>O Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>- Coverage Ratio - Stage 3 exposure </br></td> <td>0 Stage 1 exposure 0 0 0 0 0</td> <td>0 Stage 2 exposure 0 0 0 0</td> <td>Stage 3 exposure</td> <td>Stock of provisions for Stage 1</td> <td>Stock of provisions for Stage 2 exposure</td> <td>Stock of provisions for Stage 3 exposure</td> <td>Image: Image: /td>				O Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- Coverage Ratio - Stage 3 	0 Stage 1 exposure 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Image:
167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Other exposures Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 Stage 1 exposure	Stage 2 exposure Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	exposure	exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Image: Stage 3 exposure Ima	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure Stage 2 exposure 0 0 0 0 0 0 0 <td>Stage 3 exposure </td> <td>31/12/2022 Stock of provisions for Stage 1 exposure exposure 0</td> <td>Stock of provisions for Stage 2 exposure</td> <td></td> <td>- Coverage Ratio - Stage 3 exposure</td> <td>0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 3 exposure</td> <td>Stock of provisions for Stage 1 exposure exposure </td> <td>exposure</td> <td>exposure</td> <td></td>	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure		- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure exposure	exposure	exposure	
167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Other exposures Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central governments Regional governments Regional governments or local authorities))	Stage 2 exposure Stage 2 exposure 0	0 0 0 0 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	exposure	Stock of provisions for Stage 3 exposure	Image: Coverage Ratio - Stage 3 exposure Image: Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure Stage 2 exposure 0	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure I Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure I	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
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EBA EUROPEAN BANKING AUTHORITY	46 47	48	49	50 51	52	53	54 5!				Jys	ske Bank	61	COVID-19 62 63		65	66	67	68	69	70	71	72	73	74 75
Row	Stage 1 Stage 1 which	, of Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 Stage 3 which	of Stock of provisions for	Stock of provisions for	Stock of provisions for	e Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Public Stage 2 exposure, of	c guarantees - Bas 31/12/202 Stage 3		Stock of Stock or provisions for provisions	f Stock of for provisions	for Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/ Stage 3	2023 Stage 3 exposure, of	Stock of provisions for pr	Stock of rovisions for p	Stock of provisions for Stage 3
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127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		0	0	0	0 0		0 -			0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -
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144Equity145Securitisation146Other exposures147Standardised Total	0	0	0	0 31/12/2021	0 0	0	0		0 0	0		0 c guarantees - Bas 31/12/202	22	0	0	0 -	0	0	0	0	0	0	0	0	0 -
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150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail	0		0	0	0 0		0 -			0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -
158N.A.of which: SME159Secured by mortgages on immovable property of which: non-SME160Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation							0 -			0	0	0	0	0	0	0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0	0	0	0	0		0	0 -
166Securitisation167Other exposures168Standardised Total	0	0	0	0 31/12/2021	0 0	0	0 -		0 0	0		0 c guarantees - Bas 31/12/202	22		0	0 -	0	0	0	0	0	0	0	0	0 -
Row Num Central banks 169 170 171 Central governments 171 Regional governments or local authorities	Stage 1 exposure) Stage 1 exposure guarantee amount		Stage 2 exposure, of which guaranteed amount	Stage 3 Stage 3 xposure amount		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 osure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 e	Stage 3 xposure, of which guaranteed amount	Stock of provisions for Stage 1Stock of provisionsStage 1Stage 2exposureexposure	f Stock of for provisions 2 Stage 3 re exposure	Stage 3	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pr Stage 1 exposure	-	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179N.A.0f which: SME	0 0 0	0 (0	0	0 0		0 -			0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
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202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures	Image: state																								
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Row Num Central banks 211 Central banks 212 Central governments 213 Regional governments or local authorities 214 Public sector entities	Stage 1 exposure) Stage 1 exposure guarantee amount	ed Stage 2		Stage 3 Stage 3 xposure amount	of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 osure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 e exposure g	Stage 3 xposure, of which guaranteed amount	Stock of provisions for Stage 1 Stock of provisions Stage 1 Stage 2 exposure exposure	for provisions	for Stage 3	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for pr	rovisions for p	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail221N.A.222Secured by mortgages on immovable property	0		0	0	0 0		0 -			0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation																									
Other exposures 231 Standardised Total	0	0 0	0	0	0 0	0	0 -		0 0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 2	21 EU-1 83	wide S		est: Cro Jyske Bank 86		5 k COVI 88	D-19 S	5 TA 90	91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Morat Stage 3 exposure	toria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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 2 3 4 5 6 7 8	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates	<u>`</u>	0	0	0	0	0) -	0			0		D 0		0	0		D 0	0		Image:
9 10 11 Jyske Bank 12 13 14 15 16	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	C) - 	0	C		0		0 0 0 0 0	-	0	0		D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(- - - - - - - -
17 18 19 20 21	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0		0	C	0 Morat	0 toria - Adverse Sc		D 0	-	0	0		D 0	0	() -
Row Num 22 23	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
24 25 26 27 28 29 30	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0) -	0			0		0 0	-	0	0			0	(
DENMARK Big DENMA	Retailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposures	0						- -	0			0			- -		0					- -
42 Bow	Standardised Total	0 Stage 1	0 Stage 2	0 Stage 3	0 31/12/2021 Stock of provisions for	0 Stock of provisions for Stage 2	Stock of provisions for Stage 3) - Coverage Ratio -	0 Stage 1	C Stage 2	0 Morat Stage 3	0 toria - Adverse Sco 31/12/2022 Stock of provisions for	cenario Stock of provisions for) 0 Stock of provisions for	- Coverage Ratio -	0 Stage 1	0 Stage 2	(Stage 3	0 0 31/12/2023 Stock of provisions for	0 Stock of provisions for Stage 2	Stock of) - Coverage Ratio - Stage 3
Num 43 44 45 46 47 48 49 50	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
51 52 53 53 54 55 56 57 58 59 60 61	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0		0		Image: second	0			0		0 0 0 0 0 0	- -		0		D 0 0 0 0 0 0 0 0 0	0	(Image: state
62 63	Other exposures Standardised Total	0	0	0	0	0	0) -	0	0	0 Morat	0 toria - Adverse Sc 31/12/2022		0 0	-	0	0	(0 0 31/12/2023	0	(-
Row Num 64 65 66 67 68 69	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	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
70 71 72 73 74 N.A. 75 76 77 78 79 80 81 82 83	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0	0				- - <td< td=""><td>0</td><td></td><td></td><td>0</td><td></td><td></td><td>- - - -</td><td>0</td><td>0</td><td></td><td>D 0 0 D 0 0 D 0 0 D 0 0 D 0 0 D 0 0</td><td>0</td><td>(</td><td>- <td< td=""></td<></td></td<>	0			0			- - - -	0	0		D 0 0 D 0 0 D 0 0 D 0 0 D 0 0 D 0 0	0	(- - <td< td=""></td<>
84	Standardised Total	0	0	0	0	0	C) -	0	C	0 Morat	0 toria - Adverse Sc 31/12/2022		0 0	-	0	0	(0 31/12/2023	0	(-
Row Num 85 86 87 88 88 89	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	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
90 91 92 93 94 95 N.A. 96 97	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0) -	0	0 0 0		0		0 0 0 0 0 0 0 0	-	0	0		D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(- - - - - - - - - - - -
99 100 101 102 103 104 105	Items associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	0	0	0	0	0	0	- - - - -	0			0		D 0	-	0	0		D 0	0	(Image:

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		76	77	78	31/12/2021	80		82	83	84	85 Mora	86 atoria - Adverse Sc 31/12/2022		88	89	90	91	92	31/12/2023	94		96
Row Num	(mln EUR, %)	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
112 113 114 115 116 N.A.	Corporates of which: SME Retail of which: SME	0	0	C C) () () ()	0 0		0 -	0	() ()	0 0 0	0 0	0	-	0	((0	0 0	0	-
117 118 119 120	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	C) (0		0 -	0	() (0 0	0	0	-	0	C		0	0	0	-
121 122 123 124	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
125	Standardised Total	C	0	C) (0		0 -	0	() (Mora	o o	enario	0	-	0	C		ס ריין	0	0	-
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	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	31/12/2022 Stock of provisions for Stage 1	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	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129	(min EUR, %) Central banks Central governments Regional governments or local authorities				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
130 131 132 133 134	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0			0 0		0 -	0				0	0	-	0			0	0 0	0	
135 136 137 N.A. 138	of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	C		0		0 -	0	(0 0	0	0	-	0	(0	0	-
139 140 141 142 143	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)														-							-
143 144 145 146 147	Equity Securitisation Other exposures Standardised Total	0	0			0 0		0 -	0				0	0		0			0	0 0	0	
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022							31/12/2023			
Row Num	(mln EUR, %)	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148 149 150 151 152	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
153 154 155 156	International Organisations Institutions Corporates of which: SME	0	0 0	C) (0) (0 -	0	() () O	0	0	-	0	(0	0 0	0	-
157 158 N.A. 159 160	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0			0 0		0 -	0			0 0	0 0	0	-	0			0	0 0	0	-
161 162 163 164 165	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
166 167 168	Securitisation Other exposures Standardised Total	0	0	C) (0 0		0 -	0	()	0	0	0	-	0	C		0	0	0	-
Row		Stage 1	Stago 2	Stage 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stago 1	Stago 2		atoria - Adverse Sc 31/12/2022 Stock of provisions for		Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Ratio -
Num 169 170	(mln EUR, %) Central banks Central governments	-	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
171 172 173 174	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
175 176 177 178 179 N.A.	Institutions Corporates of which: SME Retail of which: SME	0	0	C	(() () () ()	0 0		0 -	0	() (0 0 0 0	0	0	-	0	С С			0 0	0	-
180 181 182 183	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	C) (0 0		0 -	0	(0 0	0	0	-	0	C		D	0	0	-
184 185 186 187 188	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
189	Standardised Total	0	0	C	31/12/2021	0 0		0 -	0	() Mora	0 atoria - Adverse Sc 31/12/2022	enario	0	-	0	C		31/12/2023	0	0	-
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192 193	Central banks Central governments Regional governments or local authorities Public sector entities																					
194 195 196 197	Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	C) (0		0 -	0	() () 0	0	0	-	0			0	0	0	-
198 199 200 N.A. 201 202	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0			0 0		0 -	0			0 0	0	0	-	0				0 0	0	-
203 204 205 206	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
207 208 209 210	Equity Securitisation Other exposures Standardised Total	0	0	 C) (0		0 -	0) (0	0	0	-	0	(0	0 0	0	-
					31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Adverse Sc 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num 211	(mln EUR, %) Central banks	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	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	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212 213 214 215	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
217 218 219 220	International Organisations Institutions Corporates of which: SME Retail	0 0	0	C		0 0		0 -	0			0 0 0		0		0	((0 0	0	-
221 N.A. 222 223 224 225	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C) (0		0 -	0	(0 0	0	0	-	0	(0	0	0	-
225 226 227 228 229	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
230 231	Other exposures Standardised Total	0	0	C) (0 0		0 -	0			0 0	0	0	-	0	0		0	0 0	0	-

EBA EUROPEAN BANKING AUTHORITY		97 98	99	100	101	102 103	3 104	105		2021 EU- 108	-wide S		Jyske Bank					116 11	7 118	119	120	121	122	123	124	125 126
Row Num	(mln EUR, %) Central banks	Stage 1 exposure exposure guarante amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3 exposure		of Stock of ns for provisions for a 1 Stage 2 sure exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of re guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount	ublic guarantees 31/12/: Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stag Stage 3 expo	Stage 1 exposure, o sure guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 Stage 3 Stage 3 Stage 3 Stage 3 Stage 3 Stage 3
1 2 3 4 5 6 7 8 9 10 11 Jyske Bank	Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0 0		0	0				0 0		0	0	0		0 -		0 0	0 0	0 0 0 0 0	0	0		0 0	0 -
12 13 14 15 16 17 18 19 20 21	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0		0	0	0 (0	0	0	0 0	0	0	0	0	0	0 - 		0	0	0 0	0	0		0	0 -
Row Num	(mln EUR, %)	Stage 1 exposure exposure guarante amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 e	21 Stage 3 Exposure, of which guaranteed amount		Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3	Stage 1 exposure, of re guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12/3 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stag Stage 3 kposure expo		f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28 29 30	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0 0		0	0	0	- - - - - - 0 -	0	0 0		0	0	0	0			0	0	0 0	0	0		0	0 -
30 31 32 DENMARK 33 34 35 36 37 38 39 40	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation								- - - - 0 - - -				0	0	0	0	0				0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0		0		0	
Row Num	Other exposures Standardised Total (mln EUR, %) Central banks	0 Stage 1 exposure guarante amount	of Stage 2 ed exposure	0 0 Stage 2 exposure, of which guaranteed amount) 0 0 0 31/12/202 Stage 3 exposure g	0 21 Stage 3 exposure, of which guaranteed amount	0 5 of Stock of ns for provisions for 5 1 Stage 2 exposure	0 (Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure Stage 3		0 0 Stage 2 exposure	0 Stage 2 exposure, of which guaranteed amount	0 ublic guarantees 31/12/2 Stage 3 exposure		0 Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure		age Ratio - Stage 3 xposure	0 Stage 1 exposure, o which guaranteed amount	0 f Stage 2 exposure	0 0 Stage 2 exposure, of which guaranteed amount	0 31/12 Stage 3 exposure	0 /2023 Stage 3 exposure, of which guaranteed amount	0 Stock of provisions for Stage 1 exposure	0 Stock of provisions for p Stage 2 exposure	0 - Stock of provisions for Stage 3 exposure Stage 3 exposure
44 45 46 47 48 49 50 51 52 52	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0	0	0 0		0	0		Image: state of the state o	0	0 0 0	 	0	0	0	0	0 -		0	0	0 0 0	0	0	0	0	0 -
53 GERMANY 54 55 56 57 58 59 60 61 62 63	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 0		0	0		0		0 0		0	0	0	0	0 -			0	0 0	0	0		0	0 -
Row Num	(min EUR, %)	Stage 1 exposure exposure guarante amoun	ed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	21 Stage 3 exposure, of which guaranteed amount	ns for provisions for a 1 Stage 2	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposu		Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12/3 Stage 3 exposure			Stock of provisions for p Stage 2 exposure	provisions for	rage Ratio - Stag Stage 3 expo		· Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70 71 72	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0 0		0	0		Image: state	0	0 0		0	0	0	0	0 -		0	0	0 0	0	0		0	0 -
73 74 75 76 77 78 79 80 81 82 83	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Other exposures						0		0 - 0 - 0 - 1 -				0	0		0	0 -						0		0	
84 Row Num	Standardised Total (mln EUR, %)	0 Stage 1 exposure guarante	of Stage 2 ed exposure	0 0 Stage 2 exposure, of which guaranteed		Stage 3 Exposure, of which guaranteed		0 Stock of provisions for Stage 3 exposure	0 - Coverage Ratio - Stage 3 exposure Stage 3	re guaranteed	0 0 Stage 2 exposure	Stage 2 exposure, of which guaranteed	0 ublic guarantees 31/12/3 Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed	0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stade 5	rage Ratio - Stage 3 kposure	sure guaranteed		0 0 Stage 2 exposure, of which guaranteed	0 31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	0 Stock of provisions for Stage 1 exposure	provisions for p Stage 2	0 - Stock of provisions for Stage 3 exposure
85 86 87 88 89 90 91 92	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	amouni a amouni a a a amouni a amouni a amouni a a amouni a a a a a a a amouni a a a a a a a a a a a a a a a a a a a	0	amount		amount expos	0	0	0 -	amount	0 0	amount	0	amount	0	0	0 -		amount	0	amount		amount		0	0 -
93 94 95 N.A. 96 97 98 99 100	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0	0		0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -				0	0			0 - - - - - - - - - -		0 0 0 0	0						0 - 0 - 0 -
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0 0		0	0	0 (0 -	0	0 0	0	0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY	97 98	99 100	101	102 103	104 105	106		EU-wide S	Jys 110	111 112	113			117 1	18 119	120 121	122	123 124	125 126
Row Num (mln EUR, %)	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/20 of Stage 3 exposure	2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock provisions for provision Stage 2 Stage exposure exposu	of s for 3 ire Coverage Ratio - Stage 3 exposure	Stage 1 exposure guara am	ge 1 ure, of nich Stage 2 exposure punt	Public Stage 2 exposure, of which guaranteed amount	c guarantees - Adverse So 31/12/2022 Stage 3 exposure guarante amoun	3 , of provisions for Stage 1	provisions for pro Stage 2	Stock of visions for Stage 3 xposure	exposure guar	ge 1 ure, of ich Stage 2 exposure punt	31 Stage 2 exposure, of which guaranteed amount	/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for provisions Stage 1 Stage exposure exposu	of Stock of s for provisions for 2 Stage 3 re exposure exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115Retail116N.A.118Secured by mortgages on immovable property119of which: non-SME120Items associated with particularly high risk121Claims on institutions and corporates with a ST credit assessment																			
122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total		0	0 0 0 31/12/20	0	0 0	0 -	0	0	0 0 0 Public	0 c guarantees - Adverse So 31/12/2022	0 (0 -		0	0 0	0 0	0	
Row NumCentral banks127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations	Stage 1 exposure Stage 1 exposure, of which guaranteed amount Image: stage 1 exposure Image: stage 1 exposure, of which guaranteed amount Image: stage 1 exposure Image: stage 1 exposure, of which guaranteed amount Image: stage 1 exposure Image: stage 1 exposure Image: stage 1 	Stage 2 exposure amount stage 2 exposure amount stage 2 exposure, of which guaranteed amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposure exposure	Stock of provisions for Stage 2 exposure Stock of provision Stage exposure 2 2 2 2 3 2 4 2 4 2 5 2 6 2 6 2 7 2 7 2 8 2 9 2 10 2 10 2 10 2	s for 3 Exposure	Stage 1 expos exposure guara	ge 1 ure, of hich onteed ount		Stage 3 exposure amoun	, of provisions for stage 1	provisions for pro Stage 2	Stock of visions for Stage 3 xposure	Stage 1 expos exposure guar	ge 1 ure, of ich nteed ount exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure amount	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 Stage exposure exposu	s for provisions for Stage 2
133Institutions134Corporates135of which: SME136Retail137N.A.138of which: SME139Secured by mortgages on immovable property140of which: non-SME141Items associated with particularly high risk142Covered bonds143Claims on institutions and corporates with a ST credit assessment144Equity145Securitisation	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 1	0 - 0 <td>0</td> <td></td> <td>0 0 0 0 0 0 0</td> <td></td> <td></td> <td></td> <td>0 - 0 - 0 - 0 - 0 - 1 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1</td> <td></td> <td></td> <td>0 0 0</td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td></td> <td>0 0 0</td>	0		0 0 0 0 0 0 0				0 - 0 - 0 - 0 - 0 - 1 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0
145 Securitisation 146 Other exposures 147 Standardised Total	0 0 0 Stage 1 exposure, of which	0 Stage 2 Stage 2 which	of Stage 3	Stage 3 exposure, of which Stock of provisions for	0 0 0 0 Stock of provisions for provision	s for	Stage 1 expos	ge 1 ure, of ich unteed ure sposure	Stage 2 exposure, of which	0 c guarantees - Adverse So 31/12/2022 Stage 3 stage 3 which	3 , of provisions for	provisions for pro	0 - Otock of visions for Stage 3		ge 1 ure, of ich	Stage 2 exposure, of which Stage 3	which pro	0 Stock of provisions for	s for provisions for Coverage Ratio
Num148149149150151151152153153154155156	exposure	exposure guaranteed amount		Wilch Stage 1 guaranteed exposure amount	Stage 2 exposure Stage exposu Image: Stage of the second	Stage 3 exposure	guara	exposure ount	guaranteed amount	exposure guarante amoun	ed stage 1 exposure	Stage 2 exposure Stage 2 e Image: stage 2 exposure Image: stage 2 e Image: stage 2 e Image: stage 2 e Imag	Stage 3 Stage 3 Stage 3 exposure Image: stage 3 image: stage 3 <	guar	exposure ount exposure exposure ount exposure xposure exposure exposure exposure exposure exposure exposure exposure exposure exposure exposure exposure exposure exposure	guaranteed amount exposure 2 2 2 2 3 2 4 2 5 2 6 2 7 2 7 2 8 2 9 2 10 0	guarantood	Stage 1 Stage exposure exposu	2 Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure </td
157N.A.Retail158N.A.of which: SME159Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation						0 -							0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					0	0 0 - 0 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
168 Standardised Total Row (min EUR, %)	0 0 Stage 1 exposure guaranteed amount	3	-	Stage 3 exposure, of which guaranteed	0 0 Stock of Stock of provisions for provision Stage 2 Stage exposure exposu	0 - of s for 3 ire Coverage Ratio - Stage 3 exposure			Stage 2 exposure, of which guaranteed	0 c guarantees - Adverse So 31/12/2022 Stage 3 exposure which guarante amoun	3 Stock of , of provisions for Stage 1	0 0 Stock of S provisions for pro Stage 2 S exposure e	0 - Stock of visions for Stage 3 xposure				0 0 /12/2023 Stage 3 exposure, of which guaranteed amount	0 Stock of Stock of provision: Stage 1 Stage exposure exposu	0 0 - of Stock of s for provisions for 2 Stage 3 re exposure Coverage Ratio - Stage 3 exposure
169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail						0 -							0 - 0 -					0	
180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures						0 -							0 - 				0 0 0	0	
Row Num	guaranteed	Stage 2 exposure exposure guaranteed	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of Stock provisions for provision Stage 2 Stage	s for	Stage 1 expos	ge 1 ure, of lich onteed	Stage 2 exposure, of which guaranteed	c guarantees - Adverse So 31/12/2022 Stage 3 exposure which guarante	3 , of provisions for Stage 1	provisions for pro	Stock of visions for Stage 3 exposure	Stage 1 exposure guara	ge 1 ure, of ich nteed	31 Stage 2 exposure, of which guaranteed	which pro	Stock of Stock of provisions for Stage 1 Stage	s for provisions for Coverage Ratio -
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME	amount amount <td< th=""><th>amount amount amount</th><th></th><th>amount Cxpoon C</th><th>0 0 0</th><th>0 -</th><th>am.</th><th>0</th><th>amount</th><th>amoun</th><th>C C C C C C C C C C C C C C C C C C C</th><th></th><th>0 -</th><th>am</th><th>Dunt</th><th>amount amount amount</th><th>amount ()</th><th></th><th>Image: Composition Image: C</th></td<>	amount amount amount		amount Cxpoon C	0 0 0	0 -	am.	0	amount	amoun	C C C C C C C C C C C C C C C C C C C		0 -	am	Dunt	amount	amount ()		Image: Composition Image: C
200N.A.of which: SME201Secured by mortgages on immovable property of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total			0 0 0			0 - 		0	0 0 0		0 (0 -				0 0 0	0	0 0 - 0 0 - 0 0 - 0 0 - 0 0 -
Row Num (mln EUR, %)	guaranteed	Stage 2 exposure exposure guaranteed	of Stage 3 exposure	Stage 3 exposure, of which guaranteedStock of provisions for Stage 1	Stock of Stock provisions for provision Stage 2 Stage exposure exposu	is for	Stage 1 expos exposure guara	ge 1 ure, of nich Stage 2 exposure	Stage 2 exposure, of which guaranteed	c guarantees - Adverse So 31/12/2022 Stage 3 exposure which guarante	3 , of provisions for Stage 1	provisions for pro	Stock of visions for Stage 3 xposure	guar	ure, of ich nteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	which pro	Stock of Stock of provisions for Stage 1 Stage exposure exposure stage s	s for provisions for Coverage Ratio
211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME													0 -						
222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation					U 0 0 I I											0 0 0 0			0 0 0 0
Security of the second by more space in humonoble property. Security and the second of the second o	amount amount amount	amount amount	of Stage 3 exposure Stage 3 exposure Image: Stage 3 image: Image: Stage 3 image: Image: Image: Stage 3 image: Image: I	Stage 3 exposure, of which guaranteed amountStock of provisions for Stage 1 exposureamount	exposure exposu Image: Stock of provisions for Stage 2 exposure Image: Stock of provisions for Stage 2 exposure Image: Stock of provisions for Stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure Image: Stock of provision stage 2 exposure	Ire Ire Ire Ire Ire I	am am	ge 1 Stage 2 0	Stage 2 exposure, of which guaranteed amount Image: stage 2 guaranteed amount Image: stage 2 guaranteed amount Image: stage 2 guaranteed guaranteed amount Image: stage 2 guaranteed amount Image: stage 2 guaranteed amount Image: stage 2 guaranteed guaranteed amount Image: stage 2 guaranteed amount Image: stage 2 guaranteed amount	31/12/2022 Stage 3 exposure which guarante amoun am	Stock of provisions for Stage 1 exposure expos	provisions for Stage 2 exposure provisions for Stage 2 exposure Image: 2 exposure Image: 2 exposure Image: 2 exposure Im	Apposure Image: Constraint of the second	am am	punt 0 0	amount amount amount amount <td< td=""><td>amount amount amount amount <td< td=""><td>Exposure Exposu Image: Construction of the second se</td><td>re expos 0 0 0 0 0 0 0 0 0 0 0 0 0</td></td<></td></td<>	amount amount amount amount <td< td=""><td>Exposure Exposu Image: Construction of the second se</td><td>re expos 0 0 0 0 0 0 0 0 0 0 0 0 0</td></td<>	Exposure Exposu Image: Construction of the second se	re expos 0 0 0 0 0 0 0 0 0 0 0 0 0

2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	881						
4		SEC-IAA	0						
5		Total	881						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	182	189	197	204	377	469	612
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	182	189	197	204	377	469	612
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2021 EU-wide Stress Test: Risk exposure amounts

		-	IYSKE Dalli	\			
		1	2	3	4	5	
		Actual		Baseline scenari	D		Ad
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	
1	Risk exposure amount for credit risk	20,529	20,536	20,726	21,089	24,649	
2	Risk exposure amount for securitisations and re-securitisations	182	189	197	204	377	
3	Risk exposure amount other credit risk	20,347	20,347	20,529	20,885	24,272	
4	Risk exposure amount for market risk	1,507	1,507	1,507	1,507	1,533	Γ
5	Risk exposure amount for operational risk	1,973	1,973	1,973	1,973	1,973	
6	Other risk exposure amounts	105	105	105	105	105	
7	Total risk exposure amount	24,114	24,121	24,311	24,674	28,260	
8	Total Risk exposure amount (transitional)	24,114	24,121	24,311	24,674	28,260	
9	Total Risk exposure amount (fully loaded)	24,114	24,121	24,311	24,674	28,260	

6	7
lverse scenario	D
31/12/2022	31/12/2023
25,221	25,146
469	612
24,752	24,534
1,536	1,535
1,973	1,973
105	105
28,835	28,759
28,835	28,759
28,835	28,759



2021 EU-wide Stress Test: Capital

		JYSKE DATIK	1 IFRS 9 first implementation	2 Actual	3 Ba	4 seline Scenario	5	6 Ac	7 Iverse Scenario	8
lowN			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um 1	А	(min EUR,%) OWN FUNDS		5,519	5,644	5,736	5,816	4,832	4,670	4,52
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,327	4,451	4,543	4,624	3,639	3,477	3,33
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		-6	-6	-6	-6	-6	-6	
4	A.1.1.1	Of which: CET1 instruments subscribed by Government		-6	-6	-6	-6	-6	-6	
5	A.1.2	Retained earnings		4,355	4,486	4,597	4,697	3,897	3,790	3,69
6	A.1.3	Accumulated other comprehensive income		26	26	26	26	26	26	
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		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	
9	A.1.3.3	Other OCI contributions		26	26	26	26	26	26	:
10	A.1.4	Other Reserves		0	0	0	0	0	0	
11	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
13	A.1.7	Adjustments to CET1 due to prudential filters		-49	-49	-49	-49	-84	-84	
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-48	-48	-48	-48	-84	-84	
15	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	
16	A.1.7.3	Other adjustments		0	0	0	0	0	0	
17	A.1.8	(-) Intangible assets (including Goodwill)		0	0	0	0	0	0	
18	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-188	-225	-
19	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	
20	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-7	-25	-45	-7	-24	
21	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
22	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.13					0			0	
25	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
6	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
7	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
28	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
29	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30 OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
32	A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	
33	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	-93	-93	-93	-93	-93	-93	-93	
34	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
35	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	
36	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	
37	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	
38	A.1.23	Transitional adjustments		0	0	0	0	0	0	
39	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
łO	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
41	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
42	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	
1 3	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
14	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
15	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
16	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
47	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
18	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		476	458	441	441	458	441	
19	A.2.1	Additional Tier 1 Capital instruments		441	441	441	441	441	441	
0	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
2	A.2.3 A.2.4	Other Additional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
3	A.2.4 A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements			1/	0	0	1/	0	
i4	A.2.4.1 A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,802	4,909	4,984	5,065	4,097	3,918	3,
55	A.3 A.4	TIER 1 CAPITAL (net of deductions and after transitional adjustments) TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,802	734	752	752		752	3,
6	A.4 A.4.1	Tier 2 Capital instruments		618	618	618	618	618	618	
				010	010	010	010	010	010	
57	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	
58	A.4.3	Tier 2 transitional adjustments		99	116	133	133	116	133	
59	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
50	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		133	133	133	133	133	133	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		24,114	24,121	24,311	24,674	28,260	28,835	28,759
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		17.94%	18.45%	18.69%	18.74%	12.88%	12.06%	11.60%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		19.91%	20.35%	20.50%	20.53%	14.50%	13.59%	13.13%
66		C.3	Total Capital ratio		22.89%	23.40%	23.59%	23.57%	17.10%	16.19%	15.75%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,327	4,451	4,543	4,624	3,639	3,477	3,337
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,767	4,892	4,984	5,065	4,080	3,918	3,777
69		D.3	TOTAL CAPITAL (fully loaded)		5,519	5,644	5,736	5,816	4,831	4,670	4,529
70		E.1	Common Equity Tier 1 Capital ratio		17.94%	18.45%	18.69%	18.74%	12.88%	12.06%	11.60%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		19.77%	20.28%	20.50%	20.53%	14.44%	13.59%	13.13%
72		E.3	Total Capital ratio		22.89%	23.40%	23.59%	23.57%	17.10%	16.19%	15.75%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		92,188	92,188	92,188	92,188	92,188	92,188	92,188
77		H.2	Total leverage ratio exposures (fully loaded)		92,153	92,153	92,153	92,153	92,153	92,153	92,153
78		H.3	Leverage ratio (transitional)		5.21%	5.33%	5.41%	5.49%	4.44%	4.25%	4.10%
79		H.4	Leverage ratio (fully loaded)		5.17%	5.31%	5.41%	5.50%	4.43%	4.25%	4.10%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
87		R.1	Pillar 2 capital requirement		3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%
88		R.1.1	Of which: CET1		2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.65%	11.65%	11.65%	11.65%	11.65%	11.65%	11.65%
90		R.2.1	Of which: CET1		6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.65%	15.65%	15.65%	15.65%	15.65%	15.65%	15.65%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.55%	10.55%	10.55%	10.55%	10.55%	10.55%	10.55%



2021 EU-wide Stress Test: P&L

RowN um	(min EUR)
1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
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
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual	Baseline scenario			Adverse scenario		
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
679	713	668	653	676	674	667
1,228	1,093	1,117	1,127	1,090	1,185	1,248
-549	-380	-449	-474	-401	-399	-580
7	7	7	7	6	4	5
281	281	281	281	253	253	253
116	31	31	31	-288	15	15
				0		
56	94	94	94	94	94	94
1,139	1,127	1,082	1,067	741	1,041	1,035
-104	-99	-88	-85	-540	-408	-397
-751	-719	-726	-735	-827	-758	-742
284	309	268	247	-626	-124	-103
-67	-93	-81	-74	188	37	31
0 216	216	187	173	-438	-87	-72
0	85	76	72	20	20	20
216	131	111	101	-458	-107	-92
	10	10	10	10	10	10
	0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Ro u	ım	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	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 (+/-)	198

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0