



**Jyske Bank Group  
Capital Requirement  
Third quarter of 2022**

To comply with Danish financial legislation, this report discloses the capital requirement of the Jyske Bank Group for the third quarter of 2022.

The report serves as a quarterly follow-up to the publication "Risk and Capital Management 2021", which was published in February 2022 along with the annual report of the Group.

Capital requirement, 2022 3rd quarter	Jyske Bank Group		Jyske Bank A/S	
DKKm/pct.	Capital requirement	Pct. of REA	Capital requirement	Pct. of REA
Credit risk	16,351	8.6%	12,686	9.0%
Market risk	2,921	1.5%	2,963	2.1%
Operational risk	1,480	0.8%	1,165	0.8%
Liquidity risk	177	0.1%	177	0.1%
Other	593	0.3%	593	0.4%
<b>Capital requirement</b>	<b>21,522</b>	<b>11.3%</b>	<b>17,584</b>	<b>12.5%</b>
<b>Capital requirement + combined buffer requirement*</b>	<b>30,886</b>	<b>16.3%</b>	<b>24,526</b>	<b>17.4%</b>
<b>Capital Base</b>	<b>44,781</b>	<b>23.6%</b>	<b>44,818</b>	<b>31.8%</b>
Capital buffer	13,895	7.3%	20,292	14.4%
Core tier 1 capital buffer	13,832	7.3%	18,505	13.1%
Additional tier 1 capital buffer	13,082	6.9%	18,494	13.1%

**\*Combined buffer requirement: Systemic risk buffer 1.5% + Capital conservation buffer 2.5% + countercyclical buffer 0.9%**

The individual capital requirement makes up 11.3% of the risk exposure assets (REA). Moreover, the total capital requirement encompasses the regulatory buffers, which currently constitutes 4.9% of REA. Due to rounding, the total capital requirement of the Group amounts to 16.3% of REA. The additional tier 1 capital requirement amounts to 13.4% of REA, resulting in a capital buffer of 6.9% of REA, which constitutes the binding capital requirement.

The capital requirement of the parent company (Jyske Bank A/S) is based on 8% of REA of the parent company, representing pillar 1 requirements. As a conservative assumption, the pillar 2 capital additions of the parent company are identical to those of the Group, as the parent is liable for all risk in the subsidiaries. Consequently, the capital requirement of Jyske Bank A/S including buffer requirements amounts to 17.4%. By the third quarter of 2022, the additional core tier 1 capital buffer of the parent company amounted to 13.1% of REA.