

Earnings per share outlook for 2026 raised to DKK 78-87

Jyske Bank expects a net profit of DKK 4.7bn-5.2bn in 2026, corresponding to earnings per share of DKK 78-87. Previously, expectations were for a net profit of DKK 4.3bn-5.1bn, corresponding to earnings per share of DKK 71-85.

The upgraded guidance reflects a broad-based positive development driven by strong customer activity and continued solid credit quality, resulting in a net profit of DKK 3,680 million for the first nine months of 2026.

Core profit and net profit for the period (DKK m)								
	Q1-Q3 2026	Q1-Q3 2025	Index 26/25	Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
Net interest income	6,586	6,629	99	2,270	2,177	2,139	2,213	2,187
Net fee and commission income	2,231	2,073	108	773	697	761	966	689
Value adjustments and dividends	701	1,091	64	177	499	25	480	512
Other income	62	67	93	21	16	25	38	32
Income from operating lease (net)	86	82	105	35	18	33	15	19
Core income	9,666	9,942	97	3,276	3,407	2,983	3,712	3,439
Core expenses*	4,733	4,732	100	1,605	1,593	1,535	1,859	1,537
Core profit before loan impairment charges	4,933	5,210	95	1,671	1,814	1,448	1,853	1,902
Loan impairment charges	-10	-22	-	-50	11	29	24	25
Core profit	4,943	5,232	94	1,721	1,803	1,419	1,829	1,877
Investment portfolio earnings	34	127	27	6	28	0	69	52
Pre-tax profit	4,977	5,359	93	1,727	1,831	1,419	1,898	1,929
Tax	1,297	1,367	95	449	478	370	476	474
Net profit for the period	3,680	3,992	92	1,278	1,353	1,049	1,422	1,455
Interest expense on additional tier 1 capital, recognised on equity	198	198	100	67	66	65	66	67

Summary of balance sheet, end of period (DKK bn)								
Loans and advances	578.5	572.9	101	578.5	582.2	575	577.2	572.9
- of which mortgage loans**	382.8	375.9	102	382.8	384.3	378.7	377.3	375.9
- of which bank loans	143.1	140.4	102	143.1	141.8	140.1	141	140.4
- of which repo loans	52.6	56.6	93	52.6	56.1	56.2	58.9	56.6
Bonds and shares, etc.	110.6	114.7	96	110.6	109.4	114.1	114.7	114.7
Total assets	760.3	745.1	102	760.3	755.4	754.6	777.1	745.1
Deposits	211.7	201.3	105	211.7	207.7	210	208.1	201.3
- of which bank deposits	202.4	190.5	106	202.4	202.1	199.8	196.5	190.5
- of which repo and triparty deposits	9.3	10.8	86	9.3	5.6	10.2	11.6	10.8
Issued bonds at fair value	366.8	368.9	99	366.8	365.7	367.8	374.9	368.9
Issued bonds at amortised cost	63.9	53.2	120	63.9	57.8	53.3	65.4	53.2
Subordinated debt	8.2	11.4	72	8.2	8.5	8.4	11.4	11.4
Holders of AT1 capital	4.9	4.9	100	4.9	4.9	4.9	4.9	4.9
Shareholders' equity	47.2	46.7	101	47.2	46.8	46.2	47.4	46.7

* Includes one-off costs of DKK 16m recognised in Q3 2026.

** Nominal mortgage loans increased to DKK 406.8bn at the end of Q3 2026 from DKK 402.2bn at the end of Q2 2026.

Jyske Bank's Interim Financial Report for Q1-Q3 2026 is expected to be published on 28 October 2026.

Yours faithfully,
Jyske Bank

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