

GROUP MANAGEMENT BOARD

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Jyske Bank approved as advanced IRB bank according to the new Capital requirements directive (CRD)

Today, the Danish Financial Supervisory Authority announced that, according to the new Capital requirements directive (CRD), Jyske Bank has been approved as an advanced IRB bank (Advanced Internal Rating Based).

In 2000, Jyske Bank made a strategic decision to take the Bank's internal risk management to an advanced level by integrating advanced solutions for the identification and management of the Group's risks and for the assessment of the internal capital requirement to cover risks.

Since 2003, the Bank's financial management has been based on RAROC (Risk Adjusted Return on Capital) principles. This type of management is integrated at all levels and in the handling of individual customers as well as customer portfolios at Jyske Bank.

As a result of this approval, Jyske Bank will, as from 1 January 2008, determine the external capital requirement (solvency) of the Group in accordance with the new Capital requirements directive (CRD) for advanced IRB banks.

Yours faithfully,

Anders Dam
Managing Director and CEO

Niels Erik Jakobsen
Director, Treasury, Finance and Risk Management