

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of product: **Jyske Bank Pulje 3: Stabil**

Name of PRIIP manufacturer: **Jyske Bank A/S**

Website for PRIIP manufacturer: www.jyskebank.dk/priips

Call Tlf. +45 89 89 89 89

Fax +45 89 89 19 99 for more information

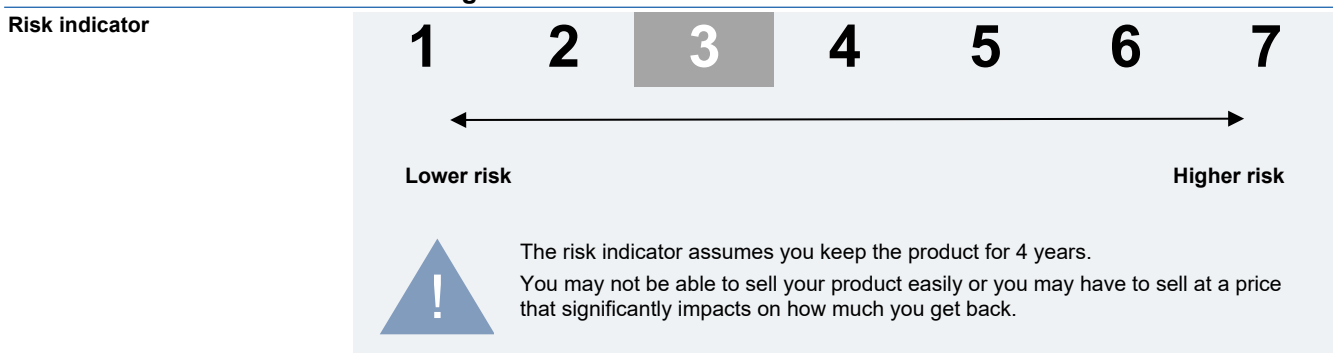
Name of Competent Authority: Finanstilsynet, Strandgade 29, 1401 København K is responsible for supervising Jyske Bank A/S in relation to this Key Information Document

Date of production of the KID: 11/29/2023

What is this product?

Type	Pool Investment
Term	The product has no expiry date. It is possible to exit the product with a minimum 5 banking days' notice until the end of the month.
Objectives	<p>This product is a pool of securities. Within the framework of the pool, investments may be made in a large number of securities, depending on Jyske Bank's views and expectations regarding the financial markets. The purchased securities belong to Jyske Bank. The total value of the investment can be seen in the deposit account linked to the savings, which has a special rate of interest. The value of the account is based on the return on the underlying securities. The return on child savings is exempt from taxation, and the return on pension savings is taxed according to applicable rules.</p> <p>Investments are primarily made in bonds and secondarily in equities. Minimum 70% and maximum 90% of the pooled funds are invested in bonds and cash savings – but high-yield bonds cannot represent more than 25%. The total duration is maximum 10. Minimum 10% and maximum 30% of the funds is invested in equities. Duration expresses the percentage change in the value of the holding at a 1%-point change in the yield. A duration of, say, 5 expresses that the value of the holding changes by 5% upon a 1 percentage point change in interest rates.</p> <p>The product promotes environmental and social characteristics as described in article 8 in Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector.</p>
Intended retail investor	This product is intended for clients wanting investment of pension savings or child savings accounts.

What are the risks and what could I get in return?



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are very unlikely to impact the capacity of Jyske Bank to pay you. **Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** The most important risks in the investment pool are foreign currency risk, market risk, credit risk and interest-rate risk. This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:	4 years
Example investment:	75000 DKK
	If you exit after 1 year
	If you exit after 4 years

Scenarios

Minimum	There is no minimum guaranteed return. You could lose all of your investment.		
Stress	What you might get back after costs	61,191 DKK	51,636 DKK
	Average return each year	-18.37%	-8.93%
Unfavourable	What you might get back after costs	65,844 DKK	60,323 DKK
	Average return each year	-12.18%	-5.31%
Moderate	What you might get back after costs	75,289 DKK	77,784 DKK
	Average return each year	0.38%	0.92%
Favourable	What you might get back after costs	82,460 DKK	87,475 DKK
	Average return each year	9.92%	3.93%

The scenarios illustrate how your investment could perform and are based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you will get will vary depending on how the market performs and how long you keep the investment.

The figures shown include all the costs of the product itself, and include the costs of your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The RHP unfavourable scenario occurred for an investment between 1/27/2022 and 11/27/2023. The RHP moderate scenario occurred for an investment between 10/27/2016 and 11/27/2020. The RHP favourable scenario occurred for an investment between 10/27/2019 and 11/27/2023.

What happens if Jyske Bank is unable to pay out?

You are exposed against the risk that the counterparty to the transaction may be unable to fulfil his obligations with respect to the product, for instance in case of insolvency.

Pension savings are fully covered by the Guarantee Fund (Garantiformuen). Funds deposited on the child savings account before 31 May 2015 are fully covered by the Guarantee Fund (Garantiformuen). Funds deposited on the child savings account after 31 May 2015 are not covered by the Guarantee Fund (Garantiformuen).

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 75000 DKK is invested

	If you exit after 1 year	If you exit after 4 years
Total costs	925 DKK	3,834 DKK
Annual cost impact (*)	1.23%	1.25% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.14% before costs and 0.89% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	0 DKK
Exit costs	We do not charge an exit fee for this product.	0 DKK
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.55% of the value of your investment per year. This is an estimate based on actual costs over the last year.	414 DKK
Transaction costs	0.68% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	511 DKK

Incidental costs taken under specific conditions

Performance fees	There is no performance fee for this product.	0 DKK
------------------	---	-------

How long should I hold it and can I take money out early?

The investment pool is chiefly aimed at clients with a holding period of more than 3 years.

For redemption or changes to the pooled investments, please refer to the document "Pooled investments at Jyske Bank" at www.jyskebank.com/priips.

Child savings are subject to special rules.

How can I complain?

Any complaint regarding the product, the conduct of the manufacturer or persons advising on, or selling the product can be submitted under the following website <https://www.jyskebank.dk/kontakt/klage>, in written form to Jyske Bank A/S, Vestergade 8-16, 8600 Silkeborg, Danmark or via email to juridisk@jyskebank.dk.

Other relevant information

For more information about pooled investments at Jyske Bank, please refer to the website www.jyskebank.dk/pools