Jyske Bank JYS.DK | COPENHAGEN Exch | Banks-Money Center | MktCap DKK34.45B Sales DKK32.08B | Shares 64M Float 46M | EPS Due in 32 Days (e)

4589898989 jyskebank.dk Silkeborg, DENMARK Inc 1967 MGMT owns --

EPS Rank 79

Jyske Bank A S engages in the provision of banking products and services to private customers, small and medium sized companies, and public institutions. It operates through the following segments: Banking Activities, Mortgage Activities, and Leasing Activities. The Banking Activities segment cover advisory services relating to traditional financial solutions targeting personal and private banking clients as well as corporate clients and trading and investment activities targeting large corporate clients, and institutional clients, including trading in interest rate products, currencies, equities, commodities, and derivatives. The Mortgage Activities segment consists of financial solutions for the financing of real property carried out by Jyske Realkredit. The Leasing Activities segment focuses on financial solutions in the form of leasing and financing within car financing as well as leasing, and financing of equipment for the corporate sector. The company was founded on July 7, 1967 and is headquartered in Silkeborg, Denmark. LESS

ANNUAL - DEC END	2015	2016	2017	2018	2019	2020	2021	2022	2023
EPS DKK	26.07	33.48	34.67	28.16	29.00	19.76	42.40	55.35	89.34
CASH FLOW/SHR DKK	196.91	-99.87	159.52	-11.96	-23.32	57.96	106.73	-58.70	-0.20
PRETAX MARGIN %	20%	22%	22%	23%	20%	17%	31%	29%	27%
RETURN ON EQUITY %	9%	10%	10%	7%	7%	4%	9%	10%	14%
SALES % CHANGE	21%	9%	1%	-23%	12%	-17%	3%	21%	88%
SALES (MIL) DKK	16K	18K	18K	14K	15K	13K	13K	16K	30K
WEEKLY	**Aug 2**	**Aug 9**	**Aug 16**	**Aug 23**	**Aug 30**	**Sep 6**	**Sep 13**	**Sep 20**	**Sep 26**
DATAGRAPH RATING	60	54	62	64	56	47	46	45	46
AVG DAILY VOL (000)	154	161	155	153	150	147	144	145	145
UP DOWN VOLUME	0.9	0.9	1.0	1.2	1.1	1.2	1.5	1.5	1.6
ACCUM/DIST RATING	-24	-40	-26	-20	-18	-27	-29	-25	-16
RELATIVE STRENGTH	48	55	61	66	62	54	50	42	47
GROUP RANK	29	32	34	36	29	33	32	28	28

2024 Estimate	2025 Estimate
79.43 -11%	76.95 -3%

Earnings Growth Rate	Sales Growth Rate
2022-24 38% (11 Stability)	45%
2020-24 40% (30 Stability)	19%

COMP RATING 73 SMR RATING A

INV T/O --

DEBT %	2021-23	860%	762%	718%
TAX RATE	2021-23	21%	18%	25%
BACKLOG	2021-23	--	--	--
R & D	--	BK VAL 0.81x '23		
DIV DKK	7.78 (1.5%)	DIV GR RT+5% (3)		
BETA	0.16(2.00)	ALPHA 0.01 (0.01)		
2023 EMPLOYEES 3,940 (2%)				

OH -13% LOG (Fixed) PRICE

536.00 DKK

+10.00 +1.90%

47

D

LOG VOLUME

605.3K

+4%

FINANCIALS	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22	Mar 23	Jun 23	Sep 23	Dec 23	Mar 24	Jun 24	Sep 24	Dec 24	Mar 25	Jun 25
EPS (DKK)	9.00	10.87	11.63	10.59	9.29	10.85	12.14	12.42	7.25	23.48	19.45	18.04	24.54	27.31	19.05	19.79	19.10e	19.77e	65.00e	16.66e
EPS % CHANGE	+122%	-12%	+205%	-6%	+3%	0%	+4%	+17%	-22%	+116%	+60%	+45%	+238%	+16%	-2%	+10%	-22%e	-28%e	+241%e	-16%e
SALES (MIL DKK)	3,221.0	3,350.0	3,167.0	3,263.0	3,224.0	3,408.0	3,104.0	2,984.0	3,388.0	6,272.0	6,602.0	7,089.0	7,915.0	7,981.0	8,204.0	7,978.0	3,297.4e	3,438.3e	6,161.1e	3,238.0e
SALES % CHANGE	-4%	-13%	+19%	-6%	0%	+2%	-2%	-9%	+5%	+84%	+113%	+138%	+134%	+27%	+24%	+13%	-58%e	-57%e	-25%e	-59%e
EPS % SURPRISE	+21.7%	-0.2%	+2.5%	-2.2%	+11.2%	+17.7%	+8.7%	+27.2%	-9.7%	+16.5%	+5.7%	-4.2%	+23.4%	+126.9%	-11.6%	+4.8%				
FUNDS	177	180	182	189	198	190	215	233	239	246	291	295	297	271	283	297				
SHARES HELD BY FUNDS	14M	12M	12M	12M	12M	11M	12M	13M	13M	14M	13M	13M	13M	13M	13M	13M				

P/E	6
2024 Est.:	6.7
2025 Est.:	7.0
5-yr High:	26
5-yr Low:	5
vs Ind. Avg:	0.8x

PANARAY® 2024 WILLIAM O'NEIL + CO. INC.