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**Company Announcement No 19/2013**

16 December 2013

Dear Sirs

**EBA data collection**

Since 2010 the European Banking Authority (EBA) has conducted EU-wide stress tests and capital tests where Sydbank and other major banks from EU countries participated.

The EBA has now completed an EU-wide data collection exercise. The data collection is performed in continuation of the EBA's press release from 16 May 2013 on postponing the next EU-wide stress test until 2014.

The purpose of the data collection exercise is to promote greater market transparency and openness about the European banking sector's exposures.

The data collected include information regarding capital composition, selected credit exposures and sovereign exposures. The data collection is based on accounting and capital items calculated at 31 December 2012 and at 30 June 2013.

According to the exercise Sydbank's core Tier 1 capital ratio represents 14.2% at 30 June 2013. This is an improvement from the 12.8% calculated in connection with the EU-wide capital test at 30 June 2012.

Sydbank has a very solid capital structure and the Bank has no exposure to government bonds with poor credit ratings.

The results of the EBA's exercise are included as an appendix.

Yours sincerely



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CEO



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Deputy Group Chief Executive