

NASDAQ OMX Copenhagen
London Stock Exchange
Bourse de Luxembourg
Other stakeholders

Peberlyk 4
6200 Aabenraa, Denmark

Tel +45 74 37 37 37
Fax +45 74 37 35 36

Sydbank A/S
CVR No DK 12626509, Aabenraa
sydbank.dk

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Dear Sirs

EBA data collection

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

The EBA has now completed yet a data collection exercise. The data collection was performed in continuation of the EBA's press release from 15 July 2015 on postponing the next EU-wide stress test until 2016.

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 2014 and at 30 June 2015.

According to the exercise, Sydbank's Common Equity Tier 1 capital ratio represents 14.1% at 30 June 2015 emphasizing that Sydbank has a very solid capital structure.

Sydbank has no exposure to government bonds with poor credit ratings.

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

Please contact Jørn Adam Møller, CFO, on tel +45 74 37 24 00 if you require additional information.

Yours sincerely



Karen Frøsig
CEO



Bjarne Larsen
Deputy Group Chief Executive
