

2016 EU-wide Stress Test

Bank Name	Sydbank
LEI Code	GP5DT10VX1QRQUKVBK64
Country Code	DK

2016 EU-wide Stress Test: Summary

Sydbank

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31-12-2015	31-12-2018	31-12-2018
Cumulative 3y: Net interest income		1,007.12	970.57
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		0.00	-173.30
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-177.74	-429.08
Cumulative 3y: Profit or (-) loss for the year		369.90	-118.17
Coverage ratio - Default stock	53.40%	51.03%	49.67%
Common Equity Tier 1 capital	1,320.81	1,513.96	1,197.84
Total Risk exposure amount	9,110.27	9,110.68	9,492.72
Common Equity Tier 1 ratio, %	14.5%	16.6%	12.6%
Fully loaded Common Equity Tier 1 ratio, %	14.5%	16.6%	12.6%
Tier 1 capital	1,451.21	1,588.48	1,272.35
Total leverage ratio exposures	19,247.32	19,247.32	19,247.32
Leverage ratio, %	7.5%	8.3%	6.6%
Fully loaded leverage ratio, %	6.9%	7.9%	6.2%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Sydbank

		31-12-2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Sydbank	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	9,141	272	0	0	4,322	0	0	0	273	145	53.3%	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	4,072	92	0	0	2,522	0	0	0	216	36	38.6%	-
	Retail	4,880	42	0	0	1,208	76	0	0	104	23	0	0	54.6%	-
	Retail - Secured on real estate property	2,918	18	0	0	782	25	0	0	53	7	0	0	39.0%	-
	Retail - Secured on real estate property - Of Which: SME	149	0	0	0	75	0	0	0	5	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2,769	18	0	0	707	25	0	0	47	7	0	0	39.0%	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,962	24	0	0	426	51	0	0	51	16	0	0	66.2%	-
	Retail - Other Retail - Of Which: SME	152	0	0	0	42	0	0	0	4	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1,811	24	0	0	384	51	0	0	48	16	0	0	66.2%	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation														-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	4,880	42	9,141	272	1,208	76	4,322	0	104	23	273	145	53.5%	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(min EUR, %)														
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	8,012	260	0	0	4,022	0	0	0	267	139	53.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	3,842	90	0	0	2,402	0	0	0	210	33	37.2%
	Retail	4,703	37	0	0	1,158	64	0	0	101	19	0	0	50.6%
	Retail - Secured on real estate property	2,881	17	0	0	765	24	0	0	52	7	0	0	39.4%
	Retail - Secured on real estate property - Of Which: SME	149	0	0	0	75	0	0	0	5	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2,731	17	0	0	690	24	0	0	46	7	0	0	39.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,822	20	0	0	393	39	0	0	49	12	0	0	60.1%
	Retail - Other Retail - Of Which: SME	138	0	0	0	40	0	0	0	4	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1,684	20	0	0	352	39	0	0	46	12	0	0	60.1%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	4,703	37	8,012	260	1,158	64	4,022	0	101	19	267	139	53.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(min EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	410	4	0	0	226	0	0	0	5	2	55.6%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	205	0	0	0	109	0	0	0	5	0	-	
	Retail	60	2	0	0	22	1	0	0	1	2	0	0	86.5%	
	Retail - Secured on real estate property	8	0	0	0	3	0	0	0	0	0	0	0	63.6%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	3	0	0	0	0	0	0	0	63.6%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	52	2	0	0	20	0	0	0	1	2	0	0	88.8%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	50	2	0	0	19	0	0	0	1	2	0	0	88.8%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation													-	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
	IRB TOTAL	60	2	410	4	22	1	226	0	1	2	5	2	67.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mln EUR, %)														
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	6	0	0	0	3	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	27	0	0	0	4	5	0	0	0	0	0	0	87.5%
	Retail - Secured on real estate property	3	0	0	0	2	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	2	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	23	0	0	0	2	5	0	0	0	0	0	0	87.5%
	Retail - Other Retail - Of Which: SME	11	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	1	5	0	0	0	0	0	0	87.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	27	0	6	0	4	5	3	0	0	0	0	0	87.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Sydbank

		31-12-2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Liechtenstein	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	572	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL		0	0	572	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation														-	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015														Coverage Ratio - Default Stock
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Sydbank

		31-12-2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation															-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio - Default Stock ¹		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0	0	0	0	0	0	0	0	0	-
	Securitisation															-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation															-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Sydbank

				Baseline Scenario									
				31-12-2016			31-12-2017			31-12-2018			
				Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Sydbank	(mln EUR, %)												
	Central banks and central governments			-	0	-	-	0	-	-	0	-	-
	Institutions			-	0	-	-	0	-	-	0	-	-
	Corporates			0.5%	466	52.2%	0.4%	504	50.2%	0.4%	538	49.0%	0
	Corporates - Of Which: Specialised Lending			-	0	-	-	0	-	-	0	-	-
	Corporates - Of Which: SME			0.7%	287	44.1%	0.7%	315	43.7%	0.6%	339	43.5%	0
	Retail			0.4%	151	63.7%	0.3%	168	60.9%	0.3%	184	59.4%	0
	Retail - Secured on real estate property			0.3%	74	56.1%	0.3%	83	53.7%	0.3%	92	52.5%	0
	Retail - Secured on real estate property - Of Which: SME			0.7%	6	44.0%	0.7%	7	44.0%	0.6%	8	44.0%	0
	Retail - Secured on real estate property - Of Which: non-SME			0.3%	67	57.0%	0.3%	76	54.6%	0.3%	84	53.4%	0
	Retail - Qualifying Revolving			-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail			0.4%	77	71.6%	0.4%	85	69.3%	0.4%	92	68.0%	0
	Retail - Other Retail - Of Which: SME			0.6%	5	56.5%	0.6%	5	56.4%	0.5%	6	56.3%	0
	Retail - Other Retail - Of Which: non-SME			0.4%	73	72.3%	0.4%	79	70.3%	0.4%	86	69.0%	0
	Equity			-	0	-	-	0	-	-	0	-	-
Securitisation			-	0	-	-	0	-	-	0	-	-	
Other non-credit obligation assets			-	0	-	-	0	-	-	0	-	-	
IRB TOTAL			0.4%	617	54.1%	0.4%	672	52.2%	0.4%	722	51.1%	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

Adverse Scenario								
31-12-2016			31-12-2017			31-12-2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.6%	483	51.3%	0.8%	554	48.8%	0.8%	623	47.4%
-	0	-	-	0	-	-	0	-
1.0%	300	44.0%	1.3%	351	43.6%	1.3%	400	43.4%
0.4%	155	64.4%	0.5%	178	61.7%	0.5%	201	60.1%
0.4%	76	57.7%	0.4%	89	55.6%	0.5%	103	54.4%
1.0%	7	46.1%	1.3%	9	46.8%	1.3%	11	46.8%
0.4%	69	58.9%	0.4%	80	56.8%	0.4%	92	55.5%
-	0	-	-	0	-	-	0	-
0.5%	79	71.5%	0.5%	89	69.1%	0.5%	99	67.7%
0.9%	5	57.1%	1.1%	7	57.5%	1.1%	8	57.6%
0.4%	74	72.4%	0.5%	82	70.3%	0.5%	91	69.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.6%	638	53.4%	0.7%	733	51.0%	0.7%	824	49.7%

		Baseline Scenario									
		31-12-2016			31-12-2017		31-12-2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Denmark	(mln EUR, %)										
	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Securitisation											
Other non-credit obligation assets											
IRB TOTAL											

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

[illegible][illegible]

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

[illegible][illegible]

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

[illegible]

2016 EU-wide Stress Test: Credit risk IRB

Sydbank

[illegible]

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

[illegible]

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mn EUR, %)										
	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
	Other non-credit obligation assets	-	0	-	0	-	0	-	0	-
	IRB TOTAL	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

Adverse Scenario								
31-12-2016			31-12-2017			31-12-2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

		Baseline Scenario									
		31-12-2016			31-12-2017			31-12-2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mln EUR, %)											
	Central banks and central governments	-	0	-	0	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-	0
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-	0
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-	0
	Equity	-	0	-	0	-	0	-	0	-	0
	Securitisation	-	0	-	0	-	0	-	0	-	0
	Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	0
	IRB TOTAL	-	0	-	0	-	0	-	0	-	0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).

[illegible]

		Baseline Scenario									
		31-12-2016			31-12-2017			31-12-2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
(mln EUR, %)											
	Central banks and central governments	-	0	-	-	0	-	-	0	-	-
	Institutions	-	0	-	-	0	-	-	0	-	-
	Corporates	-	0	-	-	0	-	-	0	-	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-
	Retail	-	0	-	-	0	-	-	0	-	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-
	Equity	-	0	-	-	0	-	-	0	-	-
	Securitisation	-	0	-	-	0	-	-	0	-	-
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
	IRB TOTAL	-	0	-	-	0	-	-	0	-	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

[illegible]

2016 EU-wide Stress Test: Credit risk IRB

Sydbank

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)										
	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
	Other non-credit obligation assets	-	0	-	0	-	0	-	0	-
	IRB TOTAL	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

[illegible]

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)										
	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
	Other non-credit obligation assets	-	0	-	0	-	0	-	0	-
	IRB TOTAL	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

[illegible]

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)										
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

[illegible]

2016 EU-wide Stress Test:
Credit risk STA

Sydbank

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Sydbank	Central governments or central banks	142	0	4	0	0	0		0.0%
	Regional governments or local authorities	133	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	2,462	0	236	0	0	0		0.0%
	Corporates	247	1	103	1	0	0		0.0%
	of which: SME	106	0	44	0	0	0		0.0%
	Retail	99	0	73	0	0	0		0.0%
	of which: SME	75	0	55	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
		Equity	171	0	378	0	0		0.0%
		Securitisation							
		Other exposures	288	0	227	0	0		0.0%
		Standardised Total	3,543	1	1,020	1	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Denmark	Central governments or central banks	131	0	0	0	0	0		0.0%
	Regional governments or local authorities	133	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	670	0	0	0	0	0		0.0%
	Corporates	132	1	0	0	0	0		0.0%
	of which: SME	57	0	0	0	0	0		0.0%
	Retail	99	0	0	0	0	0		0.0%
	of which: SME	74	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
		Equity	171	0	0	0	0		0.0%
		Securitisation							
		Other exposures	288	0	0	0	0		0.0%
		Standardised Total	1,624	1	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Germany	Central governments or central banks	0	0	0	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	233	0	0	0	0	0		0.0%
	Corporates	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Retail	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
		Equity	0	0	0	0	0		0.0%
		Securitisation							
		Other exposures	0	0	0	0	0		0.0%
		Standardised Total	233	0	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Sydbank

		31-12-2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	2	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,296	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
Standardised Total		1,298	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Liechtenstein	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
Standardised Total		1	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
Standardised Total		0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Sydbank

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
	Central governments or central banks	0	0	0	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	0	0	0	0	0	0		0.0%
	Corporates	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Retail	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
	Equity	0	0	0	0	0	0		0.0%
	Securitisation								
Other exposures		0	0	0	0	0	0		0.0%
Standardised Total		0	0	0	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
	Central governments or central banks	0	0	0	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	0	0	0	0	0	0		0.0%
	Corporates	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Retail	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
	Equity	0	0	0	0	0	0		0.0%
	Securitisation								
Other exposures		0	0	0	0	0	0		0.0%
Standardised Total		0	0	0	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
	Central governments or central banks	0	0	0	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	0	0	0	0	0	0		0.0%
	Corporates	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Retail	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
	Equity	0	0	0	0	0	0		0.0%
	Securitisation								
Other exposures		0	0	0	0	0	0		0.0%
Standardised Total		0	0	0	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Sydbank

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
	Central governments or central banks	0	0	0	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	0	0	0	0	0	0		0.0%
	Corporates	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Retail	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
	Equity	0	0	0	0	0	0		0.0%
	Securitisation								
Other exposures		0	0	0	0	0	0		0.0%
Standardised Total		0	0	0	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31-12-2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
	Central governments or central banks	0	0	0	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0	0		0.0%
	Institutions	0	0	0	0	0	0		0.0%
	Corporates	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Retail	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0		0.0%
	of which: SME	0	0	0	0	0	0		0.0%
	Items associated with particularly high risk	0	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0.0%
	Equity	0	0	0	0	0	0		0.0%
	Securitisation								
Other exposures		0	0	0	0	0	0		0.0%
Standardised Total		0	0	0	0	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Sydbank

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

^a Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk STA

Sydbank

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
Standardised Total		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
Standardised Total		-	0	-	-	0	-	-	0	-

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Liechtenstein	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
Standardised Total		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
Standardised Total		-	0	-	-	0	-	-	0	-

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
Standardised Total		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
Standardised Total		-	0	-	-	0	-	-	0	-

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Adverse Scenario								
31-12-2016			31-12-2017			31-12-2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock [†]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock [†]	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock [†]
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

		Baseline Scenario							
		31-12-2016			31-12-2017				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
	Central governments or central banks	-	0	-	-	0	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	0	-
	Public sector entities	-	0	-	-	0	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	0	-
	International Organisations	-	0	-	-	0	-	0	-
	Institutions	-	0	-	-	0	-	0	-
	Corporates	-	0	-	-	0	-	0	-
	of which: SME	-	0	-	-	0	-	0	-
	Retail	-	0	-	-	0	-	0	-
	of which: SME	-	0	-	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	0	-
	of which: SME	-	0	-	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	0	-
	Covered bonds	-	0	-	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	0	-
	Equity	-	0	-	-	0	-	0	-
	Securitisation	-	0	-	-	0	-	0	-
	Other exposures	-	0	-	-	0	-	0	-
	Standardised Total	-	0	-	-	0	-	0	-

		Baseline Scenario								
		31-12-2016			31-12-2017			31-12-2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

Adverse Scenario								
31-12-2016			31-12-2017			31-12-2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

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[illegible]

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

[illegible]

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Securitisations

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(mln EUR)		31-12-2015	Baseline Scenario			Adverse Scenario	
			31-12-2016	31-12-2017	31-12-2018	31-12-2016	31-12-2017
Exposure values	STA	0					
	IRB	0					
	Total	0					
Risk exposure amounts	STA	0	0	0	0	0	0
	IRB	0	0	0	0	0	0
	Total	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

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[illegible]

2016 EU-wide Stress Test: Sovereign

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[illegible]

2016 EU-wide Stress Test: Sovereign

Sydbank

[illegible]

2016 EU-wide Stress Test: Sovereign

Sydbank

[illegible]

2016 EU-wide Stress Test: Sovereign

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[illegible]

2016 EU-wide Stress Test: Sovereign

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[illegible]

2016 EU-wide Stress Test: Sovereign

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(mln EUR)		31-12-2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
									Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
					of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Africa	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total		814	814	0	0	329	0	485	0	0	0	0	1	2	207	-310

Notes, definitions and regions:
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here.
(2) For positions in HFT this shoulds include gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.
Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Singapore,Taiwan and Russia
Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.
Middle East: Yemen,United Arab Emirates,Syrian ,Sudan,Saudi Arabia,Qatar ,Oman ,Mauritania ,Libya ,Lebanon ,Kuwait ,Jordan ,Iraq ,Iran,Djibouti and Bahrain.
Latin America: Venezuela,Uruquay ,Trinidad and Tobago,Suriname ,St. Vincent and the Grenadines,St. Lucia,St. Kitts and Nevis,Peru ,Paraguay ,Panama ,Nicaraqua ,Mexico ,Jamaica ,Honduras ,Haiti ,Guyana ,Guatemala ,Grenada ,El Salvador,Ecuador ,Dominican Republic,Dominica ,Costa Rica,Colombia ,Chile ,Brazil ,Bolivia and Belize.
Africa: South Africa, Tunisia ,Morocco ,Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

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(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	6,627	6,627	6,627	6,627	6,882	7,001	7,009
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	6,627	6,627	6,627	6,627	6,882	7,001	7,009
Risk exposure amount for market risk	1,386	1,386	1,386	1,386	1,386	1,386	1,386
Risk exposure amount for operational risk	1,097	1,097	1,097	1,097	1,097	1,097	1,097
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	9,110	9,111	9,111	9,111	9,365	9,485	9,493

2016 EU-wide Stress Test - P&L

Sydbank

(mln EUR)	31-12-2015	Baseline Scenario			Adverse Scenario		
		31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	336	336	336	336	332	325	314
Interest income	385	412	440	467	459	463	441
(Interest expense)	-50	-72	-94	-117	-127	-138	-127
Dividend income	9	9	9	9	4	4	4
Net fee and commission income	215	215	215	215	182	182	182
Gains or (-) losses on financial assets and liabilities held for trading, net	-3	0	0	0	-173	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	12				0		
Other operating income not listed above, net	13	3	3	3	-13	-13	-13
Total operating income, net	581	562	562	562	331	497	487
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-42	-73	-55	-50	-143	-145	-141
Other income and expenses not listed above, net	-341	-326	-326	-326	-350	-327	-327
Profit or (-) loss before tax from continuing operations	197	163	181	185	-162	25	18
(Tax expenses or (-) income related to profit or loss from continuing operations)	-44	-49	-54	-55	0	0	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	154	114	126	129	-162	25	18
Attributable to owners of the parent	154	114	126	129	-162	25	18
Amount of dividends paid	108	57	63	65	0	8	5
Attributable to owners of the parent net of estimated dividends	46	57	63	65	-162	18	13

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €29mln; 2017 Baseline €29mln; 2018 Baseline €29mln; 2016 Adverse €13mln; 2017 Adverse €13mln; 2018 Adverse €13mln

2016 EU-wide Stress Test: Capital

Sydbank

			Baseline Scenario				Adverse Scenario		
(mln EUR,%)			31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
OWN FUNDS	A	OWN FUNDS	1,607	1,655	1,710	1,766	1,437	1,446	1,450
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,321	1,381	1,446	1,514	1,162	1,182	1,198
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	15	15	15	15	15	15	15
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,339	1,396	1,459	1,524	1,177	1,195	1,208
	A.1.3	Accumulated other comprehensive income	11	11	11	11	11	11	11
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0
	A.1.4	Other Reserves	58	58	58	58	58	58	58
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	0	0	0
	A.1.8	(-) Intangible assets (including Goodwill)	-41	-38	-36	-33	-38	-36	-33
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-6	-6	-6	-6	-6	-6	-6
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-55	-55	-55	-55	-55	-55	-55
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	0	0	0	0	0	0	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	130	112	93	75	112	93	75
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	130	112	93	75	112	93	75
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,451	1,492	1,540	1,588	1,274	1,275	1,272
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	155	163	170	178	163	170	178
	A.4.1	Tier 2 Capital instruments	174	174	174	174	174	174	174
	A.4.2	Other Tier 2 Capital components and deductions	34	34	34	34	34	34	34
	A.4.3	Tier 2 transitional adjustments	-52	-45	-37	-30	-45	-37	-30
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	9,110	9,111	9,111	9,111	9,365	9,485	9,493
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	14.50%	15.15%	15.88%	16.62%	12.41%	12.47%	12.62%
	C.2	Tier 1 Capital ratio	15.93%	16.38%	16.90%	17.44%	13.60%	13.45%	13.40%
	C.3	Total Capital ratio	17.63%	18.17%	18.77%	19.39%	15.34%	15.24%	15.28%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	14.50%	15.15%	15.88%	16.62%	12.41%	12.47%	12.62%
	D.2	Tier 1 Capital ratio (2)	14.50%	15.15%	15.88%	16.62%	12.41%	12.47%	12.62%
	D.3	Total Capital ratio (3)	16.78%	17.43%	18.16%	18.90%	14.63%	14.66%	14.81%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	19,247	19,247	19,247	19,247	19,247	19,247	19,247
	G.2	Total leverage ratio exposures (fully loaded)	19,247	19,247	19,247	19,247	19,247	19,247	19,247
	G.3	Leverage ratio (transitional)	7.54%	7.75%	8.00%	8.25%	6.62%	6.63%	6.61%
	G.4	Leverage ratio (fully loaded)	6.86%	7.17%	7.52%	7.87%	6.04%	6.14%	6.22%

(1) Fully loaded CET1 capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]

(2) Fully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]

(3) Fully loaded Total capital ratio estimation: [A.1-A.1.21+A.2-A.2.4+A.4-A.4.3]/[B-B.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Sydbank

(mln EUR)	31-12-2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances(including at amortised cost and fair value)	10,735	19	983	354	66	478	220
Central banks							
General governments	125	0	1	0	0	1	0
Credit institutions	0	0	0	0	0	0	0
Other financial corporations	851	0	64	37	0	29	13
Non-financial corporations	6,085	10	694	273	50	330	165
Households	3,675	9	223	45	17	119	41
DEBT INSTRUMENTS other than HFT	10,735	19	983	354	66	478	220
OFF-BALANCE SHEET EXPOSURES	4,221		313	115	0	16	0

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forborne exposures¹

Sydbank

31-12-2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks					
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	302	286	210	143	66
Central banks					
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	21	21	12	12	2
Non-financial corporations	231	217	154	105	55
Households	49	47	43	27	10
DEBT INSTRUMENTS other than HFT	302	286	210	143	66
Loan commitments given					

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30