2016 EU-wide Stress Test

Bank Name	Sydbank
LEI Code	GP5DT10VX1QRQU
Country Code	DK

K QUKVBK64

2016 EU-wide Stress Test: Summary

Sydbank

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)		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		0.00	-173.30
and loss, net Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or		177 74	420.00
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

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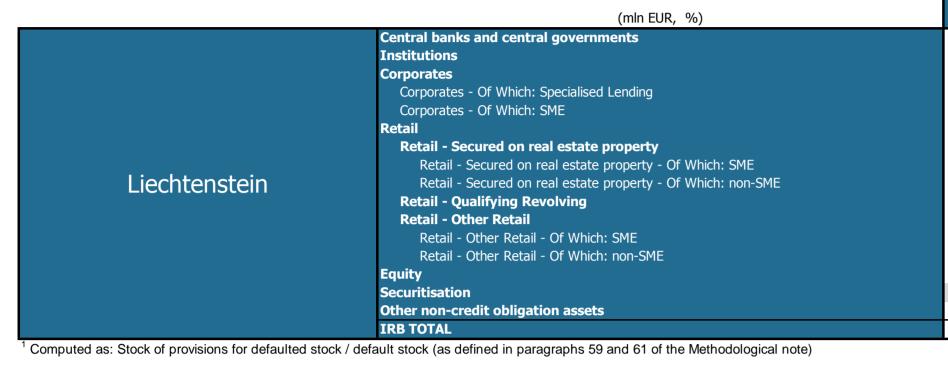
								31-12-2015							
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions			
		A-IF	A-IRB		A-IRB F-IRB		A-	IRB	F-IRE	3	A-	IRB	F-IR	RB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock	
	(mln EUR, %)														
	Central banks and central governments	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		9,141	272	2 0	0	4,322	(0 0) (273	145	5 53.	
	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	2 0	0	2,522	(0 0	0 0	216	36	5 38	
	Retail	4,880	4	2 0	0	1,208	76	5 0	(0 104	4 23	0	(54	
	Retail - Secured on real estate property	2,918	1	в О	0	782	25	5 0	(53	3 7	0	(39.	
~	Retail - Secured on real estate property - Of Which: SME	149		0 0	0) 75	0) 0	() 5	5 0	0	()	
Sydbank	Retail - Secured on real estate property - Of Which: non-SME	2,769	1	в О	0) 707	25	5 0	() 47	7 7	0	(39	
,	Retail - Qualifying Revolving	0		0 0	0	0 0	0	0	(0 0	0 0	0	(D	
	Retail - Other Retail	1,962	2	4 0	0	426	51	. 0	() 51	16	0	() 66.	
	Retail - Other Retail - Of Which: SME	152		0 0	0) 42	0	0	() 4	1 C	0	(0	
	Retail - Other Retail - Of Which: non-SME	1,811	2	4 0	0	384	51	. 0	() 48	3 16	0	(66.	
	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	4,880	4	2 9,141	272	1,208	76	4,322	(0 104	l 23	273	145	5 53.5	

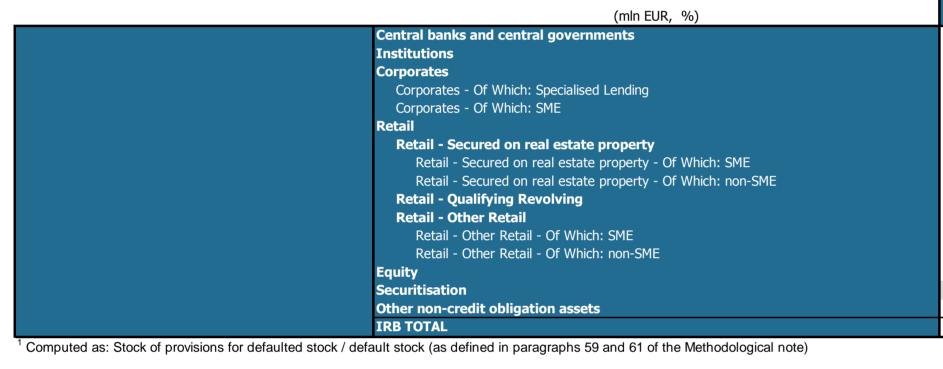
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31-12-2015						
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions		
		A-IR	В	F-1	IRB	A-I	RB	F-IRE	3	A-1	IRB	F-I	RB	Coverage Ration
	(mln EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	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 8,012	260	0	0	4,022	(0 0	(267	139	9 53
	Corporates - Of Which: Specialised Lending	0		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	(210	33	3 37
	Retail	4,703	3	7 0	0	1,158	64	1 0	(101	19	0	(0 50 0 39
	Retail - Secured on real estate property	2,881	1	7 0	0	765	24	1 0	(52		0	(0 39
	Retail - Secured on real estate property - Of Which: SME	149		0 0	0	75	0	0 0	(5	(0 0	(0
Denmark	Retail - Secured on real estate property - Of Which: non-SME	2,731	1	7 0	0	690	24	1 0	(46	7	0	(0 3
	Retail - Qualifying Revolving	0		0 0	0	0	0	0 0	(0 0	(0 0	(0
	Retail - Other Retail	1,822	2	0 0	0	393	39	9 0	() 49	12	2 0	(0 6
	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	2	0 0	0	352	39	9 0	(46	12	2 0	(0 6
	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
	IRB TOTAL	4,703	3	7 8,012	260	1,158	64	4,022	0	101	19	267	139	9 53

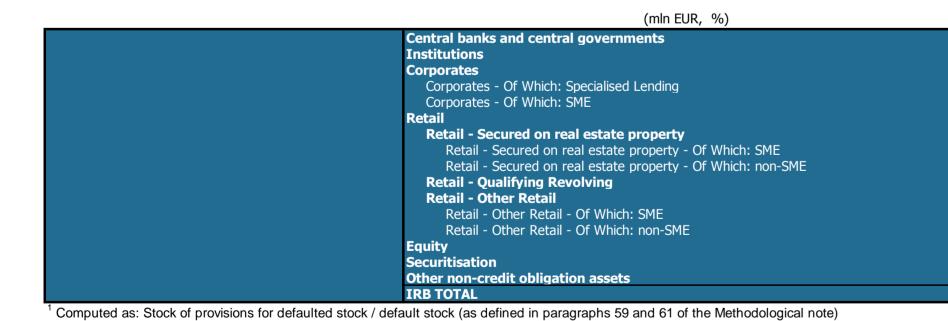
								31-12-2015								
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions				
		A-1	A-IRB		A-IRB F-IRB		RB	A-	IRB	F-IR	B	A-1	IRB	F-I	(RB	Coverage Ratio
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹		
	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	0 410	4	4 0	(226	(0 0	() 5		2 55.		
	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	() 109	(0 0	() 5		0		
	Retail	6	0	2 0	() 22	. 1	0	() 1		2 0		0 86.		
	Retail - Secured on real estate property		8	0 0	() 3		0 0	(0 0	(0 0		0 63.		
	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0 0	(0 0	(0 0	(0 0		0		
Germany	Retail - Secured on real estate property - Of Which: non-SME		8	0 0	() 3		0 0	(0 0	(0 0		0 63		
/	Retail - Qualifying Revolving		0	0 0	(0 0	(0 0	(0 0	(0 0		0		
	Retail - Other Retail	5	2	2 0	(20	(0 0	() 1		2 0		0 88.		
	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	5	0	2 0	(0 19	(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	6	0	2 410	4	1 22	. 1	L 226	() 1		2 5		2 67.2		

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









31-12-2015													
	Exposure	values			Risk expos	sure amounts			Stock	of provisions			
A-IRI	В	F-II	RB	A-II	RB	F-IR	В	A-IF	RB	F-:	IRB	Coverage Ratio -	
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	572	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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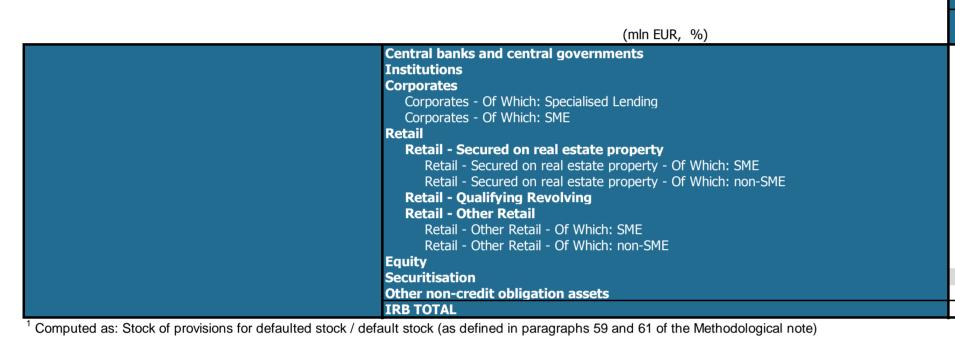
31-12-2015													
	Exposure	values			Risk expo	sure amounts			Stock o	f provisions		Coverage Ratio -	
A-IRE	3	F-I	RB	A-I	RB	F-IR	В	A-II	RB	F-IRB			
Non-defaulted	Defaulted	Default Stock ¹											
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0		-	
0	0	0	0	0	0	0	0	0	0	0		-	
0	0	0	0	0	0	0	0	0	0	0		-	
0	0	0	0	0	0	0	0	0	0	0		-	
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0		- 0	
0	0	0	0	0	0	0	0	0	0	0		- 0	

						31-12-2015						
	Exposure	values			Risk expo	sure amounts			Stock o	of provisions		
A-IRI	В	F-I	RB	A-I	RB	F-IR	В	A-IF	RB	F-C	IRB	Coverage Ratio -
Non-defaulted	Defaulted	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		-
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31-12-2015													
		Exposure	values			Risk expo	sure amounts			Stock o	of provisions		
	A-IRB		F-I	RB	A-1	RB	F-IR	B	A-II	RB	F-IR	В	Coverage Ratio -
Non-defau	lted	Defaulted	Non-defaulted	Defaulted	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		- -
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	0	0	0	0	0	0	0	0	0	0	0		- 0
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							31-12-2015						
		Exposur	e values			Risk expo	osure amounts			Stock	of provisions		
	A-IF	КB	F-I	RB	A-I	RB	F-IR	В	A-1	IRB	F-1	IRB	Coverage Rat
(mln EUR, %)	Non-defaulted	Defaulted	Default Stoo										
Central banks and central governments	0	() 0		0 0	C	0 0	(0 0	0	0		0
Institutions	0		0 0		0 0	C	0 0	(0 0	0	0	1	0
Corporates	0		0 0		0 0	C	0 0	(0 0	0	0	1	0
Corporates - Of Which: Specialised Lending	0		0 0		0 0	C	0 0	(0 0	0	0	1	0
Corporates - Of Which: SME	0		0 0		0 0	C	0 0	(0 0	0	0	1	0
Retail	0		0 0		0 0	C	0 0	(0 0	0	0	1	0
Retail - Secured on real estate property	0		0		0 0	C	0 0	(0 0	0	0	1	0
Retail - Secured on real estate property - Of Which: SME	0		0		0 0	C	0 0	(0 0	0	0	1	0
Retail - Secured on real estate property - Of Which: non-SME	0		0		0 0	C	0		0 0	0	0	1	0
Retail - Qualifying Revolving	0		0		0 0	0	0		0 0	0	0	1	0
Retail - Other Retail	0		0		0 0	0	0		0 0	0	0	1	0
Retail - Other Retail - Of Which: SME	0		0		0 0	0	0		0 0	0	0	1	0
Retail - Other Retail - Of Which: non-SME	0		0		0 0	0	0		0 0	0	0	1	0
Equity	0		0 0		0 0	C	0	(0 0	0	0	1	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 ס	0	0	1	0

	31-12-2015														
	Exposure	values			Risk expo	sure amounts			Stock	of provisions					
A-IR	В	F-I	RB	A-I	RB	F-IR	В	A-I	RB	F-1	IRB	Coverage Ratio			
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹			
0	0	0	C	0	0	0	0	0	0	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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0	0	0		0	0	0	0	0	0	0		0			
0	0	0	0	0	0	0	0	0	0	0		0			
0	0	0	C	0	0	0	0	0	0	0		0			
0	0	0	C	0	0	0	0	0	0	0		0			
0	0	0	0	0	0	0	0	0	0	0		0			
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31-12-2015												
	Exposure	values			Risk expo	sure amounts			Stock o	of provisions		
A-IR	В	F-II	RB	A-I	RB	F-IR	В	A-II	RB	F-	IRB	Coverage Ratio -
Non-defaulted	Defaulted	Default Stock ¹										
0	0	0	0	0	0	0	0	0	0	0)	0
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			Baseline Scenario								
			31-12-2016 31-12-2017				31-12-2018				
	(mln EUR, %)	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 banks and central governments	-	0	-	-	0	-	-	0		
	Institutions	-	0	-	-	0	-	-	0	1	
	Corporates	0.5%	466	52.2%	0.4%	504	50.2%	0.4%	538	49.00	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	1	
	Corporates - Of Which: SME	0.7%	287	44.1%	0.7%	315		0.6%	339		
	Retail	0.4%	151	63.7%	0.3%	168		0.3%	184		
	Retail - Secured on real estate property	0.3%	74	56.1%	0.3%	83	53.7%	0.3%	92	52.5	
	Retail - Secured on real estate property - Of Which: SME	0.7%	6	44.0%	0.7%	7	44.0%	0.6%	8	44.0	
ydbank	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	
'	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	1	
	Retail - Other Retail	0.4%	77	71.6%	0.4%	85	69.3%	0.4%	92	68.00	
	Retail - Other Retail - Of Which: SME	0.6%	5	56.5%	0.6%	5	56.4%	0.5%	6	56.3	
	Retail - Other Retail - Of Which: non-SME	0.4%	73	72.3%	0.4%	79	70.3%	0.4%	86	69.0	
	Equity	-	0	-	-	0	-	-	0	1	
	Securitisation										
	Other non-credit obligation assets	-	0	-	-	0.0		-	0		
	IRB TOTAL	0.4%	617	54.1%	0.4%	672	52.2%	0.4%	722	51.1%	

			Baseline Scenario							
			31-12-201	16		31-12-201	۱7		31-12-2018	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ra
	(mln EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Sto
Denmark	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 - 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: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation									
	Other non-credit obligation assets									
	IRB TOTAL									

		Baseline Scenario								
		31-12-2016				31-12-201	.7		31-12-2018	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(mln EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Germany	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 - 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: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL									

			Baseline Scenario							
			31-12-2016 31-12-2017 31-12-20						31-12-201	.8
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Rat
	(mln EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stoc
	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									
Norway	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									

	31-12-201	.6
Impairment rate	Stock of Provisions	C
-	0	
-	0	
0.6%	483	
-	0	
1.0%	300	
0.4%	155	
0.4%	76	
1.0%	7	
0.4%	69	
-	0	
0.5%	79	
0.9%	5	
0.4%	74	
-	0	
-	0	
0.6%	638	

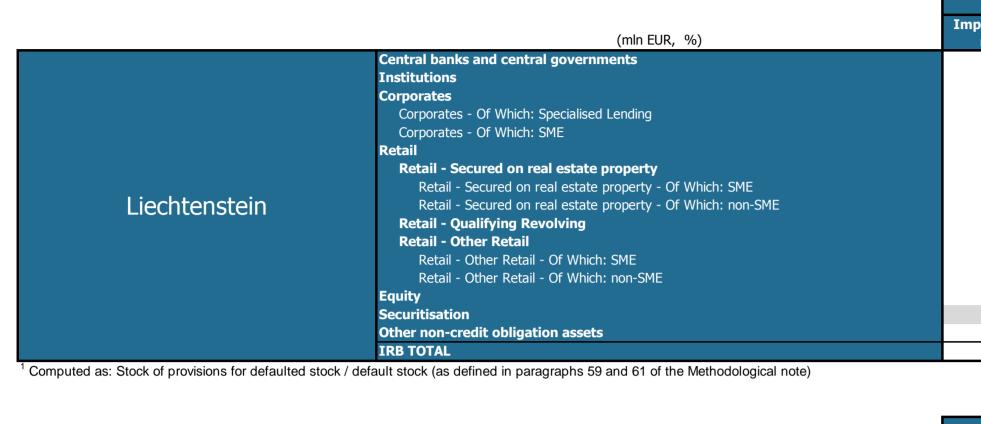
	Adverse Scenario										
	31-12-201	.6		31-12-201	.7	31-12-2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment Stock of Coverage Ratio - rate Provisions Default Stock ¹			Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			

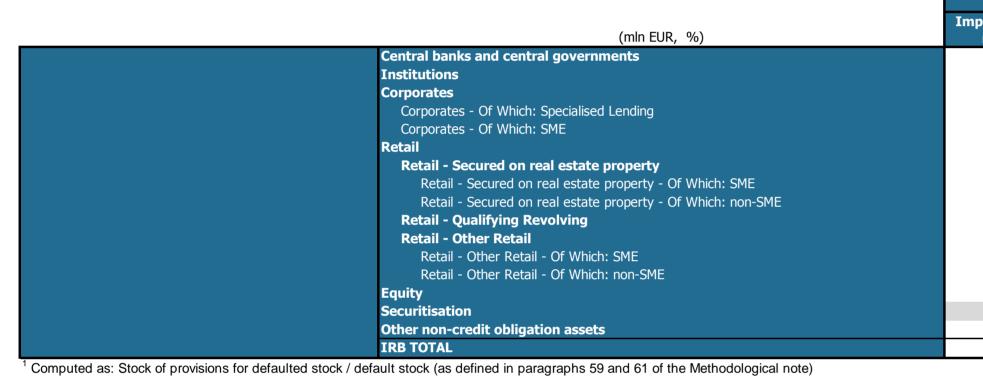
	Adverse Scenario										
	31-12-201	.6		31-12-201	.7	31-12-2018					
Impairment rate	nt Stock of Coverage Ratio - Provisions Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			

	Adverse Scenario										
	31-12-201	.6		31-12-201	7	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			

		Adverse Scen	ario							
		31-12-201	7	31-12-2018						
overage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	-					
-	-	0	-	-	0	-				
- 51.3%	- 0.8%	0 554	- 48.8%	- 0.8%	623	- 47.4%				
-	-	0	-	-	0	-				
44.0%	1.3%	351	43.6%	1.3%	400	43.4%				
64.4%	0.5%	178	61.7%	0.5%	201	60.1%				
57.7%	0.4%	89	55.6%	0.5%	103	54.4%				
46.1%	1.3%	9	46.8%	1.3%	11	46.8%				
58.9%	0.4%	80	56.8%	0.4%	92	55.5%				
-	-	0	-	-	0	-				
71.5%	0.5%	89	69.1%	0.5%	99	67.7%				
57.1%	1.1%	7	57.5%	1.1%	8	57.6%				
72.4%	0.5%	82	70.3%	0.5%	91	69.0%				
-	-	0	-	-	0	-				
_	-	0	-	-	0	-				
53.4%	0.7%	733	51.0%	0.7%	824	49.7%				

Sydbank







	Baseline Scenario								
	31-12-2016				31-12-201	17		31-12-2018	
	Impairment Stock of Coverage Ratio -			Impairment	airment Stock of Coverage Ratio - Ir		Impairment Stock of		Coverage Ratio -
(mln EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
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		-							
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL	-	0		-	0	-	- ו	0	

	Baseline Scenario										
	31-12-201	.6		31-12-201	7		31-12-201	8			
pairment 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			

				Baseline Scen	ario					
	31-12-201	.6		31-12-201	7	31-12-2018				
pairment 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	-	-	U	-	-	0	-		

				Baseline Scen	ario				
	31-12-201	.6		31-12-201	7	31-12-2018			
pairment 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	-	

				Adverse Scer	Adverse Scenario										
	31-12-201	.6		31-12-201	12-2017 31-12-2			018							
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							

				Adverse Scen	ario				
	31-12-201	.6		31-12-201	7	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	-	

				Adverse Scen	ario				
	31-12-2016			31-12-201	7	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	-	-	Ő	-	-	Ő		
-	0	-	-	0	-	-	0		
-		-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	Ō	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	Ő	-	-	Ő	-	-	Ŭ Ŭ		

				Adverse Scen	ario				
	31-12-201	.6		31-12-201	7	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	-	

Sydbank

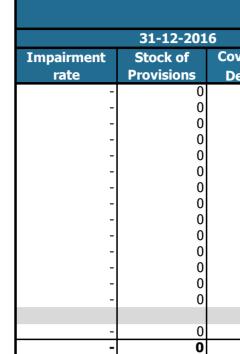


¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce				
		31-12-20	16		31-12-201	.7		31-12-201	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(mln EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
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									
Other non-credit obligation assets	-	0	-	-	0	-	-	- 0	
IRB TOTAL	-	0	-	-	0	-		. 0	

(mln EUR, %)		21 12 201							
(mln EUR, %)		31-12-201	.6		31-12-201	.7		31-12-201	.8
(mln EUR, %)	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate		Default Stock ¹	rate	Provisions		rate		Default Stock ¹
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	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	1
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	1
Securitisation		0			0			0	
Other non-credit obligation assets IRB TOTAL		0	-		0	-		0	

				Baseline Scen	ario			
	31-12-201	.6		31-12-201	7		31-12-201	8
airment 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	-



	31-12-201	
Impairment rate	Stock of Provisions	Co D
-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	0	
-	0	
-	0	
-	0	
-	0	
_	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	

	31-12-201	.6
Impairment	Stock of	C
rate	Provisions	
-	0	
-	0	
-	0	
-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
-	0	
	0	
-	0	
-	U	

		Adverse Scen	ario						
		31-12-201		31-12-2018					
overage 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	-			

		Adverse Scen	ario			
		31-12-201	7		31-12-201	8
verage Ratio - efault 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	-

		Adverse Scen	ario			
6		31-12-201	7		31-12-201	.8
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	
-	-	Ő	-	-	0	
-	-	0	-	-	0	
-	-	0	-	-	0	
-	-	0	-	-	0	

Sydbank

					31-12-2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Batia
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	– Coverage Ratio Default Stock ¹
	Central governments or central banks	142	0	4		0 0		0.0
	Regional governments or local authorities	133	0	0		0 0		0.0
	Public sector entities	0	0	0		0 0		0.0
	Multilateral Development Banks	0	0	0		0 0		0.0
	International Organisations	0	0	0		0 0		0.0
	Institutions	2,462	0	236		0 0		0.0
	Corporates	247	1	103		1 0		0.0
	of which: SME	106	0	44		0 0		0.0
	Retail	99	0	73		0 0		0.0
Sydbank	of which: SME	75	0	55		0 0		0.0
Syudalik	Secured by mortgages on immovable property	0	0	0		0 0		0.0
	of which: SME	0	0	0		0 0		0.0
	Items associated with particularly high risk	0	0	0		0 0		0.0
	Covered bonds	0	0	0		0 0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0		0.0
	Collective investments undertakings (CIU)	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 exposu	re amounts	Stock of provisions		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	131) 0	() 0		0 0.0%
	Regional governments or local authorities	133	(0	(0 0		0 0.0%
	Public sector entities	0	(0	(0		0 0.0%
	Multilateral Development Banks	0		0	(0		0 0.0%
	International Organisations	0		0	l	0		0 0.0%
	Institutions	670 132			ĺ	0		0 0.0% 0 0.0%
	Corporates	132		. 0	(0		0 0.0%
	of which: SME Retail	57			(0 0.0%
	of which: SME	74			(0.0%
Denmark	Secured by mortgages on immovable property				((0.0%
	of which: SME	0) O	(0.0%
	Items associated with particularly high risk	0		o o	() O		0.0%
	Covered bonds	0		0	(0		0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0	(0		0 0.0%
	Collective investments undertakings (CIU)	0	(0 0	(0 0		0.0%
	Equity	171	(0 0	(0		0.0%
	Securitisation							
	Other exposures	288		0	(0		0 0.0%
	Standardised Total	1,624	1	. 0		0		0.0%

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

Sydbank

					31-12-2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	2	(0 0	(0 0		0 0.
	Regional governments or local authorities	0	(0 0	(0 0		0 0.
	Public sector entities	0	(0 0	(0 0		0 0.
	Multilateral Development Banks	0	(0 0	(0 0		0 0.
	International Organisations	0	(0 0	(0 0		0 0.
	Institutions	1,296	(0 0	(0 0		0 0.
	Corporates	0	(0 0	(0 0		0 0.
	of which: SME	0	(0 0	(0 0		0 0.
	Retail	0	(0 0	(0 0		0 0.
Norway	of which: SME	0	(0 0	(0 0		0 0.
ΝΟΓννάγ	Secured by mortgages on immovable property	0	(0 0	(0 0		0 0.
	of which: SME	0	(0 0	(0 0		0 0.
	Items associated with particularly high risk	0	(0 0	(0 0		0 0
	Covered bonds	0	(0 0	(0 0		0 0
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	(0 0		0 0
	Collective investments undertakings (CIU)	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	1,298		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 exposu	ire amounts	Stock of p	provisions	Coverag		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Defau		
	Central governments or central banks	0	0) 0	C) 0	(J		
	Regional governments or local authorities	0	0	0	C	0 0	(ე		
	Public sector entities	0	0	0	C	0 0	(J		
	Multilateral Development Banks	0	0	0	C	0 0	(ე		
	International Organisations	0	0	0	C	0 0	(ე		
	Institutions	1	0	0 0	C	0 0	(ე		
	Corporates	0	0	0	C	0 0	(ე		
	of which: SME	0	0	0 0	C	0 0	(ე		
	Retail	0	0	0	C	0 0	(ງ		
Liechtenstein	of which: SME	0	0	0	C	0 0	(J		
LIECHLEHSLEIN	Secured by mortgages on immovable property	0	0	0	C	0 0	(J		
	of which: SME	0	0	0	C	0 0	(J		
	Items associated with particularly high risk	0	0	0	C) 0	(J		
	Covered bonds	0	0	0	C	0 0	(J		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0 0	(J		
	Collective investments undertakings (CIU)	0	0	0	C	0 0	(J		
	Equity	0	0	0	C	0 0	(J		
	Securitisation									
	Other exposures	0	0	0	C	0 0	(J		
	Standardised Total	1	0	0	0	0 0	(D		

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

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

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				31-12-2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0) C) 0	(0 0		0 0.00
Regional governments or local authorities	0	0 0	0 0	(0 0		0.00
Public sector entities	0	0 0	0 0	(0 0		0.00
Multilateral Development Banks	0	0 0	0 0	(0 0		0.00
International Organisations	0	0 0	0 0	(0 0		0.00
Institutions	0	0 0	0 0	(0 0		0.00
Corporates	0	0 0	0 0	(0 0		0.00
of which: SME	0	0 0	0 0	(0 0		0.00
Retail	0	0 0	0 0	(0 0		0.00
of which: SME	0	0 0	0 0	(0 0		0.00
Secured by mortgages on immovable property	0	0 0	0 0	(0 0		0.00
of which: SME	0	0 0	0 0	(0 0		0.00
Items associated with particularly high risk	0	0 0	0 0	(0 0		0.00
Covered bonds	0	0 0	0 0	(0 0		0.00
Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	(0 0		0.00
Collective investments undertakings (CIU)	0	0 0	0 0	(0 0		0.09
Equity	0	0 0	0 0	(0 0		0.00
Securitisation							
Other exposures	0	0	0		0 0		0.00
Standardised Total	0	0 0	0 0	(0 0		0.00

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

Sydbank

						Baseline Sce	nario			
			31-12-20	16		31-12-20	17		18	
		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
	Central governments or central banks	-	C	-		· 0	-		- 0	
	Regional governments or local authorities	_	0	-		. 0	-		. 0	,
	Public sector entities	_	0	-		. 0	-		. 0	,
	Multilateral Development Banks	-	C	-		. 0	-		. 0	/
	International Organisations	-	C	-		. 0	-		. 0	/
	Institutions	-	C	-		. 0	-		. 0	/
	Corporates	-	C	-		. 0	-		. 0	/
	of which: SME	-	C	-		. 0	-		. 0	/
	Retail	-	C	-		. 0	-		. 0	/
مامعهاد	of which: SME	-	0	-		. 0	-		. 0	/
ydbank	Secured by mortgages on immovable property	-	C	-		. 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									
	Other exposures	-	0	-	-	. 0	-	-	. 0	
	Standardised Total	-	0	-	-	0	-	-	0	

						Baseline Sce	nario			
			31-12-20	16		31-12-20	17		31-12-20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	
Donmark	of which: SME	-	0) -	-	0	-	-	0	
Denmark	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									
	Other exposures	-	0) –	-	0	-	-	0	
	Standardised Total	-	0	-	-	0	-	-	0	

						Baseline Sce	enario			
			31-12-20	16		31-12-20	17		31-12-20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ra
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default St
	Central governments or central banks	-	0) -	-	() -	-	· ()
	Regional governments or local authorities	-	0) -	-	() –	-	· ()
	Public sector entities	-	0) -	-	() –	-	· ()
	Multilateral Development Banks	-	0) -	-	() -	-	. ()
	International Organisations	-	0) -	-	() –	-	. ()
	Institutions	-	0	-	-	() –	-	. ()
	Corporates	-	0	-	-	() –	-	. ()
	of which: SME	-	0		-	() -	-	. (D
	Retail	-	0) -	-	() -	-	. (D
Cormony	of which: SME	-	0		-	() -	-	. (D
Germany	Secured by mortgages on immovable property	-	0) -	-	() –	-	. (D
	of which: SME	-	0) -	-	() –	-	. (D
	Items associated with particularly high risk	-	0) -	_			-	. (D
	Covered bonds	_	0		_	(- ا	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	(-	-		Ď
	Collective investments undertakings (CIU)	-	0) -	-	() –	-	. (D
	Equity	-	0) -	-) –	-	. (D
	Securitisation									
	Other exposures	-	0) -	-	() –	-	. ()
	Standardised Total	-	0	-	-	C	-	-	C)

				Adverse Scei	nario						
	31-12-201	16		31-12-20:	17	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	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				

				Adverse Sce	nario			
	31-12-201	L6		31-12-20	17		31-12-201	18
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	

				Adverse Scei	nario			
	31-12-201	16		31-12-201	l 7		31-12-201	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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 Sce	nario			
			31-12-20	16		31-12-20	17		31-12-20	18
		Impairment	Stock of			Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Rati
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	Central governments or central banks	-	C)		0			0	
	Regional governments or local authorities	-	C)		0			0	
	Public sector entities	-	C)		0			0	
	Multilateral Development Banks	-	C)		0			0	
	International Organisations	-	C)		0			0	
	Institutions	-	C)		0			0	
	Corporates	-	C)		0			0	
	of which: SME	-	C)		0			0	
	Retail	-	C)		0			0	
Norwov	of which: SME	-	C)		0			0	
Norway	Secured by mortgages on immovable property	-	C)		0			0	
	of which: SME	-	C)		0			0	
	Items associated with particularly high risk	-	C)		0			0	
	Covered bonds	-	C)		0			0	
	Claims on institutions and corporates with a ST credit assessment	-	C)		0			0	
	Collective investments undertakings (CIU)	-	C) .		0			0	
	Equity	-	C) .		0			0	
	Securitisation									
	Other exposures	-	C)		0			0	
	Standardised Total	-	0) .	-	0			0	

						Baseline Sce	nario			
			31-12-20	16		31-12-20	L7		31-12-20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Rati
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stoc
	Central governments or central banks	-	0	- (0	-		0	
	Regional governments or local authorities	-	C) -		0	-		0	
	Public sector entities	-	C) -		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	-	C) -		0			0	
Liachtanatain	of which: SME	-	C) -		0			0	
Liechtenstein	Secured by mortgages on immovable property	-	C) -		0			0	
	of which: SME	-	C) -		0			0	
	Items associated with particularly high risk	-	C) -		0			0	
	Covered bonds	-	C) -		0			0	
	Claims on institutions and corporates with a ST credit assessment	-	C) -		0			0	
	Collective investments undertakings (CIU)	-	0) -		0			0	
	Equity	-	0) -		0			0	
	Securitisation									
	Other exposures	-	0) -	-	0			0	
	Standardised Total	-	0	-	-	0	-		0	

					Baseline Sce	enario			
		31-12-20	16		31-12-20)17		31-12-20	18
	Impairment	Stock of	Coverage Ratio -						Coverage Rat
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Sto
Central governments or central banks	-	C) -	-	· () ·		. (ס
Regional governments or local authorities	-	C) –	-	(- C		. (כ
Public sector entities	-	C) -	-	() ·		. (D
Multilateral Development Banks	-	C) –	-	() ·		. (C
International Organisations	-	C) –	-	() ·		. (D
Institutions	-	C) –	-	. () ·		. (D
Corporates	-	C) –	-	. (. (D
of which: SME	-	C) –	-	. (О		. (D
Retail	-	C) –	-				. (b
of which: SME	-	C) –	-	. (. (b
Secured by mortgages on immovable property	-	C) –	-				. (b
of which: SME	-	C		-				. (0
Items associated with particularly high risk	_	C	-	-	(. (0
Covered bonds	_	0	-	-					2
Claims on institutions and corporates with a ST credit assessment	-	C) –	-				. (
Collective investments undertakings (CIU)	_	C		-	(. (0
Equity	_	C) -	-				. (
Securitisation									-
Other exposures	-	ſ) -	_			-	. (h
Standardised Total	-	0	-	-			.		<u>,</u>

				Adverse Sce	nario			
	31-12-201	16		31-12-20	17		31-12-20	18
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	Delault Stock	-	0	Delault Stock	-	0	Delault 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	

				Adverse Sce	nario			
	31-12-201	16		31-12-20	17		31-12-20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	

				Adverse Scer	nario			
	31-12-20	L6		31-12-201	.7		31-12-201	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	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	

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						Baseline Sce	nario			
			31-12-201	16		31-12-201	17	31-12-2018		
		Impairment rate		Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹			Coverage Ratio Default Stock ¹
Central go	vernments or central banks	-	0	-		0	-		0	,
Regional g	overnments or local authorities	-	0	-		0	-		0)
Public sec	tor entities	-	0	-		0	-		0)
Multilatera	al Development Banks	-	0	-		0	-		0	1
Internatio	nal Organisations	-	0	-		0	-		0	1
Institution	15	-	0	-		0	-		0	1
Corporate	S	-	0	-		0	-		0)
of which		-	0	-		0	-		0)
Retail		-	0	-		0	-		0)
of which	I: SME	-	0	-		0	-		0)
	y mortgages on immovable property	-	0	-		0	-		0)
of which		-	0	-		0	-		0)
	ociated with particularly high risk	-	0	-		0			0)
Covered b		-	0	-		0	-		0)
	institutions and corporates with a ST credit assessment	-	0	-		0	-		0	1
	investments undertakings (CIU)	-	0	-		0	-		0	
Equity		-	0	-		0	-		0	
Securitisat	tion									
Other exp		-	0	-		0	-		0	
Standardis		-	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)

					Baseline Sce	nario			
		31-12-20	16		31-12-20	17		31-12-20	18
	Impairment		Coverage Ratio -	Impairment			Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	C	- ا	-	0	
Regional governments or local authorities	-	0	-	-	C	-	-	0	
Public sector entities	-	0	-	-	C	-	-	0	
Multilateral Development Banks	-	0			C	- ا	-	0	
International Organisations	-	0) _	-	C	- ا	-	0	
Institutions	-	0	-	-	C	- ا	-	0	
Corporates	-	0) _	-	C	- ا	-	0	
of which: SME	-	0	-		C	- ا	-	0	
Retail	-	0) _	-	C	- ا	-	0	
of which: SME	-	0		-	C		-	0	
Secured by mortgages on immovable property	-	0		-	C		-	0	
of which: SME	-	0		-	C		-	0	
Items associated with particularly high risk	-	0		-	C		-	0	
Covered bonds	-	0		-	C) -	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	C	-	-	0	
Collective investments undertakings (CIU)	-	0	-		C	-	-	0	
Equity	-	0	-		C	-	-	0	
Securitisation									
Other exposures	-	0	-	-	C) -	-	0	
Standardised Total	-	0	-	-	0	-	-	0	

					1	Baseline Sce	nario			
			31-12-201	.6		31-12-201	17		31-12-201	.8
			Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ration Default Stock
Central governments or	central banks	-	0	-	-	0	-	-	0	
Regional governments o		-	0	-	-	0	-	-	0	
Public sector entities		-	0	-	-	0	-	-	0	
Multilateral Developmen	t Banks	_	0	-	-	0	-	-	0	
International Organisation		-	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 or	immovable property	-	0	-	-	0	-	-	0	
of which: SME		-	0	-	-	0	-	-	0	
Items associated with pa	rticularly high risk	-	0	-	-	0	-	-	0	
Covered bonds		-	0	-	-	0	-	-	0	
	d corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments u		-	0	-	-	0	-	-	0	
Equity		-	0	-	-	0	-	-	0	
Securitisation										
Other exposures		-	0	-	-	0	-	-	0	
Standardised Total		-	0	-	-	0	-	-	0	

				Adverse Sce	nario					
	31-12-201	16		31-12-20	17	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			
	Ū			0			Ŭ			
_	0	_	-	0	_	_	0			
-	0			0	-		0			

				Adverse Sce	nario					
	31-12-20	L6		31-12-20	17	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	-	-				
-	U	-	-	0	-	-	U			
_	0	_	_	0	_	_	0			
-	0	-		0			0			

31-12-201 Stock of							
						31-12-201	.8
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	l
0	-	-	0	-	-	0	
0	_	_	0	_	_	0	
•	-		0	-			
		*					

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					Baseline Sce	nario			
		31-12-20	16		31-12-20	17		31-12-201	18
	Impairment rate		Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹
Central governments or central banks		- C	-	-	. 0	-		0	/
Regional governments or local authorities		- C) –	-	. 0	-		0	I
Public sector entities		- C) –	-	. 0	-		0	/
Multilateral Development Banks		- C) –	-	. 0	-		0	/
International Organisations		- C) –	-	. 0	-		0	1
Institutions		- C) –	-	. 0	-		0	1
Corporates		- C) –	-	. 0	-		0	1
of which: SME		- C) –	-	. 0	-		0	1
Retail		- C) –	-	. 0	-		0	1
of which: SME		- C) –		. 0	-		0	i
Secured by mortgages on immovable property		- C) –	-	. 0	-	-	0	,
of which: SME		- C) –		. 0	-		0	i
Items associated with particularly high risk		- C) –	-	. 0	-		0	,
Covered bonds		- C) –	-	. 0	-		0	,
Claims on institutions and corporates with a ST credit assessment		- C) –	-	. 0	-		0	1
Collective investments undertakings (CIU)		- C) –	-	. 0	-		0	1
Equity		- C) –	-	. 0	-	· -	0	/
Securitisation									
Other exposures		- C) -	-	. 0	-		0	i
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)

					Baseline Sce	nario			
		31-12-20	16		31-12-20	17		31-12-20	18
	Impairment		Coverage Ratio -						
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	- 0	-	-	0) -		0	
Regional governments or local authorities	-	- 0	-	-	C) -		0	
Public sector entities	-	- 0	-	-	0) -		0	
Multilateral Development Banks	-	- 0	-	-	C			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	
Secured by mortgages on immovable property	-	- 0	-	-				0	
of which: SME	-	- 0	-	-				0	
Items associated with particularly high risk	-	- 0	-	-				0	
Covered bonds		. 0	_	-					
Claims on institutions and corporates with a ST credit assessment	-	- 0	-	-				Ö	
Collective investments undertakings (CIU)	-	- 0	-	-) .		0	
Equity	-	- 0	-	-) .			
Securitisation									
Other exposures			-	-	()		0	
Standardised Total	-	. n	-	-		-	-	n n	

				Adverse Sce	nario					
	31-12-201	16		31-12-20	17	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			

				Adverse Scei	nario					
	31-12-201	L6		31-12-20	17	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			

2016 EU-wide Stress Test: Securitisations

		21 12 2015		Baseline Scenario		Adverse Scenario		
	(mln EUR)	31-12-2015	31-12-2016	31-12-2017	31-12-2018	31-12-2016	31-12-2017	
	STA	0						
Exposure values	IRB	0						
	Total	0						
	STA	0	0	0	0	0	0	
Risk exposure amounts	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	

	(mln EUR)								31-12-2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	IRES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off	balance sheet)
		of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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	Belgium	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	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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	(mln EUR)								31-12-2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	/EREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		of provisions) (1)			(decounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	negative fair value
Residual Maturity	Country / Region			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	Fair-value (-)
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	(mln EUF								31-12-2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				• EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)			(1)			Derivatives with	ves with positive fair value Derivatives with negative fair valu		negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value	
Residual Maturity	Country / Region			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	Fair-value (-)
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		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value <u>c</u>				DIRECT	SOVEREIGN EXPOSU	IRES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off	balance sheet)
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Residual Maturity	Country / Region			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	Fair-value (-)
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Residual Maturity	Country / Region			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	Fair-value (-)
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		of provisions) (1)				(1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	egativ
Residual Maturity	Country / Region			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	Fai
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	China	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 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	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	Other Central and easter Europe countries non EE		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	Middle East	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

lance sheet)
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Fair-value (-)
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0 0 0 0 0 0 0 0

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	(mln EUR)							31-12-2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	'ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
Residual Maturity	Country / Region			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	Fair-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	0 0 0 0 0 0 0 0	0 0 0 0 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 0 814	0 0 0 0 0 0 0 0 814	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 329	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 485	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 207	0 0 0 0 0 0 0 0 - 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 Lleurava, Tripidad and Tobago, Suripame, St. Vincent and the Granadines St. Lucia St. Kitts and Nevis Peru. Paraguay, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guyana, Guatemala, Granada, El Salvador Ecuador, Dominican Penublic Dorigo and Nevis Peru.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paraguay, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guyana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominican Republi Africa: South Africa, Tunisia , Morocco , Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

			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
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

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		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
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

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				Baseline Scenario			Adverse Scenario			
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
	А	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	
		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		
	A.1.10	(-) Defined benefit pension fund assets	0	0	0	0	0	0	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 (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant	0	0	0	0	0	0	0	
	A.1.15	investment	0	0	0	0	0	0	0	
OWN FUNDS	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 institiution has a significant investment	-55	-55	-55	-55	-55	-55	-55	
	A.1.18	(-) Amount exceding 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	
	В	TOTAL RISK EXPOSURE AMOUNT	9,110	9,111	9,111	9,111	9,365	9,485	9,493	
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
	C.1	Common Equity Tier 1 Capital ratio	14.50%	15.15%	15.88%	16.62%	12.41%	12.47%	12.62%	
CAPITAL RATIOS (%) Transitional period	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)	14.30%	17.43%	13.86%	18.90%	14.63%	14.66%	14.81%	
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	10.70%	17.4370	10.10%	10.20%	17.03%	14.00%	14.01.00	
		(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into	0	U	U	0	0	U	U	
		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	
Memorandum items	G.1	Total leverage ratio exposures (transitional)	19,247			19,247				
	G.2	Total leverage ratio exposures (fully loaded)	19,247			19,247				
	G.3	Leverage ratio (transitional)	7.54%	7.75%	8.00%	8.25%	6.62%	6.63%	6.61%	
(1) Fully loaded CET1 capital ratio	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

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	31-12-2015						
		Gross carrying amount			Accumulated imp accumulated char to credit risk and	Collaterals and financial	
		Of which performing		ich non- orming	On performing	On non-performing	guarantees received on non- performing exposures
		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	
(mln EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0
Central banks	Ŭ				Ĭ		0
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				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures			
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								
oans 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			
oan 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