

Bank Name	Sydbank A/S
LEI Code	GP5DT10VX1QRQUKVBK64
Country Code	DK

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



**Key Metrics** 

Sydbank A/S

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,342	1,369	1,375	1,378	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,326	1,353	1,363	1,366	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,457	1,484	1,482	1,485	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,441	1,468	1,471	1,474	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,715	1,741	1,746	1,749	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,699	1,725	1,734	1,737	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	6,694	7,263	7,597	7,773	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,694	7,263	7,597	7,773	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.05%	18.85%	18.10%	17.72%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.82%	18.63%	17.95%	17.58%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.77%	20.43%	19.51%	19.11%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.53%	20.21%	19.36%	18.96%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Total capital (as a percentage of risk exposure amount) - transitional definition	25.62%	23.97%	22.98%	22.50%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.38%	23.75%	22.83%	22.35%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	22,876	24,261	24,730	26,392	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.37%	6.12%	5.99%	5.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Sydbank A/S

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,457	1,484	1,482	1,485	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,442	1,469	1,475	1,478	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	22,876	24,261	24,730	26,392	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	22,876	24,261	24,730	26,392	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.1%	6.0%	5.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.1%	6.0%	5.6%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Sydbank A/S

				As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
		•	(min EUR, %)						
			transitional adjustments)						
			instruments)						
Name									
			associated DTLS						
Norm         1									
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>									
Num         Num <t< td=""><td></td><td></td><td>()</td><td>-</td><td>-</td><td></td><td>-</td><td></td><td></td></t<>			()	-	-		-		
Number Name         Number Name<		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(35, 36(1) point (b) (i) and 81 to 50 of CRE; Articles 36(1) point (b) (i), 23(1) point (b), and 228 of CRE; Articles 36(1) point b) (ii) and 378(5) of CRE; Articles 36(1) point k) (iv) and 515(4) of CRE.
		A.1.14.1		0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
Number Name		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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 70 of CRR
		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
NAME         Index         Index <thi< td=""><td></td><td>A.1.17</td><td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</td><td>-99</td><td>-118</td><td>-115</td><td>-119</td><td>C 01.00 (r500,c010)</td><td>Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR</td></thi<>		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-99	-118	-115	-119	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
NMM         NMMM         NMMM         NMM         NMM </td <td></td> <td>A.1.18</td> <td>(-) Amount exceding the 17.65% threshold</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r510,c010)</td> <td>Article 48 of CRR</td>		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
		A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
Nome         Nome         Nome         Nome         Nome         Nome           No         Nome         Nome         Nome         Nome         Nome         Nome		A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
Number         Number<		A.1.18C	(-) Other foresecable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
Number Num Num Number Number Number Number Number Number Number		A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	•
ND         Stand distribution of the sector of the sec		A.1.21	Transitional adjustments	16	16	12	11	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of C88.
Normal         Normal<		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
Nome         Number of the section of the secti		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	16	16	12	11	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
Note         Note         Note         Note         Note         Note           Note         Note         Note         Note         Note         Note         Note           Note         Note         Note         Note         Note         Note         Note         Note         Note           Note         Note         Note         Note         Note         Note         Note         Note         Note           Note		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	115	115	108	107	C 01.00 (r530,c010)	Article 61 of CRR
Non-Address To Code defense and address         Subscription         Subscription <td></td> <td>A.2.1</td> <td>Additional Tier 1 Capital instruments</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>C 01.00 (r540,c010) + C 01.00 (r670,c010)</td> <td></td>		A.2.1	Additional Tier 1 Capital instruments	100	100	100	100	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
Nome         Nome         Nome         Nome         Section           Nome         Section         Section         Section         Section         Section           No         Section         Sect		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
N         Interface of the interface of th		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
Image: A state of the		A.2.4	Additional Tier 1 transitional adjustments	15	15	8	7	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
Ali         Tex 2 cpcid introduces         115		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,457	1,484	1,482	1,485	C 01.00 (r015,c010)	Article 25 of CRR
Image: And problems in a constraint of the second		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	258					Article 71 of CRR
Al         Observe Capabianmenomenant and solutions         2.1		A.4.1	Tier 2 Capital instruments	175	175	175	175	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
NO.         No. Control Explorementation of the Control Explor		A.4.2	Other Tier 2 Capital components and deductions	23	22	21	21	C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) +	
MCQUIENTIALS         Image: Constraints         Of which: Transitional adjustments included         Ome         Ome <td></td> <td>A.4.3</td> <td></td> <td>60</td> <td>60</td> <td>68</td> <td>67</td> <td>C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)</td> <td></td>		A.4.3		60	60	68	67	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
Initial Control Lighterministication provided     Control Control Lightermini	OWN FUNDS						-		Articles 92(3), 95, 96 and 98 of CBR
C4P Traditional profile         C2         TER L OLYTAL RATID (transitional period)         D12.17%         20.40%         19.51%         91.01%         610         .           C4         OTAL CAPTAL RATID (transitional period)         D2.56%         22.56%         22.56%         22.56%         610         .           C4         OCOMMON RQUITY TER L CAPTAL RATID (transitional period)         D1.52%         J.533         J.533         J.533         J.530         J.536         List J.517 (MRL J.217 (MRL J.2								C 05.01 (r010;c040)	
Yana Loop         IIII Contract Same Quanting BackOV         IIIII Contract Same Quanting BackOV         IIIIII Contract Same Quanting BackOV         IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII			COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.05%	18.85%	18.10%	17.72%	CA3 (1)	•
CETI Capital Tubin loaded         D         COMMON EQUITY TER I CAPITAL (Usby loaded)         1,226         1,353         1,363	Transitional period								•
CERTADO (%) Fully loaded         E         COMMON EQUITY TILE 1 CAPTIAL RATIO (fully loaded)         19.82%         19.63%         17.95%         P1.75%         P1.15%         P1.15% <th< td=""><td>CETI Contract</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	CETI Contract								
Publy loaded <sup>1</sup> C         Control Regult Trues Load Integrational arrangements         T 198 / 198	Fully loaded								
F         Adjustments to X1 due to FRS 9 transitional arrangements         O         O         O         S         SSS (440,03)           F         Adjustments to 72 due to IRS 9 transitional arrangements         O         O         O         S         SSS (440,03)           F         Adjustments to 72 due to IRS 9 transitional arrangements         O         O         O         S         SSS (440,03)           F         Adjustments included in RVAs due to IRS 9 transitional arrangements         O         O         O         S         SSS (440,03)									•
Memolitems         F         Adjustments to 12 due to IIRS 9 transitional arrangements         O         O         O         O         S55 (444,030)           F         Adjustments included in RWAs due to IIRS 9 transitional arrangements         O         O         O         O         C555 (444,030)           F         Adjustments included in RWAs due to IIRS 9 transitional arrangements         O         O         O         C555 (440,030)									
F     Adjustments included in RWAs due to IPRS 9 transitional arrangements     0     0     0     0     0	Memo items		· · ·						
		<u> </u>							
The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.							0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Sydbank A/S

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	4,722	5,209	5,665	5,746	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s
Of which the standardised approach	999	1,605	1,503	1,566	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	2,895	2,825	2,683	2,681	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	828	779	782	782	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	149	156	142	154	C 07.00 (r900, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c2
Credit valuation adjustment - CVA	91	99	84	91	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	769	897	803	879	C 02.00 (R520, c010)
Of which the standardised approach	769	897	803	879	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_060,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	963	901	902	902	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	963	901	902	902	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	6,694	7,263	7,597	7,773	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L Sydbank A/S

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUK)	293	315	89	176
Of which debt securities income	26	35	8	13
Of which loans and advances income	163	202	55	112
Interest expenses	67	95	23	45
(Of which deposits expenses)	8	18	4	9
(Of which debt securities issued expenses)	16	21	6	11
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	3	0	3
Net Fee and commission income	179	256	79	156
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-22	2	-4	-21
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	11	17	10	22
Gains or (-) losses from hedge accounting, net	-3	4	-4	5
Exchange differences [gain or (-) loss], net	-29	23	7	13
Net other operating income /(expenses)	-1	0	0	0
TOTAL OPERATING INCOME, NET	385	523	155	309
(Administrative expenses)	271	366	111	219
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	9	15	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-3	-3	-2	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	-3	-3	0	0
(Commitments and guarantees given)	0	0	-2	-3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9	9	-9	-25
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	9	9	-9	-25
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	99	137	50	111
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	77	107	39	87
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	77	107	39	87
Of which attributable to owners of the parent	76	107	39	86

<sup>(2)</sup> Information available only as of end of the year
<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Sydbank A/S

(min EUR)	ı	ls of 30/09/202	20			As of 31,	12/2020			As of 31	/03/2021			As of 30,	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	418				617				1,627				2,147				IAS 1.54 (i)
Financial assets held for trading	7,292	0	7,287	5	8,215	0	8,210	5	7,605	0	7,578	27	7,825	0	7,798	27	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	275	0	20	255	304	0	23	281	306	0	28	278	316	0	37	279	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,786	0	2,786	0	2,794	0	2,794	0	3,119	0	3,119	0	3,206	0	3,206	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	8,861				9,469				8,720				8,616				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	26	0	26	0	31	0	31	0	26	0	26	0	30	0	30	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	637				851				757				700				
TOTAL ASSETS	20,294				22,282				22,160				22,841				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min i	EUR)		As of 30/09/2020 As of 31/12/2020							As of 31/03/2021																
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impai	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	sets without significant significant increase in <b>Stage 3</b> ncrease in credit risk since Credit-impaired dit risk since initial assets initial recognition but		References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,334	494	295	-23	-86	-152	8,983	463	298	-63	-86	-127	8,242	470	273	-63	-82	-121	8,200	438	225	-65	-88	-94	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

EBA SURGOVIAN



Breakdown of liabilities

Sydbank A/S

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	2,009	1,702	2,021	1,941	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	564	798	963	1,139	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	15,183	17,249	16,746	17,208	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	24	22	22	16	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	23	30	27	25	IAS 37.10; IAS 1.54(I)
Tax liabilities	39	41	41	41	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	805	747	653	729	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	12	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	18,648	20,602	20,472	21,098	IAS 1.9(b);IG 6
TOTAL EQUITY	1,646	1,681	1,688	1,743	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	20,294	22,282	22,160	22,841	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

### Sydbank A/S

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		681	656	575	529	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,353	6	6	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	1,062	1,461	1,427	Annex V.Part 1.31
	Central banks	0	2	1	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	52	53	55	55	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	871	1,002	829	859	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	52	133	16	2	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,299	1,814	2,053	2,240	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,217	3,308	2,897	3,208	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	9,056	10,325	10,330	10,436	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,252	1,545	1,545	1,548	Annex V.Part 1.37, Part 2.98
Of which: Subordir	ated Debt securities issued	1,252	1,545	1,545	1,548	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		17,781	19,772	19,751	20,303	

#### 2021 EU-wide Transparency Exercise Market Risk

Sydbank A/S

	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR <i>(Memor</i>	andum item)	STRESSED VaR (	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	675	830	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	207 468	313	0	0	0	0							0	0	0	0						(
Equities	468	518 18	0	0	0	0							0	0	0	0						(
Of which: General risk	4	10	ő	ő	ŏ	0							ŏ	ő	ő	ő						(
Of which: Specific risk	3	8	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						(
Commodities risk Total	0 683	0 849	0	0	0	0	0			0	0		0	0	0	0	0	0	0	0	0	
Total	683	849	U	U		0		U	0	0	0	0	0		0		<u> </u>	0	0	U	0	
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	717	812	0	0	0	0							0	0	0	0						
Of which: General risk	240	317	0	0	0	0							0	0	0	0						(
Of which: Specific risk	477	495	0	0	0	0							0	0	0	0						(
Equities	9	11	0	0	0	0							0	0	0	0						
Of which: General risk	5	5	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	5	0	0	0	0							0	0	0	0						(
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	726	822	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	720	022	Ň		, v	v		, v								v						<u> </u>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

### Credit Risk - Standardised Approach

Sydbank A/S

					Standardise	ed Approach					
			As of 30,	/09/2020	As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %) Central governments or central banks	1,125	1,228	0		1,740	1,849	0			
	Central governments or central banks Regional governments or local authorities	55	31	0		82	1,649	0			
	Public sector entities	0	0	0		0	10	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,823	752	173		1,194	378	97			
	Corporates	50	35	35		252	94	93			
	of which: SME	47	34	34		214	80	79			
	Retail	179	177	133		1,073	586	436			
	of which: SME	161	159	119		951	525	389			
Consolidated data	Secured by mortgages on immovable property	0	0	0		245	239	84			
	of which: SME	0	0	0		173	171	59			
	Exposures in default	0	0	0	0	63	56	62	0		
	Items associated with particularly high risk	0	0	0		13	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			
	Equity	198	198	414		209	209	432			
	Other exposures	322	322	293		487	487	450			
	Standardised Total <sup>2</sup>	3,752	2,745	1,048	4	5,359	3,917	1,655	34		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

EBA EUROPEAN BANKING AUTHORITY

<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

### Credit Risk - Standardised Approach

Sydbank A/S

					Standardise	d Approach			
			As of 31/	/03/2021			As of 30/	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	1,549	1,657	0		2,001	2,107	0	
	Regional governments or local authorities	60	13	0		92	25	0	
	Public sector entities	00	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,990	696	161		1,677	738	181	
	Corporates	186	91	90		160	103	92	
	of which: SME	163	74	73		90	52	41	
	Retail	921	536	399		934	584	429	
	of which: SME	835	505	375		116	51	29	
Consolidated data	Secured by mortgages on immovable property	244	238	84		190	135	47	
	of which: SME	173	171	59		15	11	3	
	Exposures in default	96	51	53	19	99	66	97	1
	Items associated with particularly high risk	13	0	0		13	3	4	
	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	
	Equity	215	215	438		222	222	446	
	Other exposures	352	352	327		348	348	323	
	Standardised Total <sup>2</sup>	5,626	3,849	1,551	26	5,737	4,330	1,619	29

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

EBA EUROPEAN BANKING AUTHORITY

<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

### Credit Risk - IRB Approach

### Sydbank A/S

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	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	15,010	95	9,312	2,993	0	233	15,572	82	9,892	2,931	0	218
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,202	21	3,457	1,345	0	114	6,261	17	3,455	1,308	0	111
	Retail	3,783	19	3,772	829	103	48	3,744	17	3,734	779	99	48
	Retail - Secured on real estate property	1,719	9	1,713	414	52	24	1,644	8	1,639	374	47	23
Concolidated data	Retail - Secured on real estate property - Of Which: SME	72	0	72	24	0	2	69	0	68	21	0	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	1,647	9	1,641	390	52	21	1,575	8	1,571	352	47	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,064	10	2,059	415	51	25	2,100	9	2,095	406	52	26
	Retail - Other Retail - Of Which: SME	91	0	91	23	0	3	89	0	89	24	0	3
	Retail - Other Retail - Of Which: non-SME	1,973	10	1,968	392	51	22	2,010	9	2,006	382	52	23
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				3,822						3,710		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



### Credit Risk - IRB Approach

### Sydbank A/S

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	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	15,997	311	10,219	2,777	0	209	16,742	258	10,762	2,782	0	190
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,303	65	3,435	1,234	0	77	6,547	64	3,499	1,194	0	77
	Retail	3,876	24	3,864	782	111	46	4,060	23	4,046	782	137	47
	Retail - Secured on real estate property	1,627	12	1,620	355	53	21	1,603	11	1,596	346	66	20
Concolidated data	Retail - Secured on real estate property - Of Which: SME	61	0	61	17	0	2	59	0	58	15	0	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	1,566	12	1,560	338	53	19	1,545	11	1,538	331	66	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,249	13	2,244	426	58	26	2,457	11	2,449	436	70	27
	Retail - Other Retail - Of Which: SME	92	0	92	24	0	3	101	0	100	23	0	2
	Retail - Other Retail - Of Which: non-SME	2,157	13	2,152	403	58	23	2,356	11	2,349	413	70	25
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				697						717		
	IRB Total <sup>2</sup>				4,256						4,282		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





							Sydbank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total [0 - 3M ]	Austria													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium													
131 - 1011 102 - more Total [0 - 3M [ 13M - 1Y [ 12Y - 3Y [ 13Y - 5Y ] 15Y - 10Y [ 107 - more Total	Bulgaria													
10041 [0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Cyprus													
[0 - 3M f [3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [ f 10Y - more Total	Czech Republic													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Denmark	0 0 30 1 21 43 <b>95</b>	0 0 30 1 21 43 95	0 0 21 1 21 22 28 <b>70</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 9 0 15 24	0 0 0 2 4 3 <b>9</b>	0 0 0 8 22 8 8 38	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 2 0 15 <b>18</b>	0 0 0 0 0 0 0	0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [3Y - 5Y [ [10Y - more Total	Estonia													



							Sydbank A/S							
							As of 31/12/2020							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)			On balance si					Deriva					
												Off-balance sh	eet exposures	
					1			Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total Total [0-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Yf [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Yeth]	Ireland													
[ 3M - 1Y ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Sydbank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
				[		1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tratal	Maita													
I O - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Poland													
137 - 1071 130 - more Total 10 - 3M1 138 - 171 127 - 371 137 - 571 137 - 571 1577 - 1071 107 - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Słovakia													
1041 10-3M f 13M - 1Y f 1Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Slovenia													



							Sydbank A/S							
							As of 31/12/2020							
				On holower		Dire	ct exposures		Device	tives		Officien		
	(mln EUR)			On balance s	heet				Deriva	lives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     2Y - 5Y	Liechtenstein													
101 - 011 15Y - 10Y ( 100 - more Total 10 - 3M ( 1 3M - 1Y ( 1 2Y - 2Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 5Y - 10Y ( 1 0Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[ 3M - 1Y ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Sydbank A/S							
							As of 31/12/2020	l .						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	u.s.													
[10Y - more Total [ 0 - 3M [	-													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Switzerland													
	-			-										
[ 0 - 5M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Other Central and eastern Europe countries non EEA													
f 10Y - more Total f 0 - 3M f	1													
10cai [0 - 3M [ [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [3Y - 10Y ] [5Y - 10Y ] [10Y - more Total [0 - 3M ] [3M - 1Y ] [3M - 1Y ]	Middle East													
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Latin America and the Caribbean													
[10Y - more Total	I													



#### General governments exposures by country of the counterparty

							Sydbank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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						

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) 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 (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							Sydbank A/S							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accord	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y ] [ 3Y - 5Y ]	Belgium													
[5Y - 10Y ] [10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Bulgaria													
[10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Cyprus													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Czech Republic													
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]		15 0 1	15 0 1	7 0	0 0	0	9 0 0	0	0 0 3	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ]	Denmark	12 5 16	12 5 16	12 5 0	0	0	0 0 15	033	5 20 8	0	0	0	0	
[10Y - more Total [ 0 - 3M [		50	50	26	0	0	24	7	35	0	0	12	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Estonia													
[3Y - 5Y [ [5Y - 10Y ]	Estonia													
f10Y - more Total	1													



							Sydbank A/S							
						Dire	As of 30/06/2021 ct exposures							
	(mln EUR)			On balance sl	heet	Bild			Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Germany						0 0 0 0 0 0 0	0 0 0 0 0 0						0
Total [0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 5Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Italy													
Total Total [0 - 3M f [3M - 1Y f [1Y - 2Y ] [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia													



							Sydbank A/S							
							As of 30/06/2021							
				On balance s	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)			On balance s					Deriva					
												Off-balance st	eet exposures	
				[				Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
10-3M f [3M-1Yf [3Y-2Yf [2Y-3Y] [3Y-5Yf [5Y-10Yf [10Y-more Total [0-2M f	Netherlands													
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Poland													
101 - 011 15Y - 10Y ( 100 - more Total 10 - 3M ( 1 3M - 1Y ( 1 2Y - 2Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 10Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Sydbank A/S							
							As of 30/06/2021							
				On halance of	haat	Dire	ct exposures		Dorius	ti voe		Off halo		
	(mln EUR)			On balance s					Deriva	tives		Off balar	ice sneet	
												Off-balance st	eet exposures	
				[				Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	United Kingdom													
Total Total [0-3M] [17 - 2Y] [17 - 2Y] [37 - 5Y] [37 - 5Y] [107 - more Total [0-3M]	Iceland													
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 2Y - 5Y ]	Liechtenstein													
137 - 1071 130 - more Total 10 - 3M1 138 - 171 127 - 371 137 - 571 137 - 571 1577 - 1071 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Sydbank A/S							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
I O - 3M f           [ 3M - 1Y [           [ 1Y - 2Y f           [ 2Y - 3Y f           [ 3Y - 5Y f           [ 5Y - 10Y [           [ 10Y - more           Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
I O - 3M f           [ 3M - 1Y f           [ 1Y - 2Y f           [ 2Y - 3Y f           [ 3Y - 5Y f           [ SY - 10Y f           [ 10Y - more           Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Sydbank A/S							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others			0 0 0 0 0 0										

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) 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 (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Performing and non-performing exposures

Sydbank A/S

				,	As of 30/09/202	D								As of 31/12/202	0			
		Gr	oss carrying amour	ıt			ed impairment, a fair value due to		Collaterals and financial		Gn	oss carrying amo	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of whi	ch non-perforn	ning1	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	386	0	0	0	0	0	0	0	0	578	. 0	0	c	) a	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	c		0		o a	0	0	0	0
Central banks	0	0	0	0	0	0	0	c	0	(	0 0	0		0 0	0	0	0	0
General governments	0	0	0	0	0	0	0	C	0	(	0 0	0	(	0 0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	C	0	(	0 0	0		D (	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	C	0	(	0 0	0		D (	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	C	0	(	0 0	0	(	0 0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	11,908	1	297	97	295	109	153	152	71	12,539	0	301	123	3 298	149	127	127	80
Central banks	823	0	0	0	0	0	0	C	0	985	5 0	0		D (	0	0	0	0
General governments	24	0	0	0	0	0	0	C	0	53	8 0	0	(	0 0	0	0	0	0
Credit institutions	1,096	0	0	0	0	1	0	c	0	397	0	0		р (	0	0	0	0
Other financial corporations	2,686	0	14	8	14	3	8	8	4	2,879	0	10	9	9 10	7	4	4	4
Non-financial corporations	5,308	0	257	72	255	75	125	124	62	5,853	8 0	254	8	8 252	95	105	105	72
of which: small and medium-sized enterprises at amortised cost	4,194	0	221	72	219	68	107	107	48	4,434	0	230	8	8 228	86	95	95	63
of which: Loans collateralised by commercial immovable property at amortised cost	16	0	1	1	1	0	1	1	0	65	; O	28	28	3 28	13	1	1	6
Households	1,971	1	26	17	26	30	20	20	5	2,371	0	36	2	7 36	46	18	18	4
of which: Loans collateralised by residential immovable property at amortised cost	603	0	7	3	7	9	4	4	2	943	: O	18	15	5 18	9	4	4	2
of which: Credit for consumption at amortised cost	671	1	5	1	5	11	3	3	2	728	0	5	1	L 5	16	3	3	1
DEBT INSTRUMENTS other than HFT	12,294	1	297	97	295	109	153	152	71	13,117	0	301	123	3 298	149	127	127	80
OFF-BALANCE SHEET EXPOSURES	8,658		59	16	58	11	11	11	26	9,380		67	16	5 66	17	12	12	27

<sup>10</sup> For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) <sup>10</sup> Institutions report here specified informations, subtleted Part (Part 1) <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) <sup>10</sup> Institutions report in the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant as a reported in reported in reported in the policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with policity sign. <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information in the specified information is discloaded with a policity sign. <sup>10</sup> For the specified information of the specified information information is discloaded with the specified information is discloaded and this sign (non-triange) in far value due to credit risk and provisions (in the specified information in the specified information in the specified information is discloaded in the policity sinter specified information in the specifie



Performing and non-performing exposures

#### Sydbank A/S

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accum fair value due to credi		Collaterals and financial		Gro	ss carrying amou	int <sup>5</sup>			ed impairment, a fair value due to ,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning <sup>1</sup>	On performing	On non-performing (	exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perfor	ming <sup>1</sup>	On performing	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of v	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage 3	exposures
(min EUK) Cash balances at central banks and other demand deposits	1,599	0	0	0	0	0	0	0	0	2,11		0	0	0		0		0
Debt securities (including at amortised cost and fair value)	_,		0	0	0	0	0	0	0	-,	0	0	-			0		
Central banks	0	0	0	0	0	0	0	0	0		0	0	c	0	0	0		0 0
General governments	0	0	0	0	0	0	0	0	0		0 0	0	c	0	C	0	0	D 0
Credit institutions	0	0 0	0	0	0	c	0	0	0		0 0	0	c	0 0	0	0	0	D 0
Other financial corporations	0	0 0	0	0	0	0	0	0	0		0 0	0	c	0 0	0	0	0	0 0
Non-financial corporations	0	0	0	0	0	c	0	0	0		D O	0	c	0	C	0	(	D O
Loans and advances(including at amortised cost and fair value)	12,104	3	305	303	273	142	124	121	79	12,07	1	248	245	225	147	100	94	<b>6</b> 0
Central banks	0	0 0	0	0	0	c	0	0	0		0 0	0	c	0 0	C	0	c	D O
General governments	32	2 0	0	0	0	c	0	0	0	6	3 0	0	c	0 0	a	0	c	D 0
Credit institutions	1,041	0	0	0	0	1	0	0	0	48	0 0	0	c	0 0	C	0	c	D O
Other financial corporations	2,917	0	9	9	9	e	3	3	4	3,48	1 0	9	g	9 9	7	3	3	3 4
Non-financial corporations	5,733	1	257	257	227	90	103	101	70	5,74	9 0	205	204	4 183	95	81	77	7 53
of which: small and medium-sized enterprises at amortised cost	4,585	1	257	257	227	80	103	101	70	4,59	0 0	205	204	183	86	81	77	7 53
of which: Loans collateralised by commercial immovable property at amortised cost	64	• •	28	28	28	13	1	1	6	6	L 0	26	26	26	13	1	1	L 14
Households	2,380	2	38	36	37	44	18	17	4	2,29	7 1	34	32	2 33	45	16	15	5 4
of which: Loans collateralised by residential immovable property at amortised cost	912	. 0	21	21	21	8	4	4	2	86	3 0	20	19	19	8	4	3	3 2
of which: Credit for consumption at amortised cost	725	1	4	2	4	16	3	3	1	72	1	4	2	3	18	3	2	1
DEBT INSTRUMENTS other than HFT	13,703	3	305	303	273	142	124	121	79	14,18	1	248	245	225	147	100	94	4 60
OFF-BALANCE SHEET EXPOSURES	9,531		74	67	58	16	10	10	32	9,78	,	71	67	55	14	10	9	31

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLUENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-7 emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost and there is go of the sequences (instruments at anotised cost) and changes in far value of there is sign convertion, information is disclosed with a popole sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convertion. This is because, based to this sign convertion, the provisions (non-template material instruments at anotal cost and there is an interval cost in the another is an interval cost in the provision (instruments at explaned cost instruments) is disclosed with the provisions (instruments at explaned cost instruments) is disclosed in this sign convertion. This is because, based to this sign convertion, the provisions (instruments at explaned explaned instruments) is disclosed with the provision (instruments at explaned explaned instruments) is disclosed at instruments and the provision (instruments at explaned explaned instruments) is disclosed with the provision (instruments at explaned explaned instruments) is disclosed with the provision is informatin

#### EBA EUROPEAN BANKING AUTHORITY

### 2021 EU-wide Transparency Exercise

Forborne exposures

Sydbank	A/S
---------	-----

			As of 30/	09/2020					As of 31/	12/2020		
		ving amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ing amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0 0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	-	0	0	0	0	0	_
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	105	99	52	50	24	23	129	97	49	47	34	25
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	8	4	4	4	4	9	9	3	3	4	4
Non-financial corporations	81	77	37	36	18	18	101	73	36	34	27	18
of which: small and medium-sized enterprises at amortised cost	81	77	37	36	18		101	73	36	34	27	
Households	16	13	12	11	3	2	20	15	10	9	4	3
DEBT INSTRUMENTS other than HFT	105	99	52	50	24		129	97	49	47	34	
Loan commitments given	6	6	0	0	2	2	7	6	0	0	2	2
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

(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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Sydbank A/S
-------------

			As of 31/	03/2021					As of 30/	06/2021		
	Gross carry exposures measures	ring amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	oposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0 0	0	0	0
Central banks	0	0	0	0	0	-	0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	104	84	43	42	32	21	88	69	33	32	27	17
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	8	3	3	4	4	7	7	2	2	4	4
Non-financial corporations	78	62	30	30	24	14	64	49	21	21	19	11
of which: small and medium-sized enterprises at amortised cost	78	62	30	30	24		64	49	21	21	19	
Households	19	15	10	10	5	3	17	13	9	9	4	2
DEBT INSTRUMENTS other than HFT	104	84	43	42	32		88	69	33	32	27	
Loan commitments given	5	5	1	1	2	2	7	6	0	0	3	3
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

(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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Sydbank A/S

	As of 30/09/2020 Gross carrying amount							AS OF 31	L/12/2020					AS OT 31	/03/2021					AS OF 3U	/06/2021			
		ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
						exposures						exposures						exposures						exposures
A Agriculture, forestry and fishing	440	90	24	440	54	0	404	82	21	404	49	0	376	76	76	376	36	0	380	47	46	380	30	0
B Mining and guarrying	15	0	0	15	0	0	14	0	0	14	0	0	16	0	0	16	0	0	13	0	0	13	0	0
C Manufacturing	821	38	8	821	28	0	837	32	7	837	32	0	866	19	19	866	27	0	833	11	11	833	26	0
D Electricity, gas, steam and air conditioning supply	172	1	0	172	1	0	197	1	0	197	1	0	172	1	1	172	1	0	166	1	1	166	1	0
E Water supply	67	0	0	67	0	0	81	0	0	81	1	0	73	1	1	73	1	0	63	1	1	63	1	0
F Construction	360	4	2	360	4	0	337	6	5	337	7	0	289	6	6	289	7	0	298	5	5	298	10	0
G Wholesale and retail trade	1.448	72	25	1.407	60	0	1.680	59	19	1.680	54	0	1.582	67	67	1.554	55	0	1.497	66	66	1.470	50	0
H Transport and storage	297	6	1	297	8	0	311	10	3	311	5	0	318	7	7	318	5	0	323	7	7	323	5	0
I Accommodation and food service activities	30	2	1	30	3	0	31	2	1	31	4	0	35	7	7	35	6	0	32	8	8	32	5	0
3 Information and communication	67	1	0	67	1	0	70	1	0	70	1	0	73	1	1	73	1	0	76	1	1	76	2	0
K Financial and insurance activities	328	12	1	311	16	0	436	9	1	419	15	0	457	13	13	457	18	0	440	7	7	440	11	0
L Real estate activities	550	18	9	550	9	0	696	32	23	696	16	0	676	31	31	676	14	0	786	25	25	786	14	0
M Professional, scientific and technical activities	273	1	0	273	4	0	258	1	0	258	4	0	284	6	6	284	7	0	329	6	6	329	6	0
N Administrative and support service activities	354	10	0	354	8	0	382	11	0	382	7	0	391	11	11	391	10	0	391	10	10	391	8	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	3	0	0	3	1	0	4	0	0	4	1	0	2	0	0	2	0	0	2	0	0	2	0	0
Q Human health services and social work activities	24	0	0	24	1	0	24	1	0	24	1	0	27	1	1	27	1	0	31	0	0	31	1	0
R Arts, entertainment and recreation	30	1	0	30	1	0	30	0	0	30	4	0	31	4	4	31	4	0	30	3	3	30	5	0
S Other services	30	0	0	30	0	0	59	7	7	59	1	0	63	7	7	63	1	0	58	5	5	58	1	0
Loans and advances	5,308	257	72	5.249	199	0	5.853	254	88	5.836	200	0	5.733	257	257	5,705	193	0	5,749	205	204	5.721	176	0
	5,500		. /*							,050			-,,,,,,,			,/03					101	//**		<u>ن</u> ــــــــــــــــــــــــــــــــــــ

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Sydbank A/S

								As of 30)	09/2020															As of 31	/12/2020							
		canying amount							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	e Gross carrying amount
(min BJR)		Performing	Of which: exposures with forbearance measures	Of which: Iristruments with significant increase in credit risk since initial not credit- impained (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oradit sisk since initial recognition but not crudit- impaired (Stage 2)		Of which: exposures with forbearance	Of which: Unlikely to play that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to not- performing exposures		Performing	Of which: exposures with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposiones with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbeasince molecules	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in th context of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant monitoria	0	٥	٥	۰	٥	۰	٥	0	٥	0	٥	0	0	٥	٥	٥	0	۰	٥	۰	٥	۰	٥	٥	۰	٥	۰	٥	0	٥	٥	۰
of which: Households	0	0	0	۰	0	0	٥	0	0	0	٥	0	0	0	0	0	0	٥	٥	٥	0	0	٥	0	0	0	۰	0	0	0	0	٥
of which: Collateralised by residential immovable property	۰	٥	0	۰	0	۰	0	۰	0	٥	0	0	0	٥	۰	0	0	۰	٥	0	0	۰	٥	0	۰	٥	0	٥	٥	٥	٥	۰
of which: Non-financial corporations	۰	٥	0	۰	0	٥	0	۰	0	٥	0	0	0	٥	۰	0	0	۰	٥	0	0	٥	٥	0	۰	٥	0	٥	٥	٥	0	۰
of which: Small and Medium-sized Enterprises	۰	٥	0	0	0	۰	0	۰	0	٥	0	0	0	٥	۰	0	0	۰	٥	۰	0	۰	٥	٥	۰	0	٥	٥	٥	٥	٥	٥
of which: Collatanalised by commercial immovable property	0	0	٥	٥	٥	٥	0	0	0	٥	0	0	0	0	۰	0	0	٥	0	0	٥	۰	٥	٥	٥	0	۰	٥	٥	0	٥	۰

								As of 30	/09/2020															As of 31	/12/2020							
		i canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount		sanying amount							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing														
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	infows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	0	0	0	٥	٥	0	0	۰	٥	0	0	0	0	٥	0	0	0	0	٥	0	0	۰	0	0	٥	0	0	٥	٥	0	0	0
of which: Households	۰	0	0	۰	٥	٥	0	۰	٥	0	0	0	۰	٥	0	0	0	۰	٥	۰	0	۰	0	0	۰	0	۰	٥	٥	0	0	۰
of which: Collateralised by residential immovable property	0	0	0	0	٥	0	٥	۰	٥	0	0	0	0	٥	0	0	0	0	٥	0	0	۰	0	0	۰	0	0	٥	0	0	0	0
of which: Non-financial corporations	0	0	0	٥	٥	0	٥	۰	٥	0	0	0	0	٥	0	0	0	0	٥	0	0	۰	0	0	0	0	0	٥	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	٥	٥	0	0	0	0	0	0	0	0	0	0	٥	0	0	0	0	0	٥	٥	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	۰	٥	0	۰	0	۰	٥	٥	0	٥	0	٥	۰	0	٥	0	0	٥	0	۰	0	۰	٥	0	۰	0	۰	٥	0	٥	٥	۰

	As of 35(09/2020 Maimure																					As of 3	1/12/2020			Maintrum anourt of the Gross carrying anourt the Gaussian Hua arount												
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross camying amount														amount of the quarantee that							
(win EXR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but net credit- impained (Stage 2)	Non-perform	ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		ng Of which: seposures with forbarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to non- parferming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impaired (Slage 2)		10 Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbeasince measures	Of which:		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	infovis to non- performing exposures						
Newly originated loans and advances subject to public guarantee schemes	60	43	0	13	16	۰	15	9	5	٥	4	5	٥	5	47	12	65	45	0	7	21	۰	21	6	2	0	2	3	٥	3	50	s						
of which: Households	۰	0			0			۰	٥			٥				٥	0	۰			٥			۰	۰			٥				0						
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			٥				٥	0	۰			٥			۰	۰			٥				0						
of which: Non-financial corporations	60	43	0	13	16	٥	٥	9	5	0	4	5	0	٥	47	12	65	45	٥	7	21	٥	٥	6	2	٥	2	3	٥	٥	50	5						
of which: Small and Medium-sized Enterprises	45	38			10			6	5			2				5	53	39			14			s	2			2				s						
of which: Collateralised by commercial immovable property	0	0			0			0	٥			0				٥	0	•			٥			٥	۰			0				0						



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Svdbank A/S

	No of 31/03/2022																					As of 3	0/06/2021						context of the performing COVID-19 exposures										
															Maximum amount of the guarantee that can be considered	Gross canying amount												amount of the guarantee that can be	e Gross carryin amount										
(rein EUR)		Performing	Of which: exposures with forbearance measures	Of which: I mitruments with significant increase in condit risk since initial recognition but not credit- impaired (Skige 2)	Non-perfor	ming Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in creater ink since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbaarance measures	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbearance measures	Of which: h 3struments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	guarantee received in the context of the	e non- e performing							
Loans and advances subject to active EBA-compliant monatoria	٥	0	0	۰	٥	۰	٥	0	٥	٥	۰	0	۰	٥	0	٥	0	۰	٥	۰	0	٥	۰	٥	۰	٥	۰	٥	۰	۰	٥	٥							
of which: Households	٥	0	0	0	٥	٥	٥	0	0	0	0	0	٥	0	0	٥	0	0	0	۰	0	٥	0	0	0	0	٥	0	0	0	0	٥							
of which: Collaboralised by residential immovable property	۰	0	٥	0	٥	٥	٥	0	0	٥	٥	0	۰	٥	0	٥	0	۰	٥	۰	0	٥	٥	٥	۰	0	۰	٥	٥	۰	٥	۰							
of which: Non-financial corporations	۰	0	٥	0	٥	0	0	0	0	0	0	0	۰	٥	0	0	0	۰	٥	٥	0	٥	0	0	۰	0	۰	٥	٥	۰	0	۰							
of which: Small and Medium-sized Enterprises	۰	0	٥	٥	٥	٥	0	0	0	٥	۰	0	۰	٥	0	٥	0	0	٥	۰	0	0	۰	٥	٥	0	۰	٥	٥	۰	٥	۰							
of which: Collateralised by commercial immovable property	٥	٥	٥	0	٥	٥	0	0	0	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥							

		As of 31/05/2022 Maximum																				As of 30	/06/2021									
	Gross								Accumulated impairment, accumulated negative changes in fair value due to credit risk annual of the Gross energing guarantee that annual considered in the annual considered in the annual considered in the annual to credit risk annual to cr															Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	Of which:	ing Of which:				Of which:	Of which:	Non-performi	ng Of which:		4				Of which:	Of which:	Non-performi	ng Of which:				Of which:	Of which:		ing Of which:					
(min EUR)			Of which: exposures with forbearance measures			enposures with feobarance measures	Cf which: Unlikely to pay that are not past-due <= 90 days			on which: exposures with forbearinge measures	when: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skage 2)		enposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis					instruments instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		or when: exposures with forbaarance measures	Of which: Unlikely to pay that are not path-due or path-due <= 90 days			erposunes wit forbearce measures			exposures with forbarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	context of the COVID-19	
Loans and advances with sopined EBA-compliant monitoria	۰	0	0	0	٥	٥	٥	0	0	0	۰	٥	٥	٥	٥	٥	0	٥	٥	0	٥	0	0	0	۰	0	0	٥	٥	۰	٥	۰
of which: Households	٥	0	0	0	٥	٥	0	٥	٥	0	٥	٥	٥	٥	0	٥	0	٥	٥	0	٥	0	٥	0	٥	٥	۰	٥	0	0	٥	۰
of which: Collateralised by residential immovable property	۰	0	0	0	٥	٥	0	0	0	0	۰	٥	0	٥	0	٥	0	۰	٥	0	0	0	0	0	۰	0	0	٥	0	0	٥	0
of which: Non-financial corporations	0	0	0	0	٥	۰	0	٥	٥	0	۰	٥	۰	٥	٥	٥	0	۰	٥	0	٥	0	۰	٥	۰	0	0	٥	٥	۰	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	٥	۰
of which: Collateralised by commercial immovable property	۰	0	0	0	٥	۰	0	٥	0	0	•	٥	۰	٥	٥	٥	0	۰	٥	0	0	0	0	0	۰	٥	0	0	٥	۰	٥	۰

		An of 31/53/2021 Maintum																					As of 30	/06/2021					Miximum amount of the Corris random											
	Gross														Maximum amount of the guarantee that can be considered	Gross canying amount	19 Oceas carrying amount																							
		Performing			sing						Non-perform		-				Performing			Non-performi	-						Non-perform													
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures wit forbuarance measures	h Of which: Unlikely to pay this are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance mitatures	Of which: astruments with significant increase in credit risk since initial nicognition but not credit- impaired (Stage 2)		Of which: exposures with forbanance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis									
Newly originated loans and advances subject to public guarantee schemes	65	43	٥	6	21	٥	21	6	2	٥	2	4	٥	4	52	2	65	43	٥	12	22	0	22	10	4	٥	1	6	٥	6	52	1								
of which: Households	٥	٥			٥			٥	٥			٥				٥	0	0			٥			٥	٥			٥				•								
of which: Collateralised by residential immovable property	۰	٥			٥			٥	0			٥				٥	0	0			٥			٥	۰			٥				•								
of which: Non-financial corporations	ß	43	٥	6	21	۰	21	6	2	٥	2	4	۰	4	52	2	65	43	٥	12	22	0	٥	20	4	٥	3	6	٥	٥	52	1								
of which: Small and Medium-sized Enterprises	58	37			21			6	2			4				2	58	37			22			10	4			6				1								
of which: Collateralised by commercial immovable property	0	0			٥			٥	0			٥				0	0	0			٥			٥	۰			٥				•								

