Sydbank A/S / Miscellaneous

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Sydbank and other major banks from EU countries have participated in the EU-wide capital test conducted at the request of the European Banking Authority (EBA). The purpose of the capital test was to establish the European banking sector's potential need for recapitalisation.

In order to pass the test banks must post a Core Tier 1 capital ratio of a minimum of 9%, which has been fixed by the EBA. According to the test Sydbank's Core Tier 1 capital ratio represents 12.8% at 30 June 2012. Sydbank is therefore 3.8 percentage points above the EBA's minimum requirement and does not require further capital to meet the fixed minimum requirement.

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

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

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