

Bank Name	Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG
LEI Code	391200EEGLNXBBCVKC73
Country Code	DE

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**

(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	4,119	4,202	4,212	4,340	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	4,119	4,202	4,212	4,340	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,149	4,232	4,243	4,371	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	4,149	4,232	4,243	4,371	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,634	4,690	4,695	4,802	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	4,634	4,690	4,695	4,802	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	30,497	30,263	30,736	30,363	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	30,497	30,263	30,736	30,363	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	13.51%	13.89%	13.71%	14.30%	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	13.51%	13.89%	13.71%	14.30%	(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	13.60%	13.98%	13.81%	14.40%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.60%	13.98%	13.81%	14.40%	(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	15.19%	15.50%	15.28%	15.82%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.19%	15.50%	15.28%	15.82%	(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	91,397	83,553	87,743	83,511	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	4.54%	5.07%	4.84%	5.23%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln 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	4,149	4,232	4,243	4,371	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,149	4,232	4,243	4,371	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	91,397	83,553	87,743	83,511	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	91,397	83,553	87,743	83,511	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	5.1%	4.8%	5.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	5.1%	4.8%	5.2%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Enverbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4,634	4,690	4,695	4,802	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,119	4,202	4,212	4,340	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	3,226	3,226	3,226	3,226	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	423	476	423	476	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	71	73	71	73	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	750	800	800	935	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	119	114	118	117	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-138	-95	-102	-107	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-139	-129	-139	-129	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of ORR
	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), 35(1) point (1) (i) and 89 to 91 of CRR, Articles 35(1) point (4) (ii), 243(1) point (b), 243(1) point (
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-170	-240	-161	-227	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 49(1) point (a) and 48(2) of CRR
	A.1.17	Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	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
	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 35(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls					C 01.00 (r514.c010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	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
	_					l		AUDIE 3 CIOR
	A.1.20	CET1 capital elements or deductions - other	-23	-23	-23	-23	C 01.00 (rS29,c010)	*
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	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 CRR
	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
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	29	30	31	31	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	29	30	31	31	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	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 (r745,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,149	4,232	4,243	4,371	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	485	458	452	431	C 01.00 (r750,c010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	304	274	269	249	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	182	183	183	182	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,c010) + C 01.00 (*930,c010) + C 01.00 (*940,c010) + C 01.00 (*950,c010) + C 01.00 (*950,c010) + C 01.00 (*978,c010) + C 01.00 (*978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	30,497	30,263	30,736	30,363	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
- REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.51%	13.89%	13.71%	14.30%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.60%	13.98%	13.81%	14.40%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.19%	15.50%	15.28%	15.82%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,119	4,202	4,212	4,340	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.51%	13.89%	13.71%	14.30%	[D.1]/[B-B.1]	
,	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re not on the formulas charled in orders VTORES CONDET. where not have the sinch land to difference or				I		

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		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>t</sup>	28,498	28,156	28,730	28,327	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, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) - C 08.01 (r050, c260, s002) - C 08.01 (r040, c260, s
Of which the standardised approach	3,168	3,293	3,310	3,496	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	18,986	18,618	19,053	18,822	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	5,886	5,830	5,914	5,565	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	254	241	242	235	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	175	173	150	179	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c
Credit valuation adjustment - CVA	166	169	147	171	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)	200	224	202	170	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	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_090,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	1,430	1,479	1,450	1,425	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	1,430	1,479	1,450	1,425	C 02.00 (R620, c010)
Other risk exposure amounts	28	63	58	90	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	30,497	30,263	30,736	30,363	

<sup>&</sup>lt;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>&</sup>lt;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 Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	3,047	5,199	608	1,332
Of which debt securities income	77	95	20	37
Of which loans and advances income	1,186	1,587	413	816
Interest expenses	1,897	3,687	197	484
(Of which deposits expenses)	143	187	40	80
(Of which debt securities issued expenses)	93	121	28	55
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	15	3	4
Net Fee and commission income	81	112	18	45
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	-48	-38	-8	-28
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-11	-5	-6	-9
Gains or (-) losses from hedge accounting, net	-3	-5	5	5
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	-3	-5	5	3
TOTAL OPERATING INCOME, NET	1,177	1,588	428	867
(Administrative expenses)	673	836	224	446
(Cash contributions to resolution funds and deposit guarantee schemes)	26	26	0	29
(Depreciation)	45	54	10	19
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	182	349	105	139
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	28	0
(Commitments and guarantees given)	0	5	-1	-1
(Other provisions)	182	344	78	141
Of which pending legal issues and tax litigation <sup>1</sup>	0	-4	0	0
Of which restructuring <sup>1</sup>	0	-18	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	53	70	35	135
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	48	219	-26	-11
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	3	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	4	8	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	155	39	81	109
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	142	65	62	60
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	142	65	62	60
Of which attributable to owners of the parent	133	53	56	48

Of minut actinopation to other parents

Of minut actinopation to the p



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hieran	chy		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	11,650				10,857				17,191				15,979				IAS 1.54 (i)
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0				0				0				0				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	915	0	0	0	802	0	0	0	642	0	0	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>	79,460				78,511				78,626				79,511				
TOTAL ASSETS	91,110				90,284				96,619				96,132				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ying amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <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	Stage 2 Assets with significant increase in credit risk since initial recognition but not 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 d 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 credit risk since	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 credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other 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	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)

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

<sup>(</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.



#### **Breakdown of liabilities**

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

#### (mln EUR)

		Carrying	j 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	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	1	1	1	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	0	0	0	0	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	81,374	80,804	87,064	86,713	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6	895	819	666	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	2,344	2,475	2,480	2,468	IAS 37.10; IAS 1.54(I)
Tax liabilities	12	5	35	19	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	2,343	1,132	1,153	1,100	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	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	86,080	85,313	91,552	90,967	IAS 1.9(b);IG 6
TOTAL EQUITY	5,030	4,971	5,067	5,165	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	91,110	90,284	96,619	96,132	IAS 1.IG6

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



#### **Breakdown of liabilities**

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies 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		6	896	819	667	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	14,365	15,022	16,287	16,212	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	1,735	1,625	1,638	1,835	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	852	532	360	353	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,368	8,085	10,026	9,212	Annex V.Part 1.42(c),44(c)
Donatha	of which: Current accounts / overnight deposits	394	240	290	501	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,154	5,729	6,309	5,642	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,061	620	933	708	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,095	5,868	5,952	6,023	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,482	5,727	5,631	5,901	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,060	23,791	24,213	24,623	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,293	19,027	19,469	19,888	Annex V.Part 1.42(f), 44(c)
Debt securities issued		20,591	20,684	22,633	23,165	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	355	348	347	346	Annex V.Part 1.37
Other financial liabilities		6	1	5	1	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		81,380	81,700	87,883	87,380	



## 2021 EU-wide Transparency Exercise Market Risk

								ci bogesenseria		. 5												
	SA					1	M									IM						
			VaR (Memoran			AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITA FOR CTP	L 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	LAST 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	LAST 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	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	l o	0	0	0							l ů	0	0	0						i i
Of which: General risk	0	0	0	0	0	0							ı ö	0	0	0						1 1
Of which: Specific risk	0	o o	ō	ō	ō	ō							0	ō	ō	ō						i i
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						<i>i</i> .
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0		0			0	0	0	0	0	0	0	0	. 0	0	0	0	0	0	0	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	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						1 1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	ő	ŏ	ő	ŏ	ő							ő	ŏ	ő	ŏ						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	. 0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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 OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

		Standardised Approach As of 30/09/2020 As of 31/12/2020												
			As of 30)	09/2020			As of 31	12/2020						
	(min EUR. %)	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					
	Central governments or central banks	11,175 4,338	11,425 4.665	0 1.074		10,209 4.321	10,450 4,655	0 1.119						
i	Regional governments or local authorities Public sector entities	1,654	1,806	1,074		1,607	1.760	1,119						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	382	382	0		432	432	0						
	Institutions	4,290 191	3,412 132	40 131		2,187 200	2,270 166	51 160						
	Corporates of which: SME	91	72	72		200	74	73						
	Retail	4,999	1,885	1,412		5,284	1,970	1,477						
Consolidated data	of which: SME	77	9	5		3	1	0						
consolidated data	Secured by mortoaces on immovable property of which: SME	54	54	20 10		51 20	51	19						
	or which: SME Exposures in default	27	9	13	17	31	5	6	25					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	402	402	0		393	393	0						
	Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU)	0 365	365	333		0 361	0 361	337						
	Collective investments undertaxings (CIU) Equity	25	303	333		24	24	24						
	Other exposures	126	126	126		104	104	104						
	Standardised Total <sup>2</sup>	28,027	24,687	3,175	28	25,206	22,642	3,297	46					

					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	11,175	11,425			10,209	10,446	0	
	Regional governments or local authorities	4,338	4,665	1,074		4,321	4,646	1,110	
	Public sector entities	1,598	1,750	0		1,551	1,704	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations								
	Institutions	4,290	3,412	40		2,175	2,267	50	
	Corporates	190	131	130 72		187 96	153	152 73	
	of which: SME Retail	91 4,972	72 1.874	1,405		5.271	1.966	1.474	
	of which: SMF	1,972	1,0/4	1,405		3,271	1,700	1,474	
GERMANY	Secured by mortgages on immovable property	63	49	18		3		12	
	of which: SME	19	19	70		15	15	1/	
	Evnosures in default	27	9	13	22	31		6	
	Items associated with particularly high risk		0			0		0	
	Covered bonds	402	402	l ő		393	393	l ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	o o	
	Collective investments undertakings (CIU)	228	228	211		221	221	210	
	Equity	25	25	25		24	24	24	
	Other exposures	126	126	126		104	104	104	
	Standardised Total <sup>2</sup>				70				
			provisions per country of cou			ers or credit risk mitigation technical valuation adjustments (AVAs)			

		exposures, but includes general credit risk adjustments.									
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
NETHERLANDS	Control construents to control and control of the State Stat	0 0 0 0 1 1 0 1 5 5 5 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 5 5 5 5 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 3 3 3 3 3 0 0 0 0 0	0	0 0 0 0 2 2 2 0 1 1 1 0 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 3 3 3 3 3 0 0 0 0 0 0	0		

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central assessments or central basis.  Solid Region of Central	0 0 55 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	0 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 55 0 0 0 0 0 1 1 0 0 0	5 0 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Equity Other exposures	0	0	0		0	0	0	

		(7) Total value athustments and revolutions our country of counterparty excludes those for securistization excounts, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31,	/12/2020			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
LUXEMBOURG	Control commences or control bases,  Adds control resident or local authorities  adds control resident or local authorities  adds control resident or local authorities  for adds control resident or local authorities  for adds control resident or local authorities  for adds control resident or local authorities  and adds control resident or local authorities  and adds control resident or local authorities  are adds control resident or local authorities  and adds control resident or local authorities  (adds control resident or local authorities or local authorities  (additional local authorities or local authorities or local authorities  (add)  (add)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	Liwerosgesenschaft der 3-t manzgruppe mort & co. Ko								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
POLAND	Central enversaments or central subset.  Accident consumers or central subset.  Accident consumers or local authorities  Authorities of eventral central centr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
		(1) Original exposure, unlike Ex	moure value is remorted before	ne taking into account any offer	t due to credit conversion facts	rs or credit risk mitination tech	inues (e.n. substitution effer	ns)	

		exposures, our includes gener	a creat risk acquisitions.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min FIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
CANADA	Central exercements or central basis in Residencial accommends or local authorities  Public sector enthies  Sectional Section of Local authorities  Public sector enthies  Section of Local Section of Local  Section of Local Companies  Section of Local Section of Local  Section of Local Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Local  Section of Loc	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
		(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes gener	d provisions per country of cou						
						44			

Regional government Public sector entitles					Standardise	d Approach			
Regional government Public sector entitles			As of 30,	09/2020			As of 31,	12/2020	
Regional government Public sector entitles	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Sternational Orean Institution Corporates Corporates Retail  Other Countries  Covered to motors  Covered bonds  Claims on institution  Covered bonds  Claims on institution	tral accuminants or central sauda indice occuminants or local arbeits indice occuminants or local arbeits interior of treviolement fauta mentional Oreanization includes inclu	0 0 0 3822 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 382 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 412 11 0 0 0 0 0 0 0 0	0 0 0 402 0 111 0 0 0 0 0 0	000000000000000000000000000000000000000	0

Displaid escourse, utilial Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit nik misiation techniques (e.g., substitution effects).
 Total value artistments and crecisions or country of countercentry excludes those for securistication encourse, additional valuation adjustments (AWA) and other own funds reductions valued to the

		** Total value ablashments and revisions for counter of counterparty excludes those for securitisation excounters, adolbons aduationed aduationed and considered for adjustments of adjustments of adjustments for adjustments for adjustments for adjustments.										
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		ō	ō	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0		0		0	0	0				
	Corporates of which: SME	0		0				0				
	or which: SME Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		ō	ō	0				
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0				
counterpart o	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk Covered bonds	0		0				0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0					
	Collective investments undertakings (CIU)	ő	ŏ	o o		ŏ	ŏ	ő				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0			0	0	0				
	Standardised Total <sup>2</sup>				0				0			

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 9	Could be communitied to existed the Month (Mo. No.)  Associated conversations or local architecture shall be selected extractions or local architecture shall be selected extractions or local descriptions or local descrip	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·		
	Standardised Total <sup>2</sup>	Ů			0						

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		** Total value dutabilities after terrelative for 'Collisive' or Collisive' or Collisive or Colli								
					Standardise	d 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR. %) Central governments or central banks					0				
	Regional governments or central banks Regional governments or local authorities	0	0	0		0				
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0				
	Institutions Corporates	0	0	0		0				
	of which: SME	ō	ō	0		ō				
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default	0		0		0				
	Items associated with particularly high risk	0	o o	o o	Ů	0	i i	0	, and the same of	
	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 undertakinos (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0	0	0		0	0			
	Other exposures Standardised Total <sup>2</sup>			0	0	U	·	,		
	Standardised Total									



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

Contrail deveronments or contrail banks Redical deveronments or contrail banks Redical conformation or facility authorities Participated contrained Redical contrained Redical Consistence Redical Red		Standardised Approach										
Control downermonics or control basis.  Recland comments or local authorities the control basis in the control bas					Standardise	d Approach						
Control downermonics or control basis.  Recland comments or local authorities the control basis in the control bas			As of 31/	03/2021			As of 30/	06/2021				
Control deveraments or control basis.  Residual overaments or local authorities  Maritimized Provisionment and local authorities  Maritimized Provisionment Banis  Instructions of Connections  Banthorities  Consolidated data  Consolidated data  Consolidated data  Exposures in default  Banis secoclared with authorities and or in the Connection of Conne	Original Exposu	ire <sup>1</sup> Exposure	e 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			
Public sector entities Harillation of Operationness Basics Harillation of Operationness Basics Harillation of Operationness Harillation Common state Harillation H		15,593	15,825	0		15,246	15,462	0				
Hullitate of Development Banks between the Oversite Banks Between Banks Betwe		4,370	4,705	1,180		4,217	4,548	1,141				
International Oreninations International Considerations International Consolidated data Consolidated data Secured by montanease on immovable encountry or which Sec Expenses in 64 fault Consolidated data Consoli		1,205	1,365	0		1,390	1,561	0				
Institutions Composite Consolidated data  For the Consolidated data  For th		200	40	0		0	0	0				
Consolidated data  Consolidated data  Secretary for processor on immovable property  Expenses in office Sec.  Expenses in our offi		390 3.456	390 3,331	0 44		693 1,733	693 2.278	0				
of which: SNE Real Consolidated data Secured by montanes on immovable property of which: SNE Secured by montanes on immovable property of which SNE The secured by montanes on immovable property Description of the secured by The sec		3,456	3,331	140		1,733	2,278	203				
Consolidated data  of which SNE of which SNE through the state on immovable property of which SNE through the data through the state of the state of the state through the state of the state of the state through the state of the		90	77	77		92	219	203				
Consolidated data  of which SME secured by mortures on immovable property of which SME Exposures in off-aut Exposures in off-aut Converted boarded control con		5.468	1.939	1.454		5,669	2.054	1.540				
COISORACE GALL  Secured by mortranes on immovable property of which SNE Exposures in default Items associated with earticularly high risk Covered bonds Chaines on inothinitions and romovable with a ST credit associated Chaines on inothinitions and romovable with a ST credit associated  Chaines on inothinitions and romovable with a ST credit associated  Chaines on inothinitions and romovable with a ST credit associated  Chaines on inothinitions and romovable with a ST credit associated  Chaines on inothinition and romovable with a ST credit associated  Consideration of the control of t		2	0	0		7	1	0				
Exposures in default Items associated with particularly high risk Covered bonds Claims on inethinking and comparable with a ST credit access		49	49	19		48	47	18				
Items associated with particularly high risk Covered bonds Claims on institutions and connecates with a ST credit access		20	20	8		20	20	8				
Covered bonds Claims on institutions and comparates with a ST credit assesse		28	8	10	19	29	11	15	17			
Claims on institutions and comprates with a ST credit assess		3	1	1		2	1	2				
		393	393	0		393	393	0				
	ment	365	0 365	340		0 388	0 388	405				
Collective investments undertakings (CIU) Equity		25	25	25		25	25	25				
Other exposures		102	102	102		105	105	105				
Standardised Total <sup>2</sup>	3	1,817	28,677	3,315	34	30,251	27,781	3,503	31			

					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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	15,593	15,821			15,246	15.459		
	Regional governments or local authorities	4,370	4,697	1,171		4.217	4,540	1,133	
	Public sector entities	1,071	1,231	1,1/1		1,257	1,427	1,133	
	Multilateral Development Banks	1,071	1,2,1	0		1,1.0	1,127	0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	3,428	3,303	38		1,711	2,256	45	
	Corporates	169	139			312	214	202	
	of which: SME	89	77			92	80	68	
	Retail	5,454	1,935	1,451		5,656	2,050	1,537	
GERMANY	of which: SME	2	0	0		7	1	0	
OLIGIANI	Secured by mortgages on immovable property	44	44	16		42	42	15	
	of which: SME	15	15	6	22	15	15	6	,
	Exposures in default	28	8	10	23	29	11	15	
	Items associated with particularly high risk Covered bonds	393	393	1 0		393	393	1 2	
	Claims on institutions and corporates with a ST credit assessment	333	333	0		393	333	1	
	Collective investments undertakings (CIU)	225	225	214		245	245	274	
	Equity	25	25			25	25		
	Other exposures	102	102			105	105	105	
	Standardised Total <sup>2</sup>				151				7

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control of community or control and control of control	0 0 0 0 0 2 2 1 1 1 5 5 5 0 0 0 0 1 1 0 0 0 1 0 0 1 0 0 0 0	5 5 6 6 7 8 8 8 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 1 1 0 5 5 0 0 0 0 1 1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
Standardised Total <sup>2</sup>								0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to creatic connection before creatic risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (ANA) and other own funds reductions related to the

		exposures, but includes gene		unarparty excuses orose ro-s	ecuniciación exposores, accisio	nai valdation acquaintinio (AliA	ay and come community record	JOHN TERRITOR TO THE	
					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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0					-	0	
	Regional governments or local authorities	o o	i			ő	ő	ŏ	
	Public sector entities	103	103	0		103	103	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0	(	0		0	0	0	
	Corporates	0	9	0		0	0	0	
	of which: SME			0			0	0	
	of which: SME	1				1	0	0	
FRANCE	Secured by mortgages on immovable property		,				0		
	of which: SME	0	ì			ů	0	i o	
	Exposures in default	0	i	0	0	ō	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0	0	
	Collective investments undertakings (CIU)	13	13	14		12	12	14	
	Equity	0	9	0		0	0	0	
	Other exposures					0			
	Standardicad Total <sup>2</sup>				1 0				I .

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

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(1)70.40	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Control (accessments) or control (accessment) or contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0		·		0

(1) Olyania reposuse, units Exposuse value, is reported frober balang rise account any effect does to condition consistent forms or united rise religiation floringuises (e.g. substitution effects).
(2) Total value applications and provisioning or constry of constrainty excludes from for accordation exposures, additional valuation adjustments (Maily last other core front resolutions value).



POLAND

Country of Counterpart 8

### 2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31	/03/2021			As of 30	06/2021	
(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control ownerments or control basis  Residual oversetters or local subsortites  Residual or control or local subsortites  Residual or control or local subsortites  Residual control or local subsortites  CANADA  CANADA	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	o

(1) 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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	THE CHEST HAVE RECORDED TO SEC.		Acres de Mari				
					Standardise	a Approacn			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	Control overcomments or control sharks accident documents or for head authorities accident documents or for head authorities and accident	0 0 200 390 0 0 0 0 0 0 0 0	0 0 40 390 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 693 0 0 0 0 0 0 0 0 0	693	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crise necrosit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securislisation exposures, additional valuation adjustments (AVAs) and other cere funds reductions related to the

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		o o	o o	o o	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		ō	ō	ō	
0	0	0		0	0	0	
0	0	0	0	0	0	0	0
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0							

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securishation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		<ul><li>(2) Total value adjustments an exposures, but includes gene</li></ul>		unterparty excludes tricke for s	ecuniosacon exposures, acono	nai valuation adjustments (AVA	s) and other own runus reduct	oons related to the	
					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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks								
	Regional governments or central banks Regional governments or local authorities	0				0	0	0	
	Public sector entities	0	ō			ō	ō	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0			0	0	0	
	of which: SME	0				0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0			0	0	0	0
	Items associated with particularly high risk	o o	o o	0	Ů	ŏ	ŏ	ő	
	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	
	Eoulty Other exposures	0	0			0	0	0	
	Other exposures Standardised Total <sup>2</sup>	0			0		0	0	0
	Stallbardised fotal								

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

(3) Total value, adjustment and experience occurrence of construction engineers to the convenience and experience occurrence of construction engineers are consistent of construction effects).

		exposures, but includes gene					,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control Contro	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Other excosures Standardised Total <sup>2</sup>	0	0	0	0	۰	-		0

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	836	0	894	99	0	0	755	0	803	97	0	0
	Institutions Corporates	8,243	1	8,128	1,121	0	5	7,756	1	7,671	1,082	0	8
	52,520 21.607	319 43	48,029 20.084	17,932 8.636	0	168	53,373 22,003	273	48,858 20,507	17,594 8.247	0	263	
	10.119	43 158	9,252	8,636 3.257	0	40	10.574	34 139	9,806	3,320	0	91	
	Corporates - Of Which: SME Retail	18,007	190	15.509	5,886	254	125	18.173	116	15.690	5,830	123	198
	Retail - Secured on real estate property	2.675	4	2,660	587	5	2	2,787		2,771	560		11
	Retail - Secured on real estate property - Of Which: SME	137	- i	178	75	2	î	131	í	122	60	2	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-St	2.538	3	2.532	512	3	1	2.656	4	2.649	500	4	9
	Retail - Qualifying Revolving	6.050	2	3,802	538	4	5	6.007	2	3.768	516	4	12
	Retail - Other Retail	9.282	184	9.047	4.761	245	118	9.379	109	9.151	4.754	113	176
	Retail - Other Retail - Of Which: SME	743	12	600	365	32	11	729	12	586	341	31	16
	Retail - Other Retail - Of Which: non-SME	8,539	172	8,447	4,396	213	107	8,650	97	8,566	4,413	82	160
	Equity	188	3	188	254	0		191	0	191	256	0	
	Other non credit-obligation assets				203						173		
	IRB Total <sup>2</sup>				25,496						25,032		

(1) 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 (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of :	30/09/2020					As of :	31/12/2020		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates				1,100	188	0	1	952	1	993	181	0	5
	Corporate		39,655	218	35,491	12,791	0	188	40,258	191	36,150	12,694	0	434
		Corporates - Of Which: Specialised Lending	12,947	16	10,674	5,010	0	26	13,190	8	10,774	4,869	0	107
		Corporates - Of Which: SME	9,129	138	8,306	2,915	0	91	9,567	135	8,828	2,985	0	145
	Retail		17,909	189	15,421	5,858	253	162	18,073	115	15,600	5,799	122	244
		Retail - Secured on real estate property	2,633	4	2,618	579	5	12	2,745	5	2,728	551	6	29
GERMANY		Retail - Secured on real estate property - Of Which: SME	137	1	128	75	2	- 4	131	1	122	60	2	4
OLIGINATI		Retail - Secured on real estate property - Of Which: non-Si	2,496	3	2,490	504	3	10	2,614	4	2,606	491	4	25
		Retail - Qualifying Revolving	6,031	2	3,792	536	4	26	5,988	2	3,758	514	4	31
		Retail - Other Retail	9,244	183	9,011	4,742	244	124	9,340	108	9,114	4,734	112	184
		Retail - Other Retail - Of Which: SME	743	12	600	365	32	22	729	12	586	341	31	30
		Retail - Other Retail - Of Which: non-SME	8,501	171	8,411	4,377	212	101	8,611	96	8,528	4,393	81	154
	Equity		186	3	186	251	0	0	189	0	189	252	0	0
		credit-obligation assets												_
	IRB Total													

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Origi	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	6	0	6	0	0	0	5 647	0	5 647	0	0	0
	Institutions	599	3 24	599 4,245	103	0	0			4.521	115		44
	Corporates  Corporates - Of Which: Specialised Lending	4,30 2,75	3 24	2,725	1,733 1.189		8	4,707 3.028	,	4,521 2,961	1,707 1.151	0	30
	Corporates - Of Which: SME	419	17	400	1,109		3	401	,	390	1,131	0	30
	Retail	140	0	1	0	0		1		1	1	0	
	Retail - Secured on real estate property	i i	0		o o	0	ů	i i		i i	i i	0	, o
	Retail - Secured on real estate pro	perty - Of Which: SME	0	0	i i	0	i i	0	0	0	n n	0	0
NETHERLANDS	Retail - Secured on real estate pro		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0		0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: St	dE 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: no	on-SME 0	0 0		0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

1) Original executive, unlike Executive value, is recorded before taking into account any effect due to credit convenion factors or credit risk mitication techniques (e.g., substitution effects)

				IRB Approach											
									IRB Ap	proach					
						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	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
			(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		Central ba	inks and central governments	33	0	39	5	0	0	33	0	33	4	0	0
	Institutions Corporates				0	2,044	245	0	0	1,928	0	1,928	243	0	2
					0	2,170	1,029	0	2	2,095	0	2,090	933	0	21
			Corporates - Of Which: Specialised Lending	1,611	0	1,610	707	0	2	1,438	0	1,437	568	0	15
			Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail		6	0	5	1	0	0	6	0	5	1	0	0
			Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	RANCE		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	KANCE		Retail - Secured on real estate property - Of Which: non-St	3	0	3	1	0	0	3	0	3	1	0	0
			Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
			Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	0
			Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1			Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
		Equity		1	0	1	1	0	0	0	0	0	1	0	0
			credit-obligation assets												
		<b>IRB Total</b>													

(3) Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				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	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		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	3,181	1	3,023	1,203	0	5	3,230	1	3,123	1,167	0	28
	Corporates - Of Which: Specialised Lending	2,398 397	0	2,170 375	941	0	4	2,512 374	0	2,165 369	909		21
	Corporates - Of Which: SME	39/	0	3/5	135		1	3/4		.569	132		0
	Retail Retail - Secured on real estate property		0	1	0		0	2	0	1	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0		0			0	0		0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Si		0	ĭ				ů		,			0
	Retail - Qualifying Revolving	â	0	n n	0	0	0	n	0	â	0	0	o o
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	ō	0	0	ō	0	0	ō	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original execute, unlike Execute value, is recorded before taking into account any effect due to credit convenien factors or credit risk mitigation techniques (e.g., substitution effects)

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2020					As of 3	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustmen
		(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	Central ba	nks and central governments	63	0	63	13	0	0	63	0	63	13	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		1,197	0	1,203	585	0	3	1,194	0	1,200	545	0	17
		Corporates - Of Which: Specialised Lending	1,195	0	1,195	582	0	3	1,193	0	1,193	542	0	17
	Retail	Corporates - Of Which: SME		0	0		0	0	0	0	0	0		0
	Retail	Batalli Commedia and anticological antic	0	0	1 0	1		0	1		0	1		0
		Retail - Secured on real estate property	0	0	0			0	0		0	0		0
POI AND		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	0	0	0	0		0	0		0	0		0
		Retail - Qualifying Revolving		0	0	0			0		0	0		0
		Retail - Other Retail			,			0	ı ,		, i	·		0
		Retail - Other Retail - Of Which: SME		0		0		0			0	1		0
		Retail - Other Retail - Of Which: non-SME	i	0	ĭ	i	0	0	ĭ	0	i	1	0	0
	Equity	TOTAL TOTAL TOTAL TOTAL		0										0
		credit-obligation assets		- u	Ů		Ů	Ů	, i	Ů	Ů		- ŭ	Ů
	IRB Total													1

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	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
CANADA	Control banks and central governments Corporates Corporates Corporates Corporates Refail Refa		0	164 781 34 0 0 1 0 0 0 1	30 177 12 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	195 771 34 0 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	195 771 34 0 0 1 1 0 0 0	38 175 12 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0
	Equity Other non credit-obligation assets	i	ő	ō	ŏ	ő	ő	Ô	ő	ô	Ö	ě	ő
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	290	0	290	0	0	0	288	0	288	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate			0	0	0	0	0	0	0	0	0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0		0	0
	Retail	corporates - or winds: see		0	0		0		0	0	0	0		0
	recon	Retail - Secured on real estate property		0		o o			0	0	0	, i		0
		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	n n	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0					0	0	0	0		0
	Other non IRB Total	credit-obligation assets												_

							IRB Ap	proach					
				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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
Country of Counterpart 8	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0 0 0	0 0 0	0 0	0 0 0	0 0	0	0 0 0	0	0 0 0	0 0	0 0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0		0	0		0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0	0	0
	Corporates - Of Which: SME	0	0	0	0		0	0		0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0		0	0		0				0	0
country or counterpart's			0			0		0			0		
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0		0	0				0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
						0							0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				- 0			Ü	-	-
	IRB Total												_
	IKB lotal												

		_												
								IRB Ap	proach					
					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	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0		0	0 0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	ő	ő	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property		0		0		0	0		0	0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
,		Retail - Qualifying Revolving	ő	0	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0	0	0	0	0	0	0	0	0		0
	Other non	credit-obligation assets												

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	730	0	766	88	0	0	712	0	751	97	0	0
	Institutions	7,656	1	7,566	1,250	0	6	6,848	1	6,762	1,196	0	6
	Corporates	54,037	198	49,318	17,858	0	217	54,312	211	49,580	17,699	0	206
	Corporates - Of Which: Specialised Lending	22,166	17	20,699	8,271		66	22,688	15	21,265	8,416 3.317	0	63
	Corporates - Of Which: SME Retail	10,667	86 121	9,673 15.999	3,437 5.914	128	79	10,694 18,960	105 120	9,611 16.777	3,317 5.565	46	76 166
		2,932	121	2.915	584	120	103	3.031	120	3,011	359	40	100
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	130	5	2,915	61	6	11	133	5	3,011	359 40	0	10
Consolidated data	Retail - Secured on real estate property - Of Which; sone	2.802	4	2.794	523	3	0	2.898	4	2,889	320	0	
	Retail - Qualifying Revolving	5,966	,	3.754	498	-	ő	5,975	,	4.088	503	0	7
	Retail - Other Retail	9,557	114	9,330	4.832	117	165	9,954	113	9,678	4.703	46	149
	Retail - Other Retail - Of Which: SME	705	11	574	340	29	14	720	12	557	271	0	13
	Retail - Other Retail - Of Which: non-SME	8.852	102	8.756	4,493	88	151	9.234	102	9.121	4.432	46	136
	Equity	185	0	185	242	1 0		187	1	187	235	0	
	Other non credit-obligation assets			107	211			100			209		
	IRB Total <sup>2</sup>				25,564						25,002		

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	• alox		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,273	1	1,306	255	0	6	691	1	723	182	0	5
	Corporates	40,626	137	36,282	12,828	0	404	40,839	154	36,506	12,634	0	393
	Corporates - Of Which: Specialised Lending	13,031	7	10,617	4,803	0	95	13,384	7	10,631	4,946	0	98
	Corporates - Of Which: SME	9,976	86	8,985	3,153	0	135	9,965	105	8,885	3,017	0	131
	Retail	18,355	120	15,909	5,883	128	226 30	18,856	119	16,681 2,966	5,540	46	223
	Retail - Secured on real estate property	2,888 130	5	2,871 121	573 61		30	2,986	5	2,966 122	353 40	0	28
GERMANY	Retail - Secured on real estate property - Of Which: SME		1			3	4		1			0	3
	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	2,758 5,947	4	2,750 3.743	512 496	3	27	2,852 5.956	4	2,844 4,075	313 501	0	25 28
	Retail - Other Retail	9,519	113	9,294	4.814	117	169	9,914	113	9,640	4 686	45	168
	Retail - Other Retail - Of Which: SME	704	113	574	340	29	27	720	113	557	771	45	28
	Retail - Other Retail - Of Which: non-SMF	8.815	102	8.720	4,474	88	142	9.195	101	9.083	4.416	45	139
	Equity	183	102	183	238		0	186	101	186	233	45	139
	Other non credit-obligation assets	100	_	100	2.00		- U	100	•	100	233	Ů	
	IRB Total												
	THE TOTAL	(1) Original con	anno callo fo		anorted before taking is			da assessadas da		to an Manadiana Anada		a officials)	

68 1,790 1,167 120 0 0 0 4,758 3,126 264 1 0 0 4,594 3,067 264 1 0 0 5,008 3,190 308 1 0 1,755 1,172 105 1 0 0 0 0 NETHERLANDS

	-												
							IRB Ap	proach					
				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	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,915	0	1,915	233	0	2	1,711	0	1,711	214	0	2
	Corporates	2,301	0	2,296	955	0	21	2,316	0	2,312	968	0	21
	Corporates - Of Which: Specialised Lending	1,588	0	1,588	599	0	15	1,594	0	1,594	593	0	15
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	5	1	0	0	6	0	5	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0

							IRB Ap	proach					
				As of	31/03/2021					As of 3	30/06/2021	l l	1
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min ELR, %)		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	45	0	45	4	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,328	0	3,214	1,229	0	26	3,413	0	3,304	1,259	0	26
	Corporates - Of Which: Specialised Lending	2,751	0	2,342	984	0	20	2,864	0	2,479	1,016	0	20
	Corporates - Of Which: SME	251	0	249	125	0	3	245	0	244	129	0	3
	Retail	2	0	1	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LOXEIIDOOKG	Retail - Secured on real estate property - Of Which: non-S	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0		0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0			0		0		0	0			
	Other non credit-obligation assets												_
	IRB Total												

(1) 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).

ATTEMPT	Credit Risk - IRB Approach												
	Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG												
				As of	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustment and provisions
	(min EUR, %) Central banks and central governments Institutions	94 0	Of which: defaulted 0 0	94	20	Of which: defaulted 0	provisions 0 0	112 0	Of which: defaulted 0	112 0	23 0	Of which: defaulted 0	provision: 0 0
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	1,222 1,221 0	0	1,227 1,220 0	549 546 0	0	17 17 0	1,237 1,236 0	0	1,242 1,235 0	531 529 0	0	14 14 0
POLAND	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	1 0 0	0	1 0 0	1 0 0	0	0	1 0 0	0	1 0 0	1 0 0	0 0	0 0
PODAND	Retail - Qualifying Revolving	0 0 1	0	0 0 1	0 0 1	0	0 0	0 0 1	0	0 0 1	0 0 1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	1 0	0	1 0	1 0	0	0	1 0	0	1 0	1 0	0	0 0
	IR8 Total	(1) Original es	xposure, unlike Ex	posure value, is	reported before taking i	nto account any	effect due to cre	dit conversion fa	actors or credit ri	isk mitigation tec	hniques (e.g. substitu	ition effects).	
							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Of which:	Exposure Value <sup>1</sup>	Risk exposure	Of which: defaulted	Value adjustments and provisions	Original	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposi	Of which: defaulted	Value adjustmer and provision
	(min EUR, %) Central banks and central governments Institutions Corporates	101 770 34	0 0 0	101 770 34 0	22 240 12	0 0	0 1	137 961 34 0	0 0	137 961 34 0	28 287 12	0 0	1 1 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0 0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 1 0	0 0	0 1 0	0	0	0 0 0	0 1 0	0 0	0 1 0	0 0	0 0 0	0 0
	Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0
		(1) Original es	xposure, unlike Ex	posure value, is	reported before taking i	nto account any	effect due to cre	fit conversion fa	actors or credit ri	isk mitigation tec	hniques (e.g. substitu	tion effects).	
				As of	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustmen and provision
<u> </u>	(min EUR, %) Central banks and central governments	312	Of which: defaulted 0	302	0	Of which: defaulted	and provisions	264	Of which: defaulted	264	0	Of which: defaulted	0
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SHE	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0 0
	Other non credit-obligation assets IRB Total	(1) Original es	xposure, unlike Ex	posure value, is	reported before taking i	nto account any	effect due to cre	dit conversion fa	actors or credit ri	isk mitigation tec	hniques (e.g. substitu	ition effects).	
							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Of which:	Exposure Value <sup>1</sup>	Risk exposure	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value <sup>1</sup>	Risk exposi	Of which:	Value adjustmen and provision
	(min EUR, %)  Central banks and central governments Institutions Corporates	0 0	0 0 0	0 0	0	0 0 0	0	0	defaulted 0 0	0 0	0	0 0 0	0 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-Si	0 0	0 0	0 0	0	0 0	0 0 0	0	0	0 0	0 0	0 0 0	0 0
	Retail - Qualifyling Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0 0	0	0	0	0
	Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0
		(1) Original es	xposure, unlike Ex	posure value, is	reported before taking i	nto account any	effect due to cre	dit conversion fa	actors or credit ri	isk mitigation tec	hniques (e.g. substitu	tion effects).	
				As of	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustmen
	(min EUR, %) Central banks and central governments	0	Of which: defaulted 0	Value*	0	Of which: defaulted	and provisions	0	Of which: defaulted	Value <sup>1</sup>	0	Of which: defaulted	and provision
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0	0 0	0	0	0 0	0 0 0	0	0 0 0	0 0	0	0 0
	Corporates - Of Which: SME  Retail Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SI  Retail - Secured on real estate property - Of Which: non-SI	0	0 0	0	0	0	0	0 0	0	0	0	0	0
Country of Counterpart 9	Retail - Qualifying Revolving Retail - Other Retail	0 0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0 0	0	0 0 0	0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0 0
	Other non credit-obligation assets IRB Total	(1) Original es	xposure, unlike Ex	posure value, is	reported before taking i	nto account any	effect due to cre	fit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substitu	ition effects).	
							IRB Ac	proach					
				As of	31/03/2021					As of	30/06/2021		
		Origina	I Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and provisions	Original	Exposure <sup>1</sup> Of which:	Exposure Value <sup>1</sup>	Risk exposi		Value adjustmen and provision
	(min EUR, %) Central banks and central governments Institutions	0	Of which: defaulted 0 0	0	0	Of which: defaulted	0	0	Of which: defaulted	0	0	Of which: defaulted 0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0 0 0	0

	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	ı
ich: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	
n real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
I - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
I - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0	
Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
all	0	0	0	0	0	0	0	0	0	0	0	0	ı
I - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
I - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	ı
	0	0	0	0	0	0	0	0	0	0	0	0	ı
ets													
													ı
	(1) Original exp	osure, unlike Ex	posure value, is r	reported before taking in	nto account any o	effect due to cre-	dit conversion fa	ctors or credit ris	k mitigation tec	hniques (e.g. substitutio	n effects).		



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

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance si	heet exposures	
												OII-Dalance si	neet 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 accets	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 of loss	comprehensive income								
										_				
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0 25	0 25	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		93	93 118	0 <b>0</b>	0	0	0 <b>0</b>	0	0	0	0	0	0	14
[ 0 - 3M [   3M - 1Y     1Y - 2Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Belgium	51 15	51 15	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		30 0 96	30 0 96	0	0	0	0 0	0	0	0	0	0	0	11
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	••
[ 1Y - 2Y [	Bulgaria	0 0	0	0	0	0	0	0 0 0	0	0	0	0	0	
127 - 37     137 - 57     157 - 107     107 - more   Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Cyprus													
13Y - 5Y     15Y - 10Y     10Y - more	сургаз													
[10Y - more Total [0 - 3M [ [3M - 1Y [														
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Czech Republic													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ]	Denmark													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y     1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
Iotal		. 0		. 0	. 0	. 0	0	00	. 0	. 0	. 0	U U	. 0	U



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

						Erwerbsgesell	schaft der S-Finanzgrupp							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive 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	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Finland													
13M - 1Y    13M - 1Y    14 - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	France	0 56 0 0 0 33 0	0 56 0 0 0 33 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	4
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Germany	339 354 931 191 632 893 438	339 354 931 191 632 893 438	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0	5
Total  [0 - 3M [	Croatia													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     12Y - 3Y     3Y - 5Y	Greece													
10Y - more	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Ireland													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	Latvia													



General governments exposures by country of the counterparty

Erwerhsgesellschaft der S-Einanzgrunne mhH & Co. KG.

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							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 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	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Maita													
10 - 3M     13M - 1Y     11Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Netherlands													
[ 0 - 3M [	Poland	0 0 0 0 0 35 24 0	0 0 0 0 35 24 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	12
13Y - 10Y     110Y - more	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y     13Y - 5Y	Romania													
110Y - more	Slovakia													
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Slovenia													



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

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
10 - 3M	Iceland													
[0 - 3M] [ 3M - 1Y [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 0 0 0 0 83 111 0	0 0 0 0 83 111 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	38
[ 0 - 3M [	Hong Kong													



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

						Erwerbsgesell	schaft der S-Finanzgrupp							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	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   Total	Japan													
[ 0 - 3M     1 3M - 1Y     1 1Y - 2Y     1 2Y - 3Y     1 3Y - 5Y     1 5Y - 10Y     1 10Y - more	u.s.													
[ 0 - 3M [	China	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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   1   1   1   1   1   1   1   1   1	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Total   Tota	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
10cal [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Latin America and the Caribbean	0 0 0 0 0 12 5	0 0 0 0 12 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 17	0	U
Total	ı	17	16	0	0	0	0	0	0	0	0	17	0	8



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

Erwerbsgesellschaft der S-Einanzgrunne mbH & Co. KG.

						Erwerbsgesell	ischaft der S-Finanzgrup	pe mbH & Co. KG						
							As of 31/12/2020	)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	, <u>-</u>											Off-balance sl	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h 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 [	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	10 38 15 161 83 45 80	10 38 15 161 83 45 80	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 "Others".
- (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). Irrespective 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 item 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

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



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

Erwerhsgesellschaft der S-Einanzgrunne mhH & Co. KG.

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	itivo fair value	Doviventivos with	negative fair value	on balance si	neet exposures	
								Derivatives with pos	iuve iaii vaiue	Derivatives with	negative fall value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				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 [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	26 0	26 0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0 51	0 51	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		<b>76</b>	<b>76</b>	0	0	0	0	0	0	0	0	0	0	8
3M - 1Y     1Y - 2Y     2Y - 3Y	Belgium	50 15	50 15	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	bergruin	15 15 20	15 15 20	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y]		20 115 0	20 115 0	0	0	0	<b>0</b>	0	0	0	0	0	0	14
		0	0	0	0	0 0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y   [5Y - 10Y	Cyprus													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Czech Republic													
[10Y - more														
0 - 3M     3M - 1Y     1Y - 2Y														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Denmark													
[10Y - more														
[ 0 - 3M [		0 0	0	0	0	0 0	0 0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total	1	0	0	0	0	0	0 0	0	0	0	0	0	0	0



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

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Finland													
[ 0 - 3M	France	57 0 0 0 0 0 45 0	57 0 0 0 0 46 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Germany	279 879 362 295 745 809 261	278 879 362 295 745 809 261	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 256	1 0 0 0 0	
10 - 3M     13M - 1Y     14 - 1Y     17 - 2Y     17 - 2Y     17 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Croatia	3330		·	,			· ·			·	S.	•	7
[ 0 - 3M [	Greece													
10 - 3M     13M - 1Y     14 - 1Y     17 - 2Y     17 - 2Y     17 - 2Y   13Y - 5Y   15Y - 10Y   10Y - more   Total	Hungary	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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     13M - 1Y     11Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Italy	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [	Latvia													



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

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			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 [	Lithuania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Maita													
[ 0 - 3M	Netherlands													
[ 0 - 3M [	Poland	0 0 0 0 77 0 0	0 0 0 0 77 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	16
[ 0 - 3M [	Portugal													
[ 0 - 3M     13M - 1Y     11 - 2Y     27 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



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

Erwerhsgesellschaft der S-Einanzgrunne mhH & Co. KG.

						Erwerbsgesell	schaft der S-Finanzgrupp	e mbH & Co. KG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	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	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
10Y - more	Canada	0 0 0 0 101 131 0 232	0 0 0 0 101 131 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	45
0 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Hong Kong													



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

						Erwerbsgeseil	schaft der S-Finanzgrupp							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet 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   Total	Japan													
[ 0 - 3M     1 3M - 1Y     1 1Y - 2Y     1 2Y - 3Y     1 3Y - 5Y     1 5Y - 10Y     1 10Y - more	u.s.													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	China	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Latin America and the Caribbean	0 0 0 2 11 2 0	0 0 0 2 11 2	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 17	0 0 0 0 0	
Total	1	15	15	0	0	0	0	0	0	0	0	17	0	0



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

Frwerbsgesellschaft der S-Einanzgrunne mhH & Co. KG

						Erwerbsgeseil	schaft der S-Finanzgrupp	DE MDH & CO. KG						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 tal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Others	31 10 105 136 65 213 88	31 10 105 136 65 213 88	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 "Others".

(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). Irrespective 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 item 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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 Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

				,	As of 30/09/202	0						A	As of 31/12/202	0			
		Gr	oss carrying amo	unt			ed impairment, accumulated fair value due to credit risk and	Collaterals and financial guarantees		Gross ca	rrying amou	nt		Accumulate changes in provisions <sup>4</sup>	ed impairment, ac fair value due to	cumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perform	ning <sup>1</sup>	On performing	On non-performing exposures	received on non- performing		Of which performing but past due >30	Of wh	ich non-performi	ing <sup>1</sup>	On performing	On non-perform	ing exposures <sup>3</sup>	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of which Stag	exposures		days and <=90 days		Of which: (	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	11,370	0	0	0	0	0	0	0	10,527		1	1	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	15,243	0	0	0	0	1	0	0	15,519		o	0	0	0	0	0	0
Central banks	. 0	0	0	0	0	0	0	0 0		0	0	0	0	0	0	0	0
General governments	3,976	0	0	0	0	0	0	0	4,230	0	0	0	0	0	0	0	0
Credit institutions	8,471	0	0	0	0	0	0	0 0	8,247	0	0	0	0	0	0	0	0
Other financial corporations	2,216	0	0	0	0	0	0	0 0	2,528	0	0	0	0	0	0	0	0
Non-financial corporations	580	0	0	0	0	0	0	0 0	515	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	60,530	413	452	445	0	570	219	170	60,584	132	415	405	0	749	198	0	140
Central banks	0	0	0	0	0	0	0	0 0	C	0	0	0	0	0	0	0	0
General governments	1,193	0	0	0	0	1	. 0	0 0	552	2 0	0	0	0	1	0	0	0
Credit institutions	3,452	40	1	1	0	47	0	0 0	1,777	0	0	0	0	38	0	0	0
Other financial corporations	4,713	1	49	49	0	19	36	0 13	5,532	0	47	47	0	35	35	0	12
Non-financial corporations	36,103	309	268	268	0	252	103	0 142	37,259	55	230	226	0	414	89	0	123
of which: small and medium-sized enterprises at amortised cost	16,906	271	152	152	0	134	65	0 83	17,953	54	136	132	0	226	56	0	72
of which: Loans collateralised by commercial immovable property at amortised cost	21,422	309	90	90	0	136	38	41	23,052	53	75	75	0	252	31	0	39
Households	15,070	63	135	128	0	252	80	0 14	15,463	76	138	131	0	262	72	0	6
of which: Loans collateralised by residential immovable property at amortised cost	3,900	12	11	9	0	29	3	6	4,054	14	10	10	0	42	3	0	4
of which: Credit for consumption at amortised cost	9,330	49	86	82	0	186	45	0	9,484	53	101	96	0	183	44	0	0
DEBT INSTRUMENTS other than HFT	87,143	413	452	445	0	571	219	170	86,630	132	415	405	0	750	198	0	141
OFF-BALANCE SHEET EXPOSURES	18,462		7	7	0	13	2	1	17,728		7	7	0	19	2	0	1

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isosances (instruments at amortised cost) and changes in fair value of the report of the report



Performing and non-performing exposures Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

					As of 31/03/202	1							As of 30/06/202	1			
		Gı	oss carrying amo	unt		Accumulat changes ir provisions	ed impairment, accumulated I fair value due to credit risk and I	Collaterals and		Gre	oss carrying amou	nt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a 1 fair value due to 1,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning¹	On performing	On non-performing exposures	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perfor	ming <sup>1</sup>	On performing	On non-perform	ming exposures <sup>3</sup>	performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of which Stag	exposures e		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
Cash balances at central banks and other demand deposits	16,878	. 0	1	1	0		0	0 (	15,6	96 0	1		1 0	1		0	,
Debt securities (including at amortised cost and fair value)	14,889		0	0	0		0	0	14,9	52 0	0		0			0	, ,
Central banks	. 0	0	0		0		0	0		0 0	0		0 0	(	) (	0	, ,
General governments	4,186	0	0	0	0		0	0	4,3	41 0	0		0 0	(		0	,
Credit institutions	7,948	0	0	0	0		0	0	7,9	17 0	0		0 0	(		0	,
Other financial corporations	2,243	0	0	0	0		0	0	2,2	01 0	0		0 0	(		0	) (
Non-financial corporations	511		0	0	0		0	0	4	93 0	0		0 0	(		0	) (
Loans and advances(including at amortised cost and fair value)	61,524	177	345	340	0	723	182	0 80	62,5	97 297	360	353	3 0	723	197	0	75
Central banks	0	0	0	c	0		0	0	)	0 0	0		0		0	0	) (
General governments	525	5 0	0	c	0	,	0	0	) 5	55 0	0		0 0	1		0	) (
Credit institutions	1,879	0	0	c	0	3:	0	0	1,4	83 0	0		0 0	35	5 (	0	)
Other financial corporations	6,212	2 0	45	45	0	3	34	0 1	6,1	88 0	44	4	4 0	34	34	0	) 1
Non-financial corporations	37,266	107	156	156	. 0	40.	74	0 6	38,1	40 247	170	17	0 0	398	90	0	) 5
of which: small and medium-sized enterprises at amortised cost	17,677	g	68	68	. 0	21	3 43	0 2	18,1	99 220	86	8	6 0	222	60	0	) 1
of which: Loans collateralised by commercial immovable property at amortised cost	23,126	4	30	30	0	250	19	0 9	28,9	06 203	34	34	4 0	283	19	0	1
Households	15,642	70	143	138	0	250	73	0	16,2	31 50	145	13	8 0	255	72	0	,
of which: Loans collateralised by residential immovable property at amortised cost	4,214	19	9	9	0	4:	. 3	0	4,3	17 7	9	9	0	40	3	. 0	
of which: Credit for consumption at amortised cost	9,552	45	107	101	0	174	45	0	7,9	89 40	100	96	5 0	104	37	0	(
DEBT INSTRUMENTS other than HFT	93,290	177	346	340	0	726	182	0 8	93,2	45 297	361	354	4 0	724	197	0	7!
OFF-BALANCE SHEET EXPOSURES	17,837		8	7	0	18	2	0 :	17,5	70	9		в о	17	, ,	. 0	1

<sup>1/5</sup> for the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institution in the contractive and institution of the contrac



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance			ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		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
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
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)	1,699	148	101	53	1,151	132	1,692	146	113	52	1,156	70
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	39	25	17	17	22	8	32	23	16	16	15	7
Non-financial corporations	1,110	93	48	21	1,020	119	1,131	87	64	22	1,034	61
of which: small and medium-sized enterprises at amortised cost	847	29	30	12	788		863	31	46	13	791	
Households	550	30	35	15	109	5	529	35	33	14	106	1
DEBT INSTRUMENTS other than HFT	1,699	148	101	53	1,151		1,692	146	114	52	1,156	
Loan commitments given	11	0	0	0	0	0	9	0	0	0	0	0
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- performing exit criteria	0						0					

<sup>(1)</sup> 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>&</sup>lt;sup>©</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

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

			As of 31/						As of 30/			
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees kposures with e measures		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		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
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	o	0	0	0	0	0	o	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)	1,682	145	112	52	1,155	66	1,811	166	136	75	1,272	52
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	25	23	16	16	9	7	23	22	16	16	7	6
Non-financial corporations	1,199	81	64	20	1,083	58	1,360	100	88	43	1,212	45
of which: small and medium-sized enterprises at amortised cost	872	30	46	13	804		1,069	51	74	35	951	
Households	458	41	32	15	63	1	428	44	32	16	53	1
DEBT INSTRUMENTS other than HFT	1,682	146	113	52	1,155		1,811	167	136	76	1,272	
Loan commitments given	9	0	0	0	0	0	8	0	0	0	0	0
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					

<sup>(1)</sup> 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

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

Ī			AS OF 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		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>		Of which non- perform		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
A Agriculture forestry and fishing	5	3	3	5	1	0	5	3	3	5	1	0	4	3	3	4	1	0	4	3	3	4	1	0
B Mining and quarrying	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	522	13	13	522	21	0	473	10	10	473	24	0	476	10	10	476	23	0	474	11	11	474	21	0
D Electricity, gas, steam and air conditioning supply	1,093	37	37	1,093	16	0	1,052	35	35	1,052	25	0	1,062	35	35	1,062	25	0	1,099	32	32	1,099	21	0
E Water supply	45	0	0	45	0	0	504	0	0	504	3	0	513	0	0	513	3	0	581	0	0	581	4	0
F Construction	344	15	15	344	17	0	355	14	14	355	16	0	351	10	10	351	15	0	367	9	9	367	14	0
G Wholesale and retail trade	705	21	21	705	28	0	745	18	16	745	31	0	752	18	18	752	31	0	690	17	17	690	30	0
H Transport and storage	745	3	3	745	7	0	893	5	5	893	12	0	907	4	4	907	11	0	896	4	4	896	13	0
I Accommodation and food service activities	84	4	4	84	6	0	89	4	4	89	6	0	94	1	1	94	5	0	92	1	1	92	5	0
3 Information and communication	217	6	6	217	8	0	215	5	5	215	9	0	207	5	5	207	9	0	197	4	4	197	8	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	30,150	132	132	30,150	207	0	30,682	105	105	30,682	319	0	30,600	39	39	30,600	299	0	31,329	30	30	31,329	298	0
M Professional, scientific and technical activities	1,118	17	17	1,118	17	0	1,168	16	16	1,168	26	0	1,173	16	16	1,173	26	0	1,208	44	44	1,208	41	0
N Administrative and support service activities	635	4	4	635	9	0	633	3	3	633	10	0	678	3	3	678	11	0	770	3	3	770	11	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	9	0	0	9	1	0	8	0	0	8	1	0	8	0	0	8	1	0	8	0	0	8	1	0
Q Human health services and social work activities	232	8	8	232	11	0	247	8	8	247	14	0	252	8	8	252	14	0	255	8	8	255	14	0
R Arts, entertainment and recreation	128	1	1	128	3	0	128	1	1	128	4	0	128	1	1	128	3	0	125	1	1	125	3	0
S Other services	65	1	1	65	2	0	61	3	1	61	3	0	60	3	3	60	3	0	43	3	3	43	3	0
Loans and advances	36 103	268	268	36 103	354	0	37 259	230	226	37 259	503	0	37 266	156	156	37.266	479	0	38 140	170	170	38 140	488	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



## Information on loans and advances subject to legislative and non-legislative monariors and public purantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Enverboge:elischaf des-Frinstrappep nibrl 8.Co. KG

İ								As of 30	/09/2020															As of 31	/12/2020							
	Gross	canying amount								airment, accumul	lated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								aliment, accumu	lated regative chi	inges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums with forbanince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: suposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: soposures with forbarance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	235	235	0		0			3	3		0	0		0		0	114	114	0		0		0	2	2	0		0	0	0		
	42	42	0	۰	0	۰	0	1	1	0	0	0		0	۰	0	11	11	0		0	0	0	0	۰	0		0	0	٥	0	۰
of which: Collateralised by residential immovable property		0	0	۰	0		0		0	0	0	0		0	۰	0	0	0	0	۰	0		0	0	۰	0		0	0	0		
of which: Non-financial corporations	66	68	0		0		0	2	1	0	0	0		0		0	102	102	0		0	0	0	2	2	0	0	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	60	60	0		0	۰	0	1	1	0	0	0		0		0	45	45	0	0	0	0	0	1	1	0	0	0	0	0	0	۰
of which: Collateralised by commercial immovable property	6	6	0		0		0		0	0	0	0	0	0	0	0	0	0	0		0		0	0		0		0	0	0	0	۰

								As of 3	0/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi	ing			Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely 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 forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeamings 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 guirantee received in the contact of the COVID-19 crisis	
	217	216		0	1	0	1			0	0	0		0	0	۰	424	423	0	0	1	0	1	12	11	0		1	0	1		۰
of which: Households	127	127		0	1	۰	1	6	5	0	0	0	۰	0	0	0	152	151		0	1	0	0	6	s	٥	0	1	0	0		۰
of which: Collateralised by residential immovable property		0	0		۰		0		0	0	٥	0		0		۰	0	۰	0	۰	0			0	۰	0	0	0	0	0	0	۰
of which: Non-financial corporations	90	90	0		۰		0	2	2	0	٥	0		0		۰	146	146	0	۰	0		۰	5	4	0	0	0	0	0	0	۰
	69	69	0		0	۰	0	2	2	0	0	0		0	0	۰	118	116	0	۰	0	0	0	4	3	0		0	0	0	0	۰
of which: Collateralised by commercial immovable property		0	0		0		0		0	0	0	0		0			6	6	0		0		0	0		0		0	0	0	0	

Ī								As of 30)	(09/2020															As of 31	1/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													×	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbeinince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performs	ng Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums with forbeinince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpaired (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbarrance 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
Newly originated loans and advances subject to public guarantee schemes	311	311	0	0	0		۰	1	1	0	۰	0	۰	0	293	٥	331	329	0		3	0	3	3	3	0		0		0	312	3
of which: Households	39	39			۰			۰				0				0	45	45						0	۰							0
of which: Collateralised by residential immovable property		0			0			۰	0			0				0	0							0								0
of which: Non-financial corporations	272	272	0		0		0	1	1	0	0	0		0	256	0	286	293	0		3	۰	3	3	3	0		٥	0	0	269	3
of which: Small and Medium-sized Enterprises	212	211			0			1	1			0				۰	220	217			3			2	2			0				3
of which: Collaboralised by commercial immovable property		0			0			۰	0			0				۰	0				0			0				0				



## nation on loans and advances subject to legislative and non-regislative monatoria and public quarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Ewerbogestichtaft der S-Finanzoppe mich 8. Co. KG

İ								As of 31,	/03/2021															As of 30	/06/2021							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount														sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not oradit- impaired (Stage 2)	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposuns with forbasince massures	Of which: Instruments with significant increase in credit risk since initial recognition but rot credit- impaired (Stage 2)		ng Of which: suposures with forbeirance 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	Enflows to non- performing exposures		Performing	Of which: exposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: soposums with forbeirance 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 credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ig 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
Loans and advances subject to active EBA-compliant monitoria	101	101	0		0		0	2	2	0	۰	0		0	0	0	0		0	0	0	0	۰	0	۰	0	0	0	0	0	0	
of which: Households	3	3	0		0		0	0	0	0		0		0	0	0	0		0	0	0	0		0		0		0	0		0	
of which: Collaboratised by residential immovable property	۰		0		0		0	0	0	0	۰	0		0	0	0	0		0		0	0	۰	0		0			0		0	
of which: Non-financial corporations	96	98	0		0		0	2	2	0	0	0	0	0	0	0	0		0	0	0	0	0	0		0		0	0		0	۰
of which: Small and Medium-sized Enterprises	42	42	0	0	0		0	1	1	0		0	0	0	0	0	0	۰	0	0	0	0		0		0	0	0	0	0	0	۰
of which: Collaboratised by commercial immovable property	۰	0	0		0		0	0	0	0		0	0	0	0	0	0		0	0	0	0		0		0			0		0	۰

								As of 31	(03/2021															As of 30	/05/2021							
	Gross	carrying amoun	t.						Accumulated im	salment, accumu	lated negative char	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated impa	sirment, accum	slated negative char	ges in fair valu	e due to credit ris	ů.	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform													Performing			Non-perform											
(min ELR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarence measures	Cof which: Unlikely to pay that are not past-due or past-due <= 90 days			eoposures with	Instruments		exposures with	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 forbeasings measures	Of which: Instruments with significant increase in credit raik 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			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	429	417	۰	۰	2	۰	1	11	10	٥	۰	1	۰	٥	0	1	503	500	0	۰	3	0	2	13	11	۰	۰	2	0	1		۰
of which: Households	152	150	0	0	2		1	6	5	0		1		0	0	1	147	144	0	0	2	0	1	6	s	0		1	0			
of which: Collaboralised by residential immovable property	۰	0	0	۰	0	۰	0	0		0		0		0	0	0	0				0	0	۰	0		0	0	0	0	۰		
of which: Non-financial corporations	144	144	0	۰	0		0	4	4	0				0	0	0	234	233	0	0	1	0	1	6	s	0	0	0	0	۰	0	
of which: Small and Medium-sized Enterprises	116	115	0		0		0	4	3	0	۰	0	۰	0	0	0	151	150	0		0	0	۰	5	4	0		0	0	۰		۰
of which: Collaboratised by commercial immovable property	5	5	0		0		0	0	0	0		0		0	0	0	5	5	0		0	0	۰	0		0		0	0	۰		

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered															*	Micomum amount of the guarantee that can be considered	Gross carrying amount
		Performing						]				ing					Performing															
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could mik 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 measures	Of which: Instruments with significant increase in could risk since initial ricognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pa that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wi forbeasings measures	Of which: thristruments with significant increase in credit raik 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: exposums w forbearance measures	Of which: instruments with significant increase in credit raik 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 contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	366	363			2		2	4	4	0		0		0	345	0	387	384	٥		2	0	2	4	4	0		۰	0	0	366	0
of which: Households	60	60			0				0			0				0	65	65			0			0	0			0				0
of which: Collateralised by residential immovable property	0				0			۰	0			0				۰	0	۰			0			0	0							0
of which: Non-financial corporations	306	303	0		2	0	2	4	4	0		0	0	0	287	0	321	338	0		2	0	2	4	4	0	0	0	0	0	302	0
of which: Small and Medium-sized Enterprises	224	222			2			2	2			0				0	236	234			2			2	2			0				0
of which: Collaboralised by commercial immovable property									0			0				0	0				0			0				۰				