



2021 EU-wide Transparency Exercise

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.

2021 EU-wide Transparency Exercise

Key Metrics

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(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
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

2021 EU-wide Transparency Exercise

Leverage ratio

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,149	4,232	4,243	4,371	C 47.00 (r310,c010)	
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)	
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]	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	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, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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) ²	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 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
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	

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

² 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

(mH 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 ¹	0	-4	0	0
Of which restructuring ²	0	-18	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mBn EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
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)(i);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 assets¹	79,460				78,511				78,626				79,511					
TOTAL ASSETS	91,110				90,284				96,619				96,132				IAS 1.9(a), IAS 6	

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

(mBn EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾															
		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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	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)												
	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 amortised cost	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)												
	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)												

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	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(l)
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 ¹	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

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		6	896	819	667	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	394	240	290	501	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		81,380	81,700	87,883	87,380	

2021 EU-wide Transparency Exercise

Market Risk

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)	SA		1M										1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
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							
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	0	0	0	0	0							0	0	0	0							
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	0	
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
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							
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	0	0	0	0	0							0	0	0	0							
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	0	

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

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
Consolidated data							
Central governments or central banks	11,175	11,425	0	10,209	10,450	0	
Regional governments or local authorities	4,338	4,685	1,074	4,332	4,685	1,119	
Public sector entities	1,854	1,806	0	1,607	1,760	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	382	382	0	432	432	0	
Institutions	4,290	3,412	40	2,187	2,276	51	
Corporates	191	123	121	200	166	160	
of which: SME	91	72	72	86	74	73	
Retail	4,999	1,882	1,412	5,284	1,970	1,477	
of which: SME	77	9	5	3	1	1	
Secured by mortgages on immovable property	54	54	20	51	51	19	
of which: SME	24	24	10	20	20	8	
Exposures in default	27	9	13	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 corporates with a < 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	365	365	331	361	361	337	
Equity	25	25	25	24	24	24	
Other exposures	126	126	126	104	104	104	
Standardised Total ⁴	28,027	24,687	3,175	25,206	22,642	3,297	44

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
GERMANY							
Central governments or central banks	11,175	11,425	0	10,209	10,446	0	
Regional governments or local authorities	4,338	4,685	1,074	4,332	4,646	1,119	
Public sector entities	1,998	1,750	0	1,551	1,704	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	4,290	3,412	40	2,175	2,267	50	
Corporates	190	121	120	187	152	152	
of which: SME	91	72	72	86	74	73	
Retail	4,972	1,876	1,405	5,273	1,966	1,474	
of which: SME	63	2	1	3	1	1	
Secured by mortgages on immovable property	49	49	19	46	46	17	
of which: SME	19	19	7	15	15	4	
Exposures in default	27	9	13	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 corporates with a < 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	228	211	211	221	221	210	
Equity	25	25	25	24	24	24	
Other exposures	126	126	126	104	104	104	
Standardised Total ⁴			70			104	83

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
NETHERLANDS							
Central governments or central banks	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	1	1	1	2	1	1	
of which: SME	0	0	0	0	0	0	
Retail	1	0	0	1	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	5	5	3	5	5	3	
of which: SME	5	5	3	5	5	3	
Exposures in default	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	18	18	18	19	19	18	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁴			0			0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
FRANCE							
Central governments or central banks	0	0	0	0	5	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	56	56	0	56	56	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Retail	1	0	0	1	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	11	11	11	11	11	11	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁴			0			0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2020				As of 31/12/2020			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
LUXEMBOURG							
Central governments or central banks	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	6	6	6	7	7	7	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁴			0			0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

^[2] Total value adjustments and provisions over country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	15,593	15,625	0		15,246	15,462	0	
	Regional governments or local authorities	4,379	4,355	1,185		4,257	4,546	1,241	
	Public sector entities	1,205	1,265	0		1,390	1,561	0	
	Multilateral Development Banks	200	40	0		0	0	0	
	International Organisations	780	780	0		693	693	0	
	Institutions	3,456	3,331	44		1,733	2,278	49	
	Corporates	171	140	340		714	214	203	
	of which: SME	90	77	77		92	80	68	
	Retail	5,488	1,559	1,454		5,669	2,054	1,240	
	of which: SME	2	0	0		7	1	0	
	Secured by mortgages on immovable property	49	49	19		48	47	18	
	of which: SME	20	20	8		20	20	8	
	Exposures in default	28	8	10	10	29	11	15	17
	Items associated with particularly high risk	3	1	1		2	1	2	
	Covered bonds	393	393	0		393	393	0	
Claims on institutions and corporates with a 4Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		360	360	340		388	388	405	
Equity		25	25	25		25	25	25	
Other exposures		102	102	102		105	105	105	
Standardised Total ⁴		31,817	28,677	3,315	34	36,251	27,781	3,593	31

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Standardised Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	15,593	15,625	0		15,246	15,462	0	
	Regional governments or local authorities	4,379	4,407	1,171		4,257	4,546	1,133	
	Public sector entities	1,071	1,231	0		1,257	1,427	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,428	3,283	38		1,711	2,236	40	
	Corporates	189	139	139		312	214	203	
	of which: SME	89	77	77		92	80	68	
	Retail	5,654	1,451	1,451		5,686	2,050	1,537	
	of which: SME	2	0	0		7	1	0	
	Secured by mortgages on immovable property	44	44	15		42	42	15	
	of which: SME	15	15	6		13	13	6	
	Exposures in default	28	8	10	21	29	11	15	22
	Items associated with particularly high risk	3	1	1		2	1	2	
	Covered bonds	393	393	0		393	393	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		225	225	214		245	245	274	
Equity		25	25	25		25	25	25	
Other exposures		102	102	102		105	105	105	
Standardised Total ⁴					151				78

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	17		18	18	17	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	100	100	100		100	100	100	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		11	11	14		12	12	14	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		7	7	7		7	7	7	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

[illegible]

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

[illegible]

(1) *Original exposure* – unlike Exposure value – is reported before taking into account any effort due to credit conversion factors or credit risk mitigation techniques (e.g., substitution efforts).

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes account credit risk adjustments.

[illegible]

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA6) and other own funds reductions related to the exposures, but includes overall credit risk adjustments

[illegible]

(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 securitisation exposures, additional valuation adjustments (AIVs) and other own funds reductions related to the exposures, but includes general profit risk adjustments.

[illegible]

(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 securitisations exposures, additional valuations adjustments (AIVs) and other own funds reductions related to the exposures, but it includes general credit risk provisions.

[illegible]

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

⁽³⁾ 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).

⁽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).

⁽³⁾ 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).

⁽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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
		(m EUR, %)															
POLAND	Central banks and central governments	63	0	63	13	0	0	63	0	63	13	0	0				
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates	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				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	1	0	1	1	0	0	1	0	1	1	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	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	0	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(m EUR, %)																	
CANADA	Central banks and central governments	164	0	164	30	0	0	155	0	155	38	0	1				
	Institutions	781	0	781	177	0	0	771	0	771	175	0	1				
	Corporates	34	0	34	12	0	0	34	0	34	12	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	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
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 (i.e., substitution effects).

		IRB Approach																
		As of 30/09/2020						As of 31/12/2020										
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted						Of which: defaulted						Of which: defaulted				
(m EUR, %)																		
Other Countries	Central banks and central governments	220	0	0	0	220	0	0	0	0	228	0	0	228	0	0	0	0
	Institutions	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	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		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 conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted		
												Of which: defaulted	Of which: defaulted
(m EUR, %)													
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	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	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 (i.e., substitution effects).

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
Country of Counterpart 9	(m EUR, %)																
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub Total																	

		IRB Approach															
		As of 31/03/2021						As of 30/06/2021									
		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)															
Consolidated data	Central banks and central governments	730	0	766	68	0	0	712	0	751	97	0	0	0	0	0	0
	Institutions	7,656	1	7,566	1,250	0	6	6,940	1	6,762	1,196	0	6	0	0	0	0
	Corporates	54,037	198	49,238	17,858	0	217	54,112	211	49,588	17,699	0	266	0	0	0	0
	Corporates - Of Which: Specialised Lending	21,166	17	20,689	8,271	0	66	22,688	15	21,265	8,415	0	63	0	0	0	0
	Corporates - Of Which: SME	10,667	86	9,673	3,437	0	79	10,694	105	9,611	3,317	0	76	0	0	0	0
	Retail	18,455	121	15,999	5,914	128	183	18,960	120	16,777	5,565	46	166	0	0	0	0
	Retail - Secured on real estate property	2,932	5	2,915	584	6	11	3,021	5	3,011	399	0	10	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	130	1	121	61	3	2	122	4	121	40	0	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,802	4	2,794	523	3	9	2,899	1	2,890	320	0	8	0	0	0	0
	Retail - Qualifying Revolving	5,566	2	5,566	498	5	8	5,975	2	6,008	502	0	7	0	0	0	0
	Retail - Other Retail	9,957	114	9,330	4,832	117	165	9,954	113	9,678	4,703	46	149	0	0	0	0
	Retail - Other Retail - Of Which: SME	705	11	574	340	29	14	720	12	557	271	0	13	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	9,252	102	8,756	4,493	88	151	9,234	102	9,121	4,432	46	136	0	0	0	0
	Equity	185	0	185	242	0	0	187	1	187	235	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³				25,564							25,602						

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

IRB Approach												
As of 31/03/2021												
Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
(in EUR, %)												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,273	1	1,296	263	0	6	691	1	723	182	5	
Corporates	40,626	137	36,292	12,628	0	404	40,839	154	36,526	12,634	0	
Corporates - Of Which: Specialised Lending	11,031	7	10,617	4,893	0	95	11,394	7	10,631	4,946	0	
Corporates - Of Which: SME	9,976	86	8,985	3,153	0	135	9,963	105	8,895	3,017	0	
Retail	18,335	120	15,500	5,983	128	236	18,956	119	16,640	5,540	46	
Retail - Secured on real estate property	2,889	5	2,871	573	6	30	2,986	5	2,966	353	0	
Retail - Secured on real estate property - Of Which: SME	130	1	121	61	3	4	133	1	122	40	0	
Retail - Secured on real estate property - Of Which: non-SME	2,758	4	2,750	512	3	27	2,852	4	2,844	313	0	
Retail - Qualifying Revolving	5,947	2	5,947	496	5	27	5,956	2	4,675	501	0	
Retail - Other Retail	9,319	113	9,294	4,814	117	189	9,924	113	9,640	4,686	46	
Retail - Other Retail - Of Which: SME	704	11	574	340	29	27	720	12	557	271	0	
Retail - Other Retail - Of Which: non-SME	4,615	102	4,720	4,474	88	142	5,204	101	5,083	4,415	46	
Equity	183	0	183	238	0	0	186	1	186	233	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
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).

			IRB Approach											
			As of 31/03/2021						As of 30/06/2021					
			Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted	Of which: default-in-progress				Of which: defaulted	Of which: default-in-progress			
(in EUR, %)														
NETHERLANDS	Central banks and central governments		6	0	6	0	0	5	0	5	0	0	0	
	Institutions		466	0	466	78	0	358	0	358	68	0	0	
	Corporates		4,758	7	4,594	1,755	0	42	5,008	4,790	1,790	0	42	
	Corporates - Of Which: Specialised Lending		3,126	7	3,067	1,172	0	28	3,190	6	3,130	1,167	0	
	Corporates - Of Which: SME		364	0	364	105	0	30	360	0	356	128	0	
	Retail		1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail		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	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	
	Equity		0	0	0	1	0	0	0	0	0	0	0	
	Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	
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).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
FRANCE	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	595	0	21	2,316	0	2,312	598	0	21
	Corporates - Of Which: Specialised Lending	1,988	0	1,988	599	0	15	1,994	0	1,994	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	6	0	5	1	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	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
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).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)													
LUXEMBOURG	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	26	3,413	0	3,394	1,239	0	26	0
	Corporates - Of Which: Specialised Lending	2,751	0	2,742	994	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	0	0	2	0	1	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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).

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(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)

[illegible]

(min EUR)

(min EUR)

[illegible]

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	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 - 3M]	Others	10	10	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		38	38	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		15	15	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		161	161	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		83	83	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		45	45	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		80	80	0	0	0	0	0	0	0	0	0	0	0	
Total		432	432	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 counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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 Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

[illegible]

(min EUR)

[illegible]

45

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	31	31	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		10	10	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		105	105	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		136	136	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		65	65	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		213	213	0	0	0	0	0	0	0	0	0	0	
Total		648	648	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 counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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 Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)	As of 30/09/2020									As of 31/12/2020										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³					
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3					
Cash balances at central banks and other demand deposits	11,370	0	0	0	0	0	0	0	0	0	10,527	0	1	1	0	1	0	0	0	0
Debt securities (including at amortised cost and fair value)	15,243	0	0	0	0	1	0	0	0	0	15,519	0	0	0	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	0	0	0
General governments	3,976	0	0	0	0	0	0	0	0	0	4,230	0	0	0	0	0	0	0	0	0
Credit institutions	8,471	0	0	0	0	0	0	0	0	0	8,247	0	0	0	0	0	0	0	0	0
Other financial corporations	2,216	0	0	0	0	0	0	0	0	0	2,528	0	0	0	0	0	0	0	0	0
Non-financial corporations	580	0	0	0	0	0	0	0	0	0	515	0	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	0	170	170	60,584	132	415	405	0	749	198	0	140	140
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,193	0	0	0	0	1	0	0	0	0	552	0	0	0	0	1	0	0	0	0
Credit institutions	3,452	40	1	1	0	47	0	0	0	0	1,777	0	0	0	0	38	0	0	0	0
Other financial corporations	4,713	1	49	49	0	19	36	0	13	13	5,532	0	47	47	0	35	35	0	12	12
Non-financial corporations	36,103	309	268	268	0	252	103	0	142	142	37,259	55	230	226	0	414	89	0	123	123
of which: small and medium-sized enterprises at amortised cost	16,906	271	152	152	0	134	65	0	83	83	17,953	54	136	132	0	226	56	0	72	72
of which: Loans collateralised by commercial immovable property at amortised cost	21,422	309	90	90	0	136	38	0	41	41	23,052	53	75	75	0	252	31	0	39	39
Households	15,070	63	135	128	0	252	80	0	14	14	15,463	76	138	131	0	262	72	0	6	6
of which: Loans collateralised by residential immovable property at amortised cost	3,900	12	11	9	0	29	3	0	6	6	4,054	14	10	10	0	42	3	0	4	4
of which: Credit for consumption at amortised cost	9,330	49	86	82	0	186	45	0	0	0	9,484	53	101	96	0	183	44	0	0	0
DEBT INSTRUMENTS other than HFT	87,143	413	452	445	0	571	219	0	170	170	86,630	132	415	405	0	750	198	0	141	141
OFF-BALANCE SHEET EXPOSURES	18,462		7	7	0	13	2	0	1	1	17,728		7	7	0	19	2	0	1	1

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ 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 F 18.00 / F 19.00), 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.⁽⁵⁾ 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	16,878	0	1	1	0	2	0	0	0	0	15,696	0	1	1	0	1	0	0	0	0
Debt securities (including at amortised cost and fair value)	14,889	0	0	0	0	0	0	0	0	0	14,952	0	0	0	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	0	0	0
General governments	4,186	0	0	0	0	0	0	0	0	4,341	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,948	0	0	0	0	0	0	0	0	7,917	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,243	0	0	0	0	0	0	0	0	2,201	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	511	0	0	0	0	0	0	0	0	493	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	61,524	177	345	340	0	723	182	0	86	62,597	297	360	353	0	723	197	0	75	0	75
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	525	0	0	0	0	0	0	0	0	555	0	0	0	0	1	0	0	0	0	0
Credit institutions	1,879	0	0	0	0	35	0	0	0	1,483	0	0	0	0	35	0	0	0	0	0
Other financial corporations	6,212	0	45	45	0	34	34	0	11	6,188	0	44	44	0	34	34	0	10	0	10
Non-financial corporations	37,266	107	156	156	0	405	74	0	68	38,140	247	170	170	0	398	90	0	99	0	99
of which: small and medium-sized enterprises at amortised cost	17,677	9	68	68	0	218	43	0	20	18,199	220	86	86	0	222	60	0	13	0	13
of which: Loans collateralised by commercial immovable property at amortised cost	23,126	4	30	30	0	250	19	0	9	28,906	203	34	34	0	283	19	0	11	0	11
Households	15,642	70	143	138	0	250	73	0	6	16,231	50	145	138	0	255	72	0	6	0	6
of which: Loans collateralised by residential immovable property at amortised cost	4,214	19	9	9	0	41	3	0	4	4,317	7	9	9	0	40	3	0	4	0	4
of which: Credit for consumption at amortised cost	9,552	45	107	101	0	174	45	0	0	7,989	40	100	96	0	104	37	0	0	0	0
DEBT INSTRUMENTS other than HFT	93,290	177	346	340	0	726	182	0	86	93,245	297	361	354	0	724	197	0	75	0	75
OFF-BALANCE SHEET EXPOSURES	17,837		8	7	0	18	2	0	1	17,570		9	8	0	17	2	0	1	0	1

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

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

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

(4) 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 FTR framework (templates F 18.00 / F 19.00), 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 FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
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 ²												
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					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), 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

Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
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 ²												
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					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), 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

(m€ EUR)	AS OF 30/09/2020							AS OF 31/12/2020							AS OF 31/03/2021							AS OF 30/09/2021										
	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹				
A Agriculture, forestry and fishing	5	3	3	0	5	0	0	5	3	3	0	5	0	0	4	3	3	0	4	1	0	4	3	3	0	3	0	3	0	1	0	
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
C Manufacturing	522	13	13	0	522	21	0	473	10	10	0	472	473	24	0	476	10	10	476	10	11	11	474	11	11	474	21	0	0	0	0	
D Electricity, gas, steam and air conditioning supply	1,093	37	37	0	1,093	16	0	1,052	35	35	0	1,052	25	0	1,062	35	35	1,062	25	0	1,099	32	32	1,099	21	0	0	0	0	0	0	
E Water supply	45	0	0	0	45	0	0	504	0	0	0	504	3	0	513	0	0	513	3	0	581	0	0	581	4	0	0	0	0	0	0	
F Construction	344	15	15	344	17	0	0	355	14	14	355	16	0	0	351	10	10	351	15	0	367	9	9	367	14	0	0	0	0	0	0	
G Wholesale and retail trade	705	21	21	705	28	28	0	745	18	18	745	31	0	0	752	18	18	752	31	0	690	17	17	690	30	0	0	0	0	0	0	
H Transport and storage	745	3	3	745	7	0	0	893	5	5	893	12	0	0	907	4	4	907	11	0	896	4	4	896	13	0	0	0	0	0	0	
I Accommodation and food service activities	84	4	4	84	6	0	0	89	4	4	89	6	0	0	94	1	1	94	5	0	92	1	1	92	5	0	0	0	0	0	0	
J Information and communication	217	6	6	217	8	0	0	215	5	5	215	9	0	0	207	5	5	207	9	0	197	4	4	197	8	0	0	0	0	0	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	0	0	0	0	0	0	0	
L Real estate activities	30,150	132	132	30,150	207	0	0	30,682	105	105	30,682	319	0	0	30,600	39	39	30,600	299	0	31,329	30	30	31,329	298	0	0	0	0	0	0	0
M Professional, scientific and technical activities	1,118	17	17	1,118	17	0	0	1,168	16	16	1,168	26	0	0	1,173	16	16	1,173	26	0	1,208	44	44	1,208	41	0	0	0	0	0	0	0
N Administrative and support service activities	635	4	4	635	9	0	0	633	3	3	633	10	0	0	678	3	3	678	11	0	770	3	3	770	11	0	0	0	0	0	0	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	0	0	0	0	0	0	0	
P Education	9	0	0	9	1	0	0	8	0	0	8	1	0	0	8	0	0	8	1	0	8	0	0	8	1	0	0	0	0	0	0	0
Q Human health services and social work activities	232	8	8	232	11	0	0	247	8	8	247	14	0	0	252	8	8	252	14	0	255	8	8	255	14	0	0	0	0	0	0	0
R Arts, entertainment and recreation	128	1	1	128	3	0	0	128	1	1	128	4	0	0	128	1	1	128	3	0	125	1	1	125	3	0	0	0	0	0	0	0
S Other services	65	1	1	65	2	0	0	61	3	3	61	3	0	0	60	3	3	60	3	0	43	3	3	43	3	0	0	0	0	0	0	0
Loans and advances	36,103	268	268	36,103	354	0	0	37,259	230	226	37,259	503	0	0	37,266	156	156	37,266	479	0	38,140	170	170	38,140	488	0	0	0	0	0	0	0

⁽¹⁾ 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 opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

[illegible][illegible][illegible]

