



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG
<b>LEI Code</b>	391200EEGLNXBBCVKC73
<b>Country Code</b>	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.

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### Leverage ratio

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,843	3,948	3,955	3,950	C 47.00 (r0320,c0010)	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	3,843	3,948			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,714	45,880	48,069	46,505	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,714	45,880			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.78%	8.61%	8.23%	8.49%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.78%	8.61%			[A.2]/[B.2]	



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Overview of Risk exposure amounts

Erwerbgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>[1]</sup>	16,572	13,083	12,617	13,128	C 02.00 (f0040, c0010) - [C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)]
Of which the standardised approach	2,521	1,917	2,563	2,715	C 02.00 (f0060, c0010) - [C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	8,157	8,244	7,770	7,302	C 02.00 (f0250, c0010) - [C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,213	2,173	2,031	2,956	C 02.00 (f0310, c0010) - [C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001)]
Of which equity IRB	427	524	0	0	C 02.00 (f0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>[2]</sup>	19	17	17	17	C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 02.00 (f0460, c0010)]
Credit valuation adjustment - CVA	35	35	6	71	C 02.00 (f0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (f0490, c0010)
Securitisation exposures in the banking book (after the cap)	22	10	0	0	C 02.00 (f0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>[3]</sup>	0	0	0	0	C 02.00 (f0520, c0010) - [C 002.00.a (f755, c010) + C 002.00.a (f7770, c010)]
Of which the standardised approach	0	0	0	0	C 02.00 (f0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (f0580, c0010) + C 002.00.a (f755, c010)
Of which securitisations and resecritisations in the trading book	0	0	0	0	C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0450)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (f0680, c0010)
Operational risk	1,184	1,204	2,864	2,864	C 02.00 (f0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (f0600, c0010)
Of which standardised approach	0	0			C 02.00 (f0610, c0010)
Of which advanced measurement approach	1,184	1,204			C 02.00 (f0620, c0010)
Other risk exposure amounts <sup>[1]</sup>	41	180	90	2	C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - [C 002.00.a (f755, c010) + C 002.00.a (f7770, c010)]
Total risk exposure amount pre-floor			15,594	16,081	
Floor adjustment			0	0	C 02.00 (f0035, c0010)
Total	17,873	14,528	15,594	16,081	

[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.

[3] In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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Erwerbgesellschaft der 5-Finanzgruppe mbH & Co. KG

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,859	1,861	367	716
Of which debt securities income	91	127	40	83
Of which loans and advances income	1,193	1,010	235	469
Interest expenses	712	747	120	234
(Of which deposits expenses)	443	395	64	118
(Of which debt securities issued expenses)	69	92	24	48
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	24	24	16	26
Net Fee and commission income	163	341	81	161
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	112	145	2	1
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	4	-20	7	15
Gains or (-) losses from hedge accounting, net	-2	-7	2	4
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	4	-67	3	-37
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,451</b>	<b>1,531</b>	<b>358</b>	<b>653</b>
(Administrative expenses)	640	653	175	331
(Cash contributions to resolution funds and deposit guarantee schemes)	18	18	8	15
(Depreciation)	19	41	5	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	60	222	21	27
(Payment commitments to resolution funds and deposit guarantee schemes)	0	63	0	0
(Commitments and guarantees given)	-3	-3	11	15
(Other provisions)	63	162	10	12
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	6	0	0
Of which restructuring <sup>2</sup>	0	-13	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	160	200	25	50
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	150	120	32	75
(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)	-2	-1	-3	-9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	2	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	5	9	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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>412</b>	<b>288</b>	<b>94</b>	<b>154</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>251</b>	<b>158</b>	<b>71</b>	<b>114</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>251</b>	<b>158</b>	<b>71</b>	<b>114</b>
Of which attributable to owners of the parent	251	158	71	114

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise  
 Total Assets: fair value and impairment distribution  
 Erwerbgsellschaft der S-Finanzgruppe mbH & Co. KG

(mm EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	10,438				5,343				6,342				5,545				IAS 1.54 (f)	
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(b); 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	245	0	0	0	221	0	0	0	221	0	0	0	196	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	47,091				39,987				41,152				41,172					
<b>TOTAL ASSETS</b>	<b>57,775</b>				<b>45,751</b>				<b>47,915</b>				<b>46,913</b>				IAS 1.9(a); XI 6	

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

(mm EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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	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)

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

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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	0	0	0	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>	50,339	39,563	41,477	40,522	Accounting Directive art 8(3)
Derivatives – Hedge accounting	250	267	250	271	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	714	788	722	685	IAS 37.10; IAS 1.54(l)
Tax liabilities	37	15	67	6	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	1,541	520	707	670	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
<b>TOTAL LIABILITIES</b>	<b>52,881</b>	<b>41,154</b>	<b>43,223</b>	<b>42,154</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>4,895</b>	<b>4,596</b>	<b>4,692</b>	<b>4,759</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>57,775</b>	<b>45,751</b>	<b>47,915</b>	<b>46,913</b>	IAS 1.IG6

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

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Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		250	267	250	271	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	1,999	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,416	919	2,542	2,247	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,227	786	1,836	2,037	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,935	1,673	1,671	1,615	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	149	157	168	184	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,690	1,294	1,675	1,278	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	467	737	817	518	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,550	5,547	5,539	5,184	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,945	5,032	4,874	4,558	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,058	25,441	25,418	25,571	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,624	20,080	20,239	20,532	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		4,691	4,690	4,632	4,626
Of which: Subordinated Debt securities issued		232	228	229	230	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>50,589</b>	<b>39,831</b>	<b>41,726</b>	<b>40,793</b>	

2025 EU-wide Transparency Exercise

Market Risk

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	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				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				TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) 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	MULTIPLICATION FACTOR (ms) 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				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	
Equities	0	0	0	0	0	0							0	0	0	0								0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								0	
Commodities risk	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	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	
Equities	0	0	0	0	0	0							0	0	0	0								0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								0	
Commodities risk	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	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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		4,527	4,743	0	0	4,507	4,621	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		1,530	1,830	994	0	1,734	2,034	1,012	0
Public sector entities		719	775	0	0	738	779	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organizations		620	620	0	0	431	431	0	0
Institutions		5,184	5,211	304	0	4,320	4,399	311	0
Corporates		159	149	84	0	84	75	45	0
of which: SME		87	87	73	0	0	0	0	0
Retail		1,807	1,283	962	0	1,096	588	441	0
of which: SME		2	2	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		14	14	0	0	14	14	0	0
of which: SME		14	14	0	0	14	14	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		212	212	0	0	212	212	0	0
Claims on institutions and corporates with a ST credit assessment		176	176	121	0	157	157	105	0
Collective Investments Undertakings (CIU)		4	4	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		18,781	18,930	2,527	40	18,776	19,096	3,923	35

<sup>(1)</sup> 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. a substitution effect).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original measure or Top 10 countries covered by original measure, whichever is the higher.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		4,527	4,743	0	0	4,507	4,621	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		1,530	1,830	994	0	1,734	2,034	1,012	0
Public sector entities		719	775	0	0	738	779	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organizations		620	620	0	0	431	431	0	0
Institutions		5,184	5,211	304	0	4,320	4,399	311	0
Corporates		159	149	84	0	84	75	45	0
of which: SME		87	87	73	0	0	0	0	0
Retail		1,807	1,283	962	0	1,096	588	441	0
of which: SME		2	2	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		14	14	0	0	14	14	0	0
of which: SME		14	14	0	0	14	14	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		212	212	0	0	212	212	0	0
Claims on institutions and corporates with a ST credit assessment		176	176	121	0	157	157	105	0
Collective Investments Undertakings (CIU)		4	4	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		18,781	18,930	2,527	40	18,776	19,096	3,923	35

<sup>(1)</sup> 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. a substitution effect).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original measure or Top 10 countries covered by original measure, whichever is the higher.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organizations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> 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. a substitution effect).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original measure or Top 10 countries covered by original measure, whichever is the higher.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		163	163	0	0	162	162	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organizations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		25	25	13	0	25	25	13	0
of which: SME		0	0	0	0	0	0	0	0
Retail		1	1	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		18	18	14	0	16	16	12	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> 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. a substitution effect).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original measure or Top 10 countries covered by original measure, whichever is the higher.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organizations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		18	18	14	0	16	16	12	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardized Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

<sup>(1)</sup> 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. a substitution effect).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original measure or Top 10 countries covered by original measure, whichever is the higher.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multi-lateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	25	25	0	0	25	25	0	
	of which: SME	0	0	0	0	0	0	0	
	Real estate	1	1	0	0	1	1	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	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	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0		

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multi-lateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Real estate	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	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	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0		

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multi-lateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Real estate	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	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	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0		

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		5,674	5,674	0	0	4,711	4,636	0	0
Central governments or central banks		2,005	2,005	1,013	0	1,970	2,377	1,012	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		435	435	0	0	450	450	0	0
Institutions		4,306	4,256	889	0	4,029	4,016	295	0
Corporates		94	89	49	0	142	303	274	0
Retail		31	31	2	0	11	3	2	0
of which: SME		1,055	559	260	0	1,051	548	255	0
of which: SME secured by mortgages on immovable property and ADC exposures		1	1	0	0	1	1	0	0
of which: SME secured by mortgages on immovable property and ADC exposures		4	4	2	0	4	4	2	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1	1	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		302	302	302	0	0	0	0	0
Covered bonds		179	179	0	0	208	208	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		136	136	94	0	149	150	92	0
Equity		178	178	163	0	174	174	164	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		15,725	15,647	2,571	0	14,389	14,392	2,724	23

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of higher order.  
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		5,674	5,674	0	0	4,711	4,636	0	0
Central governments or central banks		2,005	2,005	1,013	0	1,970	2,377	1,012	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		435	435	0	0	450	450	0	0
Institutions		34	34	0	0	35	35	0	0
Corporates		31	31	2	0	11	3	2	0
Retail		1,055	559	260	0	1,051	548	255	0
of which: SME		1	1	0	0	1	1	0	0
of which: SME secured by mortgages on immovable property and ADC exposures		4	4	2	0	4	4	2	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		1	1	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		302	302	302	0	0	0	0	0
Covered bonds		179	179	0	0	208	208	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		136	136	94	0	149	150	92	0
Equity		178	178	163	0	174	174	164	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		15,725	15,647	2,571	0	14,389	14,392	2,724	27

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	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 (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	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 (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	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	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	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 (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	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 (e.g. substitution effects)  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	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 (e.g. substitution effects)  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	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 (e.g. substitution effects)  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	53	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,555	0	4,566	650	0	0	4,082	0	4,087	468	0	0
	Corporates	25,893	483	25,739	7,505	0	215	26,029	626	25,888	7,762	0	353
	Corporates - Of Which: Specialized Lending	5,086	382	4,905	2,000	0	45	5,312	322	4,966	2,515	0	154
	Corporates - Of Which: SME	6,786	374	6,185	3,972	0	100	6,714	387	6,137	2,020	0	109
	Retail	16,006	102	16,034	5,213	0	220	20,776	51	20,920	2,175	0	121
	Retail - Secured on real estate property	4,249	8	4,234	626	0	34	4,444	12	4,427	682	0	35
	Retail - Secured on real estate property - Of Which: SME	130	1	132	70	0	8	134	2	134	70	0	5
	Retail - Secured on real estate property - Of Which: non-SME	4,080	7	4,073	556	0	26	4,250	10	4,243	612	0	30
	Retail - Qualifying Revolving	9,975	2	9,703	573	0	90	9,988	5	9,714	629	0	50
	Retail - Other Retail	8,682	122	8,487	4,214	0	124	2,344	37	2,146	862	0	87
	Retail - Other Retail - Of Which: SME	730	16	573	313	0	35	737	17	573	311	0	36
	Retail - Other Retail - Of Which: non-SME	7,952	106	7,914	3,901	0	89	1,607	20	1,572	550	0	51
Equity	400	0	400	427	0	0	539	0	539	524	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total <sup>(4)</sup>			14,061						12,776				

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	268	0	315	88	0	0	373	0	413	112	0	0
	Corporates	22,451	246	20,587	6,549	0	171	22,495	402	20,694	6,788	0	266
	Corporates - Of Which: Specialized Lending	4,133	7	3,596	1,679	0	15	4,217	148	3,660	2,812	0	77
	Corporates - Of Which: SME	6,127	174	5,746	3,846	0	97	6,063	187	5,713	3,876	0	107
	Retail	16,319	100	16,305	5,176	0	227	20,010	51	20,179	2,447	0	109
	Retail - Secured on real estate property	4,183	7	4,168	611	0	35	4,373	11	4,356	667	0	34
	Retail - Secured on real estate property - Of Which: SME	588	1	580	70	0	7	575	2	582	70	0	5
	Retail - Secured on real estate property - Of Which: non-SME	4,025	6	4,008	541	0	28	4,287	9	4,274	597	0	29
	Retail - Qualifying Revolving	9,599	2	9,488	569	0	30	9,972	5	9,899	625	0	49
	Retail - Other Retail	6,643	100	6,448	3,095	0	153	2,325	37	2,124	855	0	86
	Retail - Other Retail - Of Which: SME	3,200	16	3,12	313	0	35	737	17	572	311	0	35
	Retail - Other Retail - Of Which: non-SME	7,915	134	7,816	2,882	0	118	1,588	20	1,532	544	0	50
Equity	400	0	400	427	0	0	476	0	476	404	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total <sup>(4)</sup>			14,061						12,776				

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,441	160	1,400	498	0	35	1,483	159	1,437	536	0	39
	Corporates - Of Which: Specialized Lending	844	160	705	299	0	33	849	159	808	518	0	36
	Corporates - Of Which: SME	338	0	327	103	0	1	329	0	325	107	0	7
	Corporates - Of Which: non-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	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	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total <sup>(4)</sup>			14,061						12,776				

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,084	0	1,084	110	0	0	1,123	0	1,123	112	0	0
	Corporates	351	0	351	86	0	0	343	0	343	81	0	0
	Corporates - Of Which: Specialized 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
	Corporates - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	5	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	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	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	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	1	0	1	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total <sup>(4)</sup>			14,061						12,776				

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	410	0	410	58	0	0	413	0	413	54	0	0
	Corporates	615	0	337	95	0	2	630	0	352	108	0	1
	Corporates - Of Which: Specialized Lending	94	0	88	22	0	0	91	0	85	21	0	0
	Corporates - Of Which: SME	279	0	8	3	0	1	282	0	11	4	0	1
	Corporates - Of Which: non-SME	3	0	3	1	0	0	2	0	2	1	0	0
	Retail	2	0	2	0	0	0	2	0	2	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	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	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total <sup>(4)</sup>			14,061						12,776				

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, '0)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
SWITZERLAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	580	0	580	114	0	3	0	3	1	0	0	
	Corporates	102	0	102	24	0	100	0	100	24	0	0	
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	
	Retail	38	0	38	5	0	15	0	15	2	0	0	
	Retail - Secured on real estate property	12	0	12	1	0	12	0	12	1	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	12	0	12	1	0	12	0	12	1	0	0	
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	1	0	0	
	Retail - Other Retail	4	0	4	3	0	1	0	1	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	4	0	4	3	0	1	0	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, '0)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
SWEDEN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	65	0	65	18	0	65	0	65	18	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialized 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	2	0	2	3	0	2	0	2	2	0	0	
	Retail - Secured on real estate property	1	0	1	3	0	1	0	1	2	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	1	0	1	3	0	1	0	1	2	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		
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, '0)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
NORWAY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	497	0	497	29	0	471	0	471	26	0	0	
	Corporates	43	0	43	9	0	46	0	46	10	0	0	
	Corporates - Of Which: Specialized 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	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	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLAs and PSDs from Q1 2025

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	244	0	244	0	244	0	244	0	244	0
	Institutions	5,014	0	4,870	762	4	5,212	0	5,119	772	0
	Corporates	27,200	687	24,506	6,905	0	27,173	25,391	613	23,966	6,515
	Corporates - Of Which: Specialised Lending	4,862	279	4,590	1,779	0	5,018	4,076	281	4,846	1,870
	Corporates - Of Which: SME	12,703	163	11,447	3,484	0	81	8,792	107	8,174	2,312
	Retail	9,188	18	8,921	2,031	34	26,844	24,818	79	20,265	2,966
	Retail - Secured on real estate property	4,428	13	4,317	1,066	16	12	5,426	25	5,313	1,370
	Retail - Secured on real estate property - Of Which: SME	221	2	205	115	3	2	275	2	280	117
	Retail - Secured on real estate property - Of Which: non-SME	4,217	11	4,112	951	14	10	5,201	23	5,113	1,453
	Retail - Qualifying Revolving	3,679	9	3,652	636	5	43	3,708	9	3,687	673
	Retail - Other Retail	2,164	17	2,095	355	14	13	1,812	44	1,811	760
	Retail - Other Retail - Of Which: SME	191	16	472	240	13	14	657	19	520	267
	Retail - Other Retail - Of Which: non-SME	1,973	1	1,623	115	1	2	1,155	25	1,291	493
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	84	0	84	24	0	85	0	85	22	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				30,061					10,419		

(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) Incl. RGA and PSDs from Q2 2025

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

(4) The only non-relevant countries are disclosed. These have been selected under the following risk Countries of concentration covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments <sup>(3)</sup>	11	0	10	0	0	12	0	9	0	0
	Institutions	500	0	468	306	0	501	0	467	95	0
	Corporates	23,031	395	21,224	6,047	0	309	21,704	121	19,646	5,541
	Corporates - Of Which: Specialised Lending	1,640	117	1,500	1,172	0	72	1,745	116	1,610	1,434
	Corporates - Of Which: SME	11,149	85	10,002	3,020	0	94	7,317	30	6,834	1,863
	Retail	9,871	20	8,806	1,990	11	103	16,708	75	10,486	2,014
	Retail - Secured on real estate property	4,341	10	4,251	1,033	14	12	5,345	23	5,212	1,517
	Retail - Secured on real estate property - Of Which: SME	210	2	204	115	3	2	224	2	218	117
	Retail - Secured on real estate property - Of Which: non-SME	4,134	9	4,049	919	11	10	5,121	21	5,023	1,423
	Retail - Qualifying Revolving	3,658	9	3,637	631	5	42	3,693	9	3,671	668
	Retail - Other Retail	1,480	17	990	352	14	21	1,799	44	1,697	757
	Retail - Other Retail - Of Which: SME	191	16	472	240	13	24	657	19	520	267
	Retail - Other Retail - Of Which: non-SME	1,289	1	518	112	1	1	1,142	25	1,080	490
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	9	0	9	2	0	9	0	9	2	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				28,020					10,419		

(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) Incl. RGA and PSDs from Q2 2025

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>	15	0	15	0	0	15	0	15	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,895	237	1,855	568	0	54	1,972	237	1,870	574
	Corporates - Of Which: Specialised Lending	1,162	127	1,134	381	0	35	1,204	130	1,166	389
	Corporates - Of Which: SME	1,112	77	1,222	423	0	18	1,209	77	1,112	400
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	2	0	2	0	0	2	0	2	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				2,000					2,000		

(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) Incl. RGA and PSDs from Q2 2025

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	1,116	0	1,116	116	0	1,119	0	1,119	117	0
	Corporates	341	0	341	71	0	368	0	368	79	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	3	0	3	1	0
	Retail - Secured on real estate property	1	1	1	1	0	1	1	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	1	1	1	0	1	1	1	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	13	0	13	3	0	12	0	12	3	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				1,549					1,549		

(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) Incl. RGA and PSDs from Q2 2025

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0
	Institutions	429	0	429	65	0	471	0	471	64	0
	Corporates	598	0	584	155	0	1	613	0	598	164
	Corporates - Of Which: Specialised Lending	198	0	187	25	0	0	322	0	191	47
	Corporates - Of Which: SME	140	0	131	30	0	0	145	0	131	50
	Retail	3	0	3	1	0	3	0	3	1	0
	Retail - Secured on real estate property	3	0	3	1	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	2	0	2	1	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	12	0	12	3	0	12	0	12	3	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				665					665		

(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) Incl. RGA and PSDs from Q2 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		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		
SWITZERLAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	142	0	658	177	0	0	322	0	654	175	0	0	0	0	0
	Corporates	32	0	32	7	0	0	0	32	32	7	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	1	0	3	2	0	0	0	0	0	0	0	0	0	0	0
	Retail	15	0	15	4	0	0	0	15	0	15	4	0	0	0	0
	Retail - Secured on real estate property	11	0	11	4	0	0	0	11	0	11	4	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
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	4	0	0	0	11	0	11	4	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	0	2	0	2	1	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	1	0	1	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
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	3	0	3	1	0	0	0	3	0	3	1	0	0	0	0	
Other non credit-obligation assets	0	0	0	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).

(2) Incl. MGAAs and PSEs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		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		
SWEDEN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	646	0	645	83	0	0	609	0	688	82	0	0	0	0	0
	Corporates	55	0	55	13	0	0	61	0	61	13	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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	
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	3	0	3	1	0	0	3	0	3	1	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	
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).

(2) Incl. MGAAs and PSEs from Q1 2025

		IRB Approach														
		As of 31/03/2025						As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		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		
NORWAY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	46	0	46	30	0	0	46	0	46	30	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	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	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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	
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	1	0	1	0	0	0	1	0	1	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	
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).

(2) Incl. MGAAs and PSEs from Q1 2025



2025 EU-wide Transparency Exercise  
 General governments exposures by country of the counterparty  
 Erwerbgesellschaft der S-Finanzgruppe mbH & Co. KG

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Finland																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Germany	232	125	0	0	0	0	0	0	0	0	0	0	15	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1,557	1,557	0	0	0	0	0	0	1	0	0	16	0	0	0	65

























2025 EU-wide Transparency Exercise

Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 30/09/2024						As of 31/12/2024						
	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 <sup>(2)</sup>		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 <sup>(2)</sup>		Collateral and financial guarantees received on 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		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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,047	270	131	96	421	102	552	217	90	73	420	138	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	46	0	0	0	46	0	46	46	14	14	32	32	
Non-financial corporations	464	157	54	48	366	101	466	157	57	47	380	105	
of which: small and medium-sized enterprises	129	19	17	14	79		233	18	19	14	192		
Households	536	112	77	47	8	1	39	14	19	12	8	1	
DEBT INSTRUMENTS other than HFT	1,047	270	131	96	421		552	217	90	73	420		
Loan commitments given	18	3	0	0	1	0	19	3	0	0	6	0	
<b>QUALITY OF FORBEARANCE</b>													
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 31/03/2025								As of 30/06/2025							
	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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	569	219	79	73	440	135	583	229	120	113	389	95				
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	46	46	14	14	32	32	46	46	14	14	32	32				
Non-financial corporations	484	158	50	46	401	101	495	168	91	87	349	61				
of which: small and medium-sized enterprises	211	13	12	9	181		217	14	13	10	170					
Households	39	14	14	12	7	1	42	14	14	12	8	1				
DEBT INSTRUMENTS other than HFT	569	219	79	73	440		583	229	120	113	389					
Loan commitments given	97	34	0	0	0	0	86	24	1	0	0	0				
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Erwerbgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing	6	3	3	6	3	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
B Mining and quarrying	0	0	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
C Manufacturing	406	21	21	406	19	0	417	23	23	417	17	0	407	22	22	407	18	0	396	23	23	396	18	0
D Electricity, gas, steam and air conditioning supply	1,039	15	15	1,039	6	0	1,055	15	15	1,055	2	0	1,132	15	15	1,132	11	0	1,099	15	15	1,099	10	0
E Water supply	616	0	0	616	1	0	617	0	0	617	0	0	615	0	0	615	5	0	616	0	0	616	4	0
F Construction	314	24	24	314	20	0	319	38	19	339	22	0	292	38	38	292	21	0	284	32	32	284	21	0
G Wholesale and retail trade	277	24	24	277	28	0	279	26	26	279	25	0	211	25	25	211	22	0	210	24	24	210	23	0
H Transport and storage	537	4	4	537	7	0	537	3	3	537	5	0	539	3	3	539	7	0	540	3	3	540	8	0
I Accommodation and food service activities	46	3	3	46	5	0	44	4	4	44	4	0	47	4	4	47	4	0	49	5	5	49	4	0
J Information and communication	167	8	8	167	11	0	181	9	9	181	10	0	173	8	8	173	9	0	196	8	8	196	9	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	12,971	225	225	12,971	103	0	13,090	299	299	13,090	158	0	13,186	311	311	13,186	197	0	13,093	319	319	13,093	231	0
M Professional, scientific and technical activities	1,502	21	21	1,502	21	0	1,405	21	21	1,405	20	0	1,441	22	22	1,441	23	0	1,369	23	23	1,369	23	0
N Administrative and support service activities	580	24	24	580	16	0	463	22	22	463	13	0	452	10	10	452	11	0	498	10	10	498	11	0
O Public administration and defence, compulsory social security	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	11	1	1	11	1	0	11	1	1	11	1	0	11	1	1	11	1	0	11	1	1	11	1	0
Q Human health services and social work activities	200	1	1	200	4	0	203	2	2	203	4	0	194	2	2	194	4	0	189	10	10	189	5	0
R Arts, entertainment and recreation	100	1	1	100	2	0	99	1	1	99	1	0	97	1	1	97	2	0	99	1	1	99	2	0
S Other services	36	2	2	36	4	0	33	2	2	33	3	0	95	2	2	95	3	0	34	2	2	34	2	0
Loans and advances	18,809	379	379	18,809	252	0	18,794	487	487	18,794	288	0	18,806	464	464	18,806	338	0	18,680	477	477	18,680	373	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 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)