

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

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



## Key Metrics

| (min EUR, %)   | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE   | REGULATION  |
|--|------------------|------------------|------------------|------------------|--|---|
| Available capital (amounts)  |                  |                  |                  |                  |  |   |
| Common Equity Tier 1 (CET1) capital - transitional period  | 4,359            | 4,522            | 4,489            | 4,542            | C 01.00 (r0020,c0010)  | Article 50 of CRR   |
| Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                | 4,359            | 4,522            | 4,489            | 4,542            | C 01.00 (r0020,c0010)<br>- C 05.01 (r0440,c0010)   | Article 50 of CRR   |
| Tier 1 capital - transitional period   | 4,390            | 4,522            | 4,489            | 4,542            | C 01.00 (r0015,c0010)  | Article 25 of CRR   |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition   | 4,390            | 4,522            | 4,489            | 4,542            | C 01.00 (r0015,c0010)<br>- C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)   | Article 25 of CRR   |
| Total capital - transitional period  | 4,830            | 4,937            | 4,885            | 4,945            | C 01.00 (r0010,c0010)  | Articles 4(118) and 72 of CRR   |
| Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 4,830            | 4,937            | 4,885            | 4,945            | C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010)<br>- C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)   | Articles 4(118) and 72 of CRR   |
| Risk exposure amounts  |                  |                  |                  |                  |  |   |
| Total risk exposure amount   | 30,858           | 28,880           | 29,214           | 30,132           | C 02.00 (r0010,c0010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 30,858           | 28,880           | 29,214           | 30,132           | C 02.00 (r0010,c0010)<br>- C 05.01 (r0440,c0040)   | Articles 92(3), 95, 96 and 98 of CRR  |
| Capital ratios   |                  |                  |                  |                  |  |   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 14.13%           | 15.66%           | 15.37%           | 15.07%           | CA3 {1}  | -   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 14.13%           | 15.66%           | 15.37%           | 15.07%           | (C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/<br>(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )  |   |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 14.23%           | 15.66%           | 15.37%           | 15.07%           | CA3 {3}  | -   |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 14.23%           | 15.66%           | 15.37%           | 15.07%           | (C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )                            | -   |
| Total capital (as a percentage of risk exposure amount) - transitional definition  | 15.65%           | 17.10%           | 16.72%           | 16.41%           | CA3 {5}  |   |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                    | 15.65%           | 17.10%           | 16.72%           | 16.41%           | (C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010)<br>- C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) /<br>(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)) | •   |
| Leverage ratios  |                  |                  |                  |                  |  |   |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital  | 85,765           | 96,194           | 99,910           | 102,966          | C 47.00 (r0300,c0010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital   | 5.12%            | 4.70%            | 4.49%            | 4.41%            | C 47.00 (r0340,c0010)  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



## Leverage ratio

|     | (mln EUR, %)  | As of 30/09/2021 | As of<br>31/12/2021 | As of<br>31/03/2022 | As of 30/06/2022 | COREP CODE            | REGULATION   |
|-----|---|------------------|---------------------|---------------------|------------------|-----------------------|--|
| A.1 | Tier 1 capital - transitional definition  | 4,390            | 4,522               | 4,489               | 4,542            | C 47.00 (r0320,c0010) |  |
| A.2 | Tier 1 capital - fully phased-in definition   | 4,390            | 4,522               | 4,489               | 4,542            | C 47.00 (r0310,c0010) | Article 429 of the CRR; Delegated Regulation<br>(EU) 2015/62 of 10 October 2014 amending |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital    | 85,765           | 96,194              | 99,910              | 102,966          | C 47.00 (r0300,c0010) | CRR  |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 85,765           | 96,194              | 99,910              | 102,966          | C 47.00 (r0290,c0010) |  |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital                    | 5.12%            | 4.70%               | 4.49%               | 4.41%            | [A.1]/[B.1]           |  |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital                 | 5.12%            | 4.70%               | 4.49%               | 4.41%            | [A.2]/[B.2]           |  |



# 2022 EU-wide Transparencv Exercise Capital

|   |                  | i  | As of 30/09/2021      | As of 31/12/2021      | As of 31/03/2022 | As of 30/06/2022 | COREP CODE  | REGULATION  |
|---|------------------|--|-----------------------|-----------------------|------------------|------------------|---|---|
|   | A                | (min EUR, %) OWN FUNDS   | 4,830                 | 4,937                 | 4,885            | 4,945            | C 01.00 (r0010,c0010)   | REGULATION Articles 4(118) and 72 of ORR  |
|   | A.1              | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying   | 4,359                 | 4,522                 | 4,489            | -                | C 01.00 (40000,40010)   | Article 50 of CRR   |
|   | A.1.1            | transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital                                       | <b>4,359</b><br>3,226 | <b>4,522</b><br>3,226 | 4,489<br>3,226   | 4,542<br>3,226   | C 01.00 (*00.0,c0010)   |   |
|   | A.1.2            | instruments)  Retained earnings  | 3,226                 | 3,226<br>506          | 3,226            | 3,226<br>476     | C 01.00 (*0030,c0010)<br>C 01.00 (*0130,c0010)  | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR  |
|   | A.1.3            |  | 0                     | 0                     | 0                |                  | C 01.00 (r0150,00010)   | Articles 4(300), 26(1) point (d) and 36 (1) point (f) of CRR  |
|   | A1.4             | Accumulated other comprehensive income  Other Reserves   | 73                    | 0                     | 73               | 0                | C 01.00 (r0200,c0010)   | Articles 4(117) and 26(1) point (e) of CRR  |
|   | A.1.5            | Funds for general banking risk   | 980                   | 1,217                 | 1,217            | 1,292            | C 01.00 (r0210,c0010)   | Articles 4(112), 26(1) point (e) or CHX  Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR   |
|   | A1.6             |  |                       | 0                     | 0                | 0                | C 01.00 (10230.c0010)   | Article 84 of CISR  |
|   | A.1.7            | Minority interest given recognition in CET1 capital  Adjustments to CET1 due to prudential filters   | 119                   | 0                     | 0                | 0                | C 01.00 (r0250,c0010)   | Articles 32 to 35 of and 36 (1) point (1) of CRR  |
|   | A.1.8            | Adjustments to LE11 due to prudential niters  (-) Intanoible assets (including Goodwill)   | -117                  | -105                  | -115             | -123             | C 01.00 (r0300,c0010) + C 01.00   | Articles 42 to 35 of and 35 (1) point (i) of CISR.  Articles 4(113), 36(1) point (b) and 37 of CISR. Articles 4(115), 36(1) point (b) and 37 point (a) of CISR.   |
|   | A1.9             | (·) DTAs that rely on future profitability and do not arise from temporary differences net of servicined DTI e.  | -129                  | -83                   | -49              | -83              | (r0340,c0010)<br>C 01 00 (r0320 r0010)  | CCR Articles 36(1) point (c) and 38 of CRR  |
|   | A.1.10           | associated DTLs  (·) IRB shortfall of credit risk adjustments to expected losses   | 0                     | -1                    | -1               | -1               | C 01.00 (r0380,c0010)   | Articles 36(1) point (d), 40 and 159 of CRR   |
|   | A.1.11           | (-) Defined benefit persoin fund assets  | 0                     | 0                     | 0                | 0                | C 01.00 (r0390,c0010)   | Articles 4/1091, 36(1) point (e) and 41 of CRR  |
|   | A.1.12           | (-) Reciprocal cross holdings in CET1 Capital  | 0                     | 0                     | 0                | 0                | C 01.00 (1090,C0010)  | Articles 4(122), 36(1) point (e) and 42 or CHS.  Articles 4(122), 36(1) point (o) and 44 of CRS.  |
|   | A.1.12<br>A.1.13 |  | 0                     | 0                     | 0                | 0                | C 01.00 (r0430,c0010)<br>C 01.00 (r0440,c0010)  | Articles 4(122), 39(1) point (g) and 44 or UNX  Article 36(1) point (j) of CRR  |
|   | A.1.13           | (-) Excess deduction from AT1 items over AT1 Capital   | 0                     | 0                     | 0                | 0                | C 01.00 (10440,20010)   | Article 36(1) point (j) of CHR  |
|   | A.1.14           | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  | 0                     | 0                     | 0                | 0                | C 01.00 (r0450,c0010) + C 01.00<br>(r0460,c0010) + C 01.00 (r0470,c0010) + C<br>01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)  | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 238 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR. |
|   | A.1.14.1         | Of which: from securitisation positions (-)  | 0                     | 0                     | 0                | 0                | C 01.00 (r0460,c0010)   | Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
|   | A.1.15           | <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution<br/>does not have a significant investment</li> </ul> | 0                     | 0                     | 0                | 0                | C 01.00 (r0480,c0010)   | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR   |
|   | A.1.16           | (-) Deductible DTAs that rely on future profitability and arise from temporary differences   | -225                  | -195                  | -214             | -198             | C 01.00 (r0490,c0010)   | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  |
|   | A.1.17           | <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has<br/>a significant investment</li> </ul>           | 0                     | 0                     | 0                | 0                | C 01.00 (r0500,c0010)   | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR  |
|   | A.1.18           | (-) Amount exceding the 17.65% threshold   | 0                     | 0                     | 0                | 0                | C 01.00 (r0510,c0010)   | Article 48 of CBR   |
| OWN FUNDS                                   | A.1.18A          | (-) Insufficient coverage for non-performing exposures   | 0                     | 0                     | 0                | 0                | C 01.00 (r0513,c0010)   | Article 36(1), point (m) and Article 47c CRR  |
| Transitional period                         | A.1.18B          | (-) Minimum value commitment shortfalls  | 0                     | 0                     | 0                | 0                | C 01.00 (r0514,c0010)   | Article 36(1), point (n) and Article 132c(2) CRR  |
|   | A.1.18C          | (-) Other foreseeable tax charges  | 0                     | 0                     | 0                | 0                | C 01.00 (r0515,c0010)   | Article 36(1), point (I) CRR  |
|   | A.1.19           | (-) Additional deductions of CET1 Capital due to Article 3 CRR   | -12                   | -11                   | -13              | -15              | C 01.00 (r0524,c0010)   | Article 3 CRR   |
|   | A.1.20           | CET1 capital elements or deductions - other  | -31                   | -31                   | -31              | -31              | C 01.00 (r0529,c0010)   |   |
|   | A.1.21           | Transitional adjustments   | 0                     | 0                     | 0                | 0                | CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)  |   |
|   | A.1.21.1         | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)   | 0                     | 0                     | 0                | 0                | C 01.00 (r0220,c0010)   | Articles 483(1) to (3), and 484 to 487 of CRIR  |
|   | A.1.21.2         | Transitional adjustments due to additional minority interests (+/-)  | 0                     | 0                     | 0                | 0                | C 01.00 (r0240,c0010)   | Articles 479 and 480 of CRR   |
|   | A.1.21.3         | Other transitional adjustments to CET1 Capital (+/-)   | 0                     | 0                     | 0                | 0                | C 01.00 (r0520,c0010)   | Articles 469 to 472, 478 and 481 of CRR   |
|   | A.2              | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 31                    | 0                     | 0                | 0                | C 01.00 (r0530,c0010)   | Article 65 of CBR   |
|   | A.2.1            | Additional Tier 1 Capital instruments  | 31                    | 0                     | 0                | 0                | C 01.00 (r0540,c0010) + C 01.00<br>(r0570,c0010)  |   |
|   | A.2.2            | (-) Excess deduction from T2 items over T2 capital   | 0                     | 0                     | 0                | 0                | C 01.00 (r0720,c0010)   |   |
|   | A2.3             | Other Additional Tier 1 Capital components and deductions  | 0                     | 0                     | 0                | 0                | C 01.00 (r0690,c0010) + C 01.00<br>(r6700,c0010) + C 01.00 (r0710,c0010) + C<br>01.00 (r0740,c0010) + C 01.00 (r0744,c0010)<br>+ C 01.00 (r0748,c0010)  |   |
|   | A.2.4            | Additional Tier 1 transitional adjustments   | 0                     | 0                     | 0                | 0                | C 01.00 (r0660,c0010) + C 01.00<br>(r0680,c0010) + C 01.00 (r0730,c0010)  |   |
|   | A.3              | TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 4,390                 | 4,522                 | 4,489            | 4,542            | C 01.00 (r0015,c0010)   | Article 25 of CRR   |
|   | A.4              | TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 440                   | 416                   | 396              | 403              | C 01.00 (r0750,c0010)   | Article 71 of CRR   |
|   | A.4.1            | Tier 2 Capital instruments   | 253                   | 252                   | 236              | 236              | C 0s.00 (r0760,c0010) + C 01.00<br>(r0890,c0010)  |   |
|   | A.4.2            | Other Tier 2 Capital components and deductions   | 187                   | 164                   | 160              | 167              | C 6s. 00 (19910, c0010) + C 01.00<br>(19902, c0010)) + C 01.00 (19902, c0010) + C<br>01.00 (1994, c0010)) + C 0s. 00 (19905, c0010) + C<br>0 C 01.00 (19905, c0010) + C 0s. 00 (19907, c0010)<br>(19907), c00100) + C 01.00 (199074, c0010) + C<br>01.00 (19978, c0010) |   |
|   | A.4.3            | Tier 2 transitional adjustments  | 0                     | 0                     | 0                | 0                | C 01.00 (r0880,c0010) + C 01.00<br>(r0900,c0010) + C 01.00 (r0960,c0010)  |   |
| OWN FUNDS                                   | В                | TOTAL RISK EXPOSURE AMOUNT   | 30,858                | 28,880                | 29,214           | 30,132           | C 02.00 (r0010,c0010)   | Articles 92(3), 95, 96 and 98 of CRR  |
| REQUIREMENTS                                | B.1              | Of which: Transitional adjustments included  | 0                     | 0                     | 0                | 0                | C 05.01 (r0010,c0040)   |   |
|   | C.1              | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)   | 14.13%                | 15.66%                | 15.37%           | 15.07%           | CA3 (1)   | •   |
| CAPITAL RATIOS (%) Transitional period      | C.2              | TIER 1 CAPITAL RATIO (transitional period)   | 14.23%                | 15.66%                | 15.37%           | 15.07%           | CA3 (3)   |   |
|   | С.3              | TOTAL CAPITAL RATIO (transitional period)  | 15.65%                | 17.10%                | 16.72%           | 16.41%           | CA3 (5)   |   |
| CET1 Capital<br>Fully loaded                | D                | COMMON EQUITY TIER 1 CAPITAL (fully loaded)  | 4,359                 | 4,522                 | 4,489            | 4,542            | [A1-A.1.13-A1.21+MIN(A.2+A.1.13-<br>A.2.2-A.2.4+MIN(A.4+A.2.2-<br>A.4.3.01.0)]  | -   |
| CET1 RATIO (%)<br>Fully loaded <sup>1</sup> | E                | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)  | 14.13%                | 15.66%                | 15.37%           | 15.07%           | [D.1]/[B-B.1]   |   |
|   | F                | Adjustments to CET1 due to IFRS 9 transitional arrangements  | 0                     | 0                     | 0                | 0                | C 05.01 (r0440,c0010)   |   |
| Manus                                       | F                | Adjustments to AT1 due to IFRS 9 transitional arrangements   | 0                     | 0                     | 0                | 0                | C 05.01 (r0440,c0020)   |   |
| Memo items                                  | F                | Adjustments to T2 due to IFRS 9 transitional arrangements  | 0                     | 0                     | 0                | 0                | C 05.01 (r0440,c0030)   |   |
|   | F                | Adjustments included in RWAs due to IFRS 9 transitional arrangements   | 0                     | 0                     | 0                | 0                | C 05.01 (r0440,c0040)   |   |
|   |                  |  | L                     | ·                     |                  | ·                |   |   |

<sup>(1)</sup> The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated by the carricolation basis as in the PRINT 3 disclosure



#### Overview of Risk exposure amounts

|  |                  | RW               | /As              |                  |  |
|--|------------------|------------------|------------------|------------------|--|
| (min EUR, %)   | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE   |
| Credit risk (excluding CCR and Securitisations) <sup>1</sup>       | 28,850           | 26,944           | 27,303           | 28,312           | C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.0 |
| Of which the standardised approach                                 | 3,490            | 3,707            | 3,707            | 3,932            | C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]   |
| Of which the foundation IRB (FIRB) approach                        | 19,155           | 18,400           | 18,538           | 19,101           | C 02.00 (r0250, r0010) - [C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0060, r0260, s002)]  |
| Of which the advanced IRB (AIRB) approach                          | 5,720            | 4,371            | 4,588            | 4,747            | C 02.00 (r0310, r0010) - [C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0260, s001) + C 08.01 (r0060, r0260, s001)]  |
| Of which equity IRB  | 238              | 269              | 269              | 271              | C 02.00 (r0420, c0010)   |
| Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>         | 188              | 143              | 89               | 66               | C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0226, s001) + C 08.01 (10040, c0266, s001) + C 08.01 (10040, c0266, s002) + C 08.01 (10050, c0266, s002) + C 08.01 (10040, c0266, s002) + C 08.01 (10050, c0266, s002) + C 08.01 (10040, s002) + C 08.01 |
| Credit valuation adjustment - CVA                                  | 171              | 157              | 172              | 135              | C 02.00 (r0640, c0010)   |
| Settlement risk  | 0                | 0                | 0                | 0                | C 02.00 (r0490, c0010)   |
| Securitisation exposures in the banking book (after the cap)       | 155              | 148              | 128              | 120              | C 02.00 (r0470, c0010)   |
| Position, foreign exchange and commodities risks (Market risk)     | 0                | 0                | 0                | 0                | C 02.00 (r0520, c0010)   |
| Of which the standardised approach                                 | 0                | 0                | 0                | 0                | C 02.00 (r0530, c0010)   |
| Of which IMA   | 0                | 0                | 0                | 0                | C 02.00 (r0580, c0010)   |
| Of which securitisations and resecuritisations in the trading book | 0                | 0                | 0                | 0                | C 19.00 (r0010, c9601)*12.5+C 20.00 (r0010;c0450)*12.5+MAX(C 24.00(r0010, c0090);C 24.00(r0010,c0100);C 24.00(r0010,c0110))*12.5   |
| Large exposures in the trading book                                | 0                | 0                | 0                | 0                | C 02.00 (r0680, c0010)   |
| Operational risk   | 1,447            | 1,447            | 1,478            | 1,455            | C 02.00 (r0590, c0010)   |
| Of which basic indicator approach                                  | 0                | 0                | 0                | 0                | C 02.00 (r0600, c0010)   |
| Of which standardised approach                                     | 0                | 0                | 0                | 0                | C 02.00 (r0610, c0010)   |
| Of which advanced measurement approach                             | 1,447            | 1,447            | 1,478            | 1,455            | C 02.00 (r0620, c0010)   |
| Other risk exposure amounts  | 47               | 41               | 43               | 44               | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)  |
| Total  | 30,858           | 28,880           | 29,214           | 30,132           |  |

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

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



# 2022 EU-wide Transparency Exercise P&L Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

| Interest income 1,953 Of which debt securities income 53 Of which debt securities income 1,230 Interest expenses 697 (Of which deposits expenses) 697 (Of which deposits expenses) 697 (Of which deposits expenses) 697 (Of which debt securities issued expenses) 697 (Of which deposits expenses) 9 (Of which deposi | 66<br>1,478<br>963<br>157  | 784         1,607           13         28           367         747           401         787           35         74 |
|--|----------------------------|---|
| Of which loans and advances income 1,230 Interest expenses 697 (Of which deposits expenses) 697 (Of which deposits expenses) 1119 (Of which deposits expenses) 83 (Of which debt excurities issued expenses) 83 (Expenses on share capital reptyable on demand) 0 Dividend income 9 Net Fee and commission income 9 Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, 9 Inc. Sains or (-) losses on financial assets and liabilities held for trading, net 9 Sains or (-) losses on financial assets and liabilities held for trading, net 14 Sains or (-) losses from hedge accounting, net 14 Sains or (-) losses from hedge accounting, net 14 Sains or (-) losses from hedge accounting, net 14 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting, net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge accounting net 15 Sains or (-) losses from hedge a | 1,478<br>963<br>157<br>104 | 367 747<br>401 787  |
| Interest expenses (of which deposits expenses) 697 (of which deposits expenses) 119 (of which deposits expenses) 83 (incompanies) 83 (incompanies) 9 (incompan | 963<br>157<br>104          | 401 787   |
| (Of which deposits openses)  (If which deposits openses)  (If opense on share capital reposable on demand)  (Expense on share capital reposable on demand)  (Expense on share capital reposable on demand)  (If opense on share capital reposable on demand)  (If opense on share capital reposable on demand)  (If opense on demeognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and share of the standard assets and liabilities and the share of the standard assets and liabilities and the share of the standard assets and liabilities at fair value through profit or loss, and of non financial assets, and share of the share of the standard assets and liabilities at fair value through profit or loss, net  (If anns or (-) losses on financial assets and liabilities at fair value through profit or loss, net  (If anns or (-) losses from hedge accounting, net  (If anns or (-) losses from hedge accounting, net  (If anns or (-) losses from hedge accounting, net  (If anns or (-) losses (-) the standard assets and liabilities at fair value through profit or loss, net  (If anns or (-) losses (-) the standard assets and liabilities at fair value through profit or loss, net  (If anns or (-) losses (-) the standard assets and liabilities at fair value through profit or loss, and of non financial assets, and of n | 157<br>104                 |   |
| (Of which debt securities issued expenses) (Expenses on share capital repoyable on demand)  0  Dividend income 9  Net Fee and commission income 6  Cains or (?) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets net 6  Cains or (?) losses on financial assets and liabilities held for trading, net 6  Cains or (?) losses from hedge accounting, net 6  Cains or (?) losses from hedge accounting, net 6  Exchange differences (gain or (?) loss), net 9  Net other operating income (Gepenses) 1  TOTAL OPERATING INCOME, NET 1,278 (Administrative expenses) 676 (Cash contributions to resolution funds and deposit guarantee schemes) (Cosh contributions to resolution funds and deposit guarantee schemes) (Opensetation) 0  Modification gains or (?) bisses, net  | 104                        | 35 74   |
| (Of which delt securities issued expenses) (Expenses on share capital repayable on demand)  Dividend income  Net Fee and commission income  Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and fair commendation of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and fair commendation of financial assets and liabilities at fair value through profit or loss, and of non financial assets, and fair commendation of the fair commen |                            |   |
| Dividend income 9  Net Fee and commission income 70  Sans or (?) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and Sans or (?) losses on financial assets and liabilities held for trading, net 9  Sans or (?) losses on financial assets and liabilities at fair value through profit or loss, net 9  Sans or (?) losses from hedge accounting, net 6  Scharped offerences (gain or (?) loss), net 9  Net other operating income /(expenses) 1  TOTAL OPERATING INCOME, NET 1,278  (Administrative reportess) 6,76  (Cash contributions to resolution funds and deposit guarantee schemes) 29  (Depreciation) 30  Modification gains or (?) losses, net 0  O Notification agains or (?) losses, net 0  O Notification again or (?) losses (?) | 0                          | 25 53   |
| Net Fee and commission income  Gains or (-) losses on deecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, not  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net  Gains or (-) losses from hedge accounting, net  Gains or (-) losses from hedge accounting, net  Exchange differences (pain or (-) loss), net  0  Net other operating income /(expenses)  1  TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Cash contributions to resolution funds and depost guarantee schemes)  (Operaciation)  30  Modification gains or (-) losses, net  0  0   |                            | 0 0   |
| Gains or (*) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and the state of the  | 14                         | 11 18   |
| 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  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on infrancial assets and liabilities at fair value through profit or loss, net  14  Gains or (-) losses from hedge accounting, net  6  Exchange differences (gain or (-) loss), net  0  Net other operating income (legenses)  1  TOTAL OPERATING INCOME, NET  4,777 (Amministrative expenses)  (Cash contributions to resolution funds and deposit guarantee schemes)  (Depreciation)  30  Modification gains or (-) losses, net  0  0  0  0  0  0  0  0  0  0  0  0  0  | 176                        | 46 85   |
| Gains or (·) losses on financial assets and liabilities at fair value through profit or loss, net  Gains or (·) losses from hedge accounting, net  6  6  6  6  6  6  7  7  7  7  7  7  7   | -43                        | 12 14   |
| Gains or (∘) losses from hedge accounting, net         6           Exchange differences (pain or (∘) loss), net         0           Net other operating income (responses)         1           YOTAL OPERATING INCOME, NET         1,278           (Administrative expenses)         676           (Cash contributions to resolution funds and deposit guarantee schemes)         29           (Depreciation)         30           Modification gains or (∘) losses, net         0   | 0                          | 0 0   |
| Exchange differences [gain or (·) loss], net         0           Net other operating income /(expenses)         1           TOTAL OPERATING INCOME, NET         1,278           (Administrative expenses)         676           (Cash contributions to resolution funds and deposit guarantee schemes)         29           (Depreciation)         30           Modification gains or (·) losses, net         0  | -20                        | -46 -88   |
| Net other operating income /(expenses)  1  TOTAL OPERATING INCOME, NET  1,278  (Administrative expenses)  676  (Cash contributions to resolution funds and deposit guarantee schemes)  29  (Depreciation)  Modification gains or (c) losses, net  0  | 6                          | -9 -3   |
| TOTAL OPERATING INCOME, NET         1,278           (Administrative expenses)         676           (Cash contributions to resolution funds and deposit guarantee schemes)         29           (Depreciation)         30           Modification gains or (·) losses, net         0  | 0                          | 0 0   |
| (Administrative expenses) 676 (Cash contributions to resolution funds and deposit guarantee schemes) 29 (Depreciation) 30 Modification gains or (·) losses, net 0  | 11                         | 0 -3  |
| (Cash contributions to resolution funds and deposit guarantee schemes)  (Depreciation)  30  Modification gains or (c) losses, net  0   | 1,638                      | 397 843   |
| (Depreciation) 30 Modification gains or (·) losses, net 0  | 827                        | 232 456   |
| Modification gains or (-) losses, net 0  | 29                         | 0 45  |
|  | 38                         | 9 20  |
| (Provisions or (-) reversal of provisions)   | 0                          | 0 0   |
|  | 353                        | 82 112  |
| (Payment commitments to resolution funds and deposit guarantee schemes)  | 0                          | 37 0  |
| (Commitments and guarantees given)   | -3                         | 14 11   |
| (Other provisions) 225   | 356                        | 31 101  |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 39                         | 0 0   |
| Of which restructuring <sup>1</sup> 0  | -20                        | 0 0   |
| (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>   |                            | 22 75   |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   |                            | 19 55   |
| (Financial assets at fair value through other comprehensive income)  | 0                          | 0 0   |
| (Financial assets at amortised cost)   | 0                          | 0 0   |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  | -2                         | -3 -9   |
| (of which Goodwill)  | 0                          | 0 0   |
| Negative goodwill recognised in profit or loss   | 0                          | 0 0   |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 7                          | 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   |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS   | 102                        | 35 89   |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 75   |                            | 17 58   |
| Profit or (-) loss after tax from discontinued operations  | -20                        | 1,  |
| PROFIT OR (-) LOSS FOR THE YEAR 75   | -20                        | 0 0   |
| Of which attributable to owners of the parent  | 0                          |   |

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

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



#### Total Assets: fair value and impairment distribution

| (min EUR)  | ı               | As of 30/09/20 | )21              |         |                    | As of 31 | /12/2021         |         |                    | As of 31 | /03/2022        |         |                    | As of 30, | /06/2022        |         |  |
|--|-----------------|----------------|------------------|---------|--------------------|----------|------------------|---------|--------------------|----------|-----------------|---------|--------------------|-----------|-----------------|---------|--|
|  |                 | F              | air value hierar | chy     |                    | F        | air value hierar | chy     |                    | Fa       | ir value hierar | chy     |                    | Fa        | ir value hieran | chy     |  |
| ASSETS:  | Carrying amount | Level 1        | Level 2          | Level 3 | Carrying<br>amount | Level 1  | Level 2          | Level 3 | Carrying<br>amount | Level 1  | Level 2         | Level 3 | Carrying<br>amount | Level 1   | Level 2         | Level 3 | References   |
| Cash, cash balances at central banks and other<br>demand deposits                  | 18,396          |                |                  |         | 16,485             |          |                  |         | 19,347             |          |                 |         | 20,999             |           |                 |         | IAS 1.54 (i)                                       |
| Financial assets held for trading  | 0               | 0              | 0                | 0       | 0                  | 0        | 0                | 0       | 0                  | 0        | 0               | 0       | 0                  | 0         | 0               | 0       | IFRS 7.8(a)(ii);IFRS 9.Appendix A                  |
| Non-trading financial assets mandatorily at fair value<br>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<br>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<br>comprehensive income               | 0               | 0              | 0                | 0       | 0                  | 0        | 0                | 0       | 0                  | 0        | 0               | 0       | 0                  | 0         | 0               | 0       | IFRS 7.8(h); IFRS 9.4.1.2A                         |
| Financial assets at amortised cost   | 0               |                |                  |         | 0                  |          |                  |         | 0                  |          |                 |         | 0                  |           |                 |         | IFRS 7.8(f); IFRS 9.4.1.2                          |
| Derivatives – Hedge accounting   | 646             | 0              | 0                | 0       | 639                | 0        | 0                | 0       | 516                | 0        | 0               | 0       | 530                | 0         | 0               | 0       | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio<br>hedge of interest rate risk | 0               |                |                  |         | 0                  |          |                  |         | 0                  |          |                 |         | 0                  |           |                 |         | IAS 39.89A(a); IFRS 9.6.5.8                        |
| Other assets <sup>t</sup>  | 80,469          |                |                  |         | 77,493             |          |                  |         | 77,986             |          |                 |         | 79,738             |           |                 |         |  |
| TOTAL ASSETS   | 99,511          |                |                  |         | 94,617             |          |                  |         | 97,849             |          |                 |         | 101,267            |           |                 |         | IAS 1.9(a), IG 6                                   |

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

| (min  | EUR)               |  | ı   | s of 30/09/20                        | 21   |   |                     |  |                                  | As of 31                             | /12/2021   |                                  |                                      |  |                 | As of 31                             | /03/2022   |                                  |                                      |  |                                  | As of 30)          | 06/2022  |  |                                      |                          |
|---|--------------------|--|---|--------------------------------------|--|---|---------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|-----------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------|--|--|--------------------------------------|--------------------------|
|   |                    | Gross carryi   | ing amount <sup>(2)</sup>   |                                      | Accun  | nulated impairn   | nent <sup>(2)</sup> | Gross  | carrying amo                     | unt <sup>(2)</sup>                   | Accum  | nulated impairs                  | nent <sup>(2)</sup>                  | Gros   | s carrying amou | ınt <sup>(2)</sup>                   | Accur  | nulated impairs                  | nent <sup>(2)</sup>                  | Gros   | s carrying amo                   | unt <sup>(2)</sup> | Accum  | ulated impairn   | ient <sup>(2)</sup>                  |                          |
| Breakdown of financial<br>assets by instrument and by<br>counterparty sector <sup>1</sup> |                    | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | assets              | Stage 1<br>Assets without<br>significant<br>increase in<br>credit risk since<br>initial<br>recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition |                 | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | Stage 3<br>Credit-impaired<br>assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in<br>credit risk since | 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 creditimpaired | Stage 3<br>Credit-impaired<br>assets | dit-impaired             |
| Financial assets at fair<br>value through other   | Debt securities    | 0  | 0   | 0                                    | 0  | 0   | 0                   | 0  | 0                                | 0                                    | 0  | 0                                | 0                                    | 0  | 0               | 0                                    | 0  | 0                                | 0                                    | 0  | 0                                | 0                  | 0  | 0  | 0                                    | Annex V.Part 1.31, 44(b) |
| comprehensive income  | Loans and advances | 0  | 0   | 0                                    | 0  | 0   | 0                   | 0  | 0                                | 0                                    | 0  | 0                                | 0                                    | 0  | 0               | 0                                    | 0  | 0                                | 0                                    | 0  | 0                                | 0                  | 0  | 0  | 0                                    | Annex V.Part 1.32, 44(a) |
| Financial assets at   | Debt securities    | 0  | 0   | 0                                    | 0  | 0   | 0                   | 0  | 0                                | 0                                    | 0  | 0                                | 0                                    | 0  | 0               | 0                                    | 0  | 0                                | 0                                    | 0  | 0                                | 0                  | 0  | 0  | 0                                    | Annex V.Part 1.31, 44(b) |
| amortised cost  | Loans and advances | 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



#### **Breakdown of liabilities**

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

#### (mln EUR)

|   |                  | Carrying         | j amount         |                  |  |
|---|------------------|------------------|------------------|------------------|--|
| LIABILITIES:  | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References                                 |
| Financial liabilities held for trading  | 0                | 0                | 0                | 0                | IFRS 7.8 (e) (ii); IFRS 9.BA.6             |
| Trading financial liabilities <sup>1</sup>  | 0                | 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> | 89,990           | 86,902           | 89,886           | 91,680           | Accounting Directive art 8(3)              |
| Derivatives – Hedge accounting  | 628              | 582              | 501              | 464              | IFRS 9.6.2.1; Annex V.Part 1.26            |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk               | 0                | 0                | 0                | 0                | IAS 39.89A(b), IFRS 9.6.5.8                |
| Provisions  | 2,518            | 1,067            | 1,066            | 1,034            | IAS 37.10; IAS 1.54(I)                     |
| Tax liabilities   | 29               | 5                | 4                | 5                | 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   | 1,139            | 957              | 1,250            | 2,848            | Annex V.Part 2.13                          |
| Liabilities included in disposal groups classified as held for sale                           | 0                | 0                | 0                | 0                | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value <sup>1</sup>                                   | 0                | 0                | 0                | 0                | Annex V Part 1.29                          |
| TOTAL LIABILITIES   | 94,305           | 89,513           | 92,706           | 96,031           | IAS 1.9(b);IG 6                            |
| TOTAL EQUITY  | 5,206            | 5,103            | 5,143            | 5,236            | IAS 1.9(c), IG 6                           |
| TOTAL EQUITY AND TOTAL LIABILITIES  | 99,511           | 94,617           | 97,849           | 101,267          | IAS 1.IG6                                  |

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



### **Breakdown of liabilities**

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)

|                                    |   |                  | Carrying         | amount           |                  |   |
|------------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilities | by instrument and by counterparty sector        | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References                                |
| Derivatives                        |   | 628              | 582              | 501              | 464              | 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 |
| SHOIL POSITIONS                    | Debt securities                                 | 0                | 0                | 0                | 0                | Annex V.Part 1.31                         |
|                                    | Central banks                                   | 16,691           | 16,049           | 16,519           | 16,397           | Annex V.Part 1.42(a), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 500              | 0                | 500              | 100              | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | General governments                             | 2,048            | 1,874            | 1,638            | 2,802            | Annex V.Part 1.42(b), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 380              | 486              | 402              | 484              | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | Credit institutions                             | 10,495           | 6,134            | 7,916            | 7,937            | Annex V.Part 1.42(c),44(c)                |
| Deposits                           | of which: Current accounts / overnight deposits | 403              | 257              | 374              | 311              | ECB/2013/33 Annex 2.Part 2.9.1            |
| Deposits                           | Other financial corporations                    | 6,149            | 6,067            | 6,958            | 6,868            | Annex V.Part 1.42(d),44(c)                |
|                                    | of which: Current accounts / overnight deposits | 882              | 1,267            | 1,485            | 1,996            | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | Non-financial corporations                      | 6,104            | 7,856            | 6,815            | 7,136            | Annex V.Part 1.42(e), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 6,011            | 7,757            | 6,715            | 7,002            | ECB/2013/33 Annex 2.Part 2.9.1            |
|                                    | Households                                      | 24,529           | 24,982           | 25,276           | 25,535           | Annex V.Part 1.42(f), 44(c)               |
|                                    | of which: Current accounts / overnight deposits | 19,790           | 20,229           | 20,530           | 20,821           | Annex V.Part 1.42(f), 44(c)               |
| Debt securities issued             |   | 23,973           | 23,939           | 24,759           | 25,002           | Annex V.Part 1.37, Part 2.98              |
| Of which: Subordi                  | nated Debt securities issued                    | 350              | 228              | 229              | 230              | Annex V.Part 1.37                         |
| Other financial liabilities        |   | 1                | 1                | 6                | 4                | Annex V.Part 1.38-41                      |
| TOTAL FINANCIAL LIABILITIES        |   | 90,619           | 87,484           | 90,387           | 92,144           |   |



# 2022 EU-wide Transparency Exercise Market Risk

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|   |                            |                            |   |                          |  |                               |                                |  |       | 3                              | ibi i di co. i |                                  |   |                          |  |                               |                                       |                   |           |                                |                 |                                  |
|---|----------------------------|----------------------------|---|--------------------------|--|-------------------------------|--------------------------------|--|-------|--------------------------------|----------------|----------------------------------|---|--------------------------|--|-------------------------------|---------------------------------------|-------------------|-----------|--------------------------------|-----------------|----------------------------------|
|   | SA                         |                            |   |                          |  | 1                             | M                              |  |       |                                |                |                                  |   |                          |  | IM                            |                                       |                   |           |                                |                 |                                  |
|   |                            |                            | VaR (Memoran  | ndum item)               | STRESSED VaR (/  | Memorandum item)              | AND MIG                        | NTAL DEFAULT<br>RATION RISK<br>AL CHARGE |       | ISKS CAPITA<br>FOR CTP         |                |                                  | VaR (Memora   | andum item)              | STRESSED VaR (A  | demorandum item)              | INCREM<br>DEFAU<br>MIGRATI<br>CAPITAL | LT AND<br>ON RISK | ALL PRICE | RISKS CAPITA<br>FOR CTP        | IL CHARGE       |                                  |
| (min EUR)   | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST MEASURE                             | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE |                | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY<br>(VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE        |                   | FLOOR     | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
|   | As of 30/09/2021           | As of 31/12/2021           |   |                          |  | As of 30/                     | 09/2021                        |  |       |                                |                |                                  |   |                          |  | As of 31/12                   | 2/2021                                |                   |           |                                |                 |                                  |
| Traded Debt Instruments Of which: General risk Of which: Specific risk Equities | 0                          | 0<br>0<br>0                | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0 0                      | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Of which: General risk Of which: Specific risk Foreign exchange risk            | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0                        | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Commodities risk Total  | 0                          | 0                          | 0   | 0                        | 0  | 0                             | 0                              | 0  | 0     | 0                              | 0              | 0                                | 0   | 0                        | 0  | 0                             | 0                                     | 0                 | 0         | 0                              | 0               |                                  |
|   | As of 31/03/2022           | As of 30/06/2022           |   |                          |  | As of 31/                     | 03/2022                        |  |       |                                |                |                                  |   |                          |  | As of 30/06                   |                                       |                   |           |                                |                 |                                  |
| Traded Debt Instruments   | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0                        | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Of which: General risk  | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0                        | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Of which: Specific risk   | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0                        | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Equities Of which: General risk   | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0                        | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Of which: Specific risk<br>Foreign exchange risk                                | 0                          | 0                          | 0   | 0                        | 0  | 0                             |                                |  |       |                                |                |                                  | 0   | 0                        | 0  | 0                             |                                       |                   |           |                                |                 |                                  |
| Commodities risk Total  | 0                          | 0                          | 0   | 0                        | 0  | 0                             | 0                              | 0  | 0     | 0                              | 0              | 0                                | 0   | 0                        | 0  | 0                             | 0                                     | 0                 | 0         | 0                              | 0               | 0                                |

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



|                   | •   |                                   |                             |                      |                                  |                                   |                                  |                      |                                  |
|-------------------|---|-----------------------------------|-----------------------------|----------------------|----------------------------------|-----------------------------------|----------------------------------|----------------------|----------------------------------|
|                   |   |                                   |                             |                      | Standardisc                      | d Approach                        |                                  |                      |                                  |
|                   |   |                                   | As of 30,                   | 09/2021              |                                  |                                   | As of 31,                        | /12/2021             |                                  |
|                   | (rein EUR. %)   | Original Exposure <sup>1</sup>    | Exposure Value <sup>3</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>t</sup>    | Exposure Value <sup>1</sup>      | Risk exposure amount | Value adjustments and provisions |
|                   | Central governments or central banks<br>Regional governments or local authorities | 17,875<br>4,205                   | 18,082<br>4,654             | 0<br>1,155           |                                  | 15,913<br>4,578                   | 16,119<br>4,991                  | 0<br>1,205           |                                  |
|                   | Public sector entities<br>Multilateral Development Banks                          | 1,018                             | 1,183                       | 0                    |                                  | 1,021                             | 1,179                            | 0                    |                                  |
|                   | International Organisations International Organisations Corporates                | 632<br>1,745<br>168               | 632<br>2,110<br>144         | 57<br>131            |                                  | 814<br>1,553<br>402               | 814<br>2,641<br>273              | 117<br>256           |                                  |
|                   | of which: SME<br>Retail   | 97<br>5,809                       | 86<br>2,121                 | 73<br>1,590          |                                  | 279<br>7,960                      | 169<br>2,351                     | 159<br>1,763         |                                  |
| Consolidated data | of which: SME<br>Secured by mortoaces on immovable property                       | 6<br>48                           | 1 48                        | 0<br>18              |                                  | 6<br>230<br>164                   | 1<br>228<br>162                  | 0<br>108<br>79       |                                  |
|                   | of which: SME Exposures in default Thems associated with narticularly high risk   | 21<br>28<br>0                     | 21<br>11<br>0               | 15<br>0              | 16                               | 38<br>0                           | 162<br>5<br>0                    | 5<br>0               | 32                               |
|                   | Covered bonds Flaims on institutions and commentes with a ST credit assessment    | 419<br>0                          | 419<br>0                    | 0                    |                                  | 445<br>0                          | 445<br>0                         | 0                    |                                  |
|                   | Collective investments undertakinos (CIU) Equity Other exposures                  | 388<br>25<br>103                  | 388<br>25<br>103            | 409<br>25<br>103     |                                  | 176<br>25                         | 176<br>25<br>91                  | 141<br>25            |                                  |
|                   | Standardised Total <sup>2</sup>   | 32,464                            | 29,919                      | 3,502                | 29                               | 33,245                            | 29,337                           | 3,710                | 66                               |
|                   |   | (1) Original exposure, unlike Eq. |                             |                      |                                  | or credit risk mitigation techniq | ues (e.g. substitution effects). |                      |                                  |

Object aposes, units Exposes was, a reported before taking the account any effect of the overall convenient factors or credit risk indigation beforeases (e.g., substitution effects).

(5) Shanderfeed fill only once in relabel the Securities proteins or price which are the sciencial proteins or fill only of the overall continuent and or the science of the overall continuent and or the overall continuent and overall contin

|         |   |                                |                             |                      |  | sed Approach                   |                             |                      |   |  |
|---------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|---|--|
|         |   |                                | As of 30/                   | 09/2021              |  |                                | As of 31,                   | 12/2021              |   |  |
|         |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |  |
|         | (min EUR, %)  |                                |                             |                      |  |                                |                             |                      |   |  |
|         | ral governments or central banks                              | 17,875<br>4,205                | 18,080                      |                      |  | 15,913                         | 16,118                      |                      |   |  |
|         | onal governments or local authorities                         | 4,205<br>928                   | 4,646<br>1.093              | 1,146                |  | 4,345<br>925                   | 4,781<br>1.083              | 1,179                |   |  |
|         | ic sector entities<br>Hateral Development Banks               | 928                            | 1,093                       | U                    |  | 925                            | 1,083                       |                      |   |  |
|         | Ilateral Development Banks<br>rnational Organisations         | 0                              |                             | U                    |  | 0                              |                             |                      |   |  |
| Interni |   | 1.697                          | 2.062                       | 43                   |  | 1,251                          | 2,363                       | 62                   |   |  |
| Corner  |   | 1,697                          | 139                         | 127                  |  | 400                            | 2,303                       | 255                  |   |  |
|         | orates<br>which: SME  | 94                             | 82                          | 70                   |  | 279                            | 169                         | 159                  |   |  |
| Retail  |   | 5.795                          | 2.116                       | 1,587                |  | 7.938                          | 2.345                       | 1.758                |   |  |
|         | which: SME  | 3,733                          | 2,110                       | 1,307                |  | 7,550                          | 2,040                       | 1,730                |   |  |
|         | red by mortgages on immovable property                        | 42                             | 42                          | 15                   |  | 225                            | 223                         | 106                  |   |  |
|         | which: SME  | 16                             | 16                          |                      |  | 159                            | 157                         | 77                   |   |  |
|         | sures in default  | 28                             | 11                          | 15                   | 21   | 38                             | 5                           | 5                    | 32  |  |
|         | s associated with particularly high risk                      | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |   |  |
| Covere  | red bonds   | 419                            | 419                         | 0                    |  | 445                            | 445                         | 0                    |   |  |
|         | ns on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |   |  |
|         | ctive investments undertakings (CIU)                          | 243                            | 243                         | 274                  |  | 45                             | 45                          | 46                   |   |  |
| Equity  | tv  | 25                             | 25                          | 25                   |  | 25                             | 25                          | 25                   |   |  |
| Other 6 | r exposures   | 103                            | 103                         | 103                  |  | 91                             | 91                          | 91                   |   |  |
| Standa  | dardised Total <sup>2</sup>                                   |                                |                             |                      | 79   |                                |                             |                      | 90  |  |

|             |  | exposures, but includes general credit risk adjustments.   |   |  |   |   |  |   |   |  |
|-------------|--|--|---|--|---|---|--|---|---|--|
|             |  |  |   |  | Standardisc                                   | d Approach  |  |   |   |  |
|             |  |  | As of 30  | /09/2021   |   |   | As of 31,  | 12/2021   |   |  |
|             | (min PIR %)  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |  |
| NETHERLANDS | Contral conveniences or contral seales.  Relicited convenience to be plantificial seales of the contral seales.  Relicited convenience to be plantificial seales.  Relicited to relicitation to the contral seales.  Relicitation of contral seales.  Relicitation of contral seales.  Relicitation of contral seales.  Relicitation of contral seales. | 0<br>0<br>0<br>0<br>0<br>0<br>1<br>1<br>0<br>5<br>5<br>0<br>0<br>0<br>0<br>1<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>2<br>2<br>2<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>0<br>302<br>1<br>1<br>0<br>1<br>5<br>5<br>0<br>0<br>0<br>0<br>0<br>2<br>2<br>2<br>0<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>277<br>0<br>0<br>0<br>0<br>5<br>5<br>5<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>55<br>0<br>0<br>0<br>0<br>2<br>2<br>2<br>2<br>2<br>0<br>0<br>0<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1 | 0   |  |
| ı           | Standardised Total <sup>2</sup>  |  |   |  |   |   |  |   | 3   |  |

|   |  |  |   | Standardisc   | ed Approach                                   |   |   |   |   |
|---|--|--|---|---|---|---|---|---|---|
|   |  |  | As of 30,   | 09/2021   |   |   | As of 31  | /12/2021  |   |
|   | (min ELR, %)   | Original Exposure <sup>s</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |
| Republication of the control of the | unted descrimentation credital basis under the control of the cont | 0<br>65<br>0<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 2<br>66<br>60<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1<br>60<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |

|  |                            | tments and provisions per country<br>des general credit risk adjustment | of counterparty excludes those for r   | ecuritisation exposures, additions            | il valuation adjustments (AVAs)  | and other own funds reduction           | ns related to the  |   |
|--|----------------------------|---|--|---|--|---|--|---|
|  |                            |   |  | Standardis                                    | ed Approach  |   |  |   |
|  |                            | As  | f 30/09/2021   |   |  | As of 31                                | /12/2021   |   |
| (min EU  | Original Expo              | ure¹ Exposure Valu  | e <sup>1</sup> Risk exposure amoun   | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>             | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> |
| Control deversiments or control hands, decisional observations or local authorities and control development or local authorities public access entitles and control development of local authorities and local authoritie | ertv  * 37 Cruft ressement | 0<br>0<br>0<br>0<br>0<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>0<br>0<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

|        | Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG  |   |   |  |   |   |                               |   |   |  |
|--------|--|---|---|--|---|---|-------------------------------|---|---|--|
|        |  |   |   |  | Standardise                                   | d Approach                              |                               |   |   |  |
|        |  |   | As of 30                                | 09/2021  |   |   | As of 31                      | /12/2021                                |   |  |
|        | (min EUR. %)   | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup>             | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup>   | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> |  |
| POLAND | Central conversaments or control shashed control contr | 0 | 0 | 0<br>0<br>0<br>0<br>0<br>0<br>3<br>3<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0 |                               | 000000000000000000000000000000000000000 | 0   |  |
|        |  | (ii) Original expressive unlike Fr      | mosure value, is remoted befor          | s taking into account any offers   | due to credit conversion factor               | an could sick mitigation toolses        | and for substitution offsets) |   |   |  |

|        |   | exposures, but includes general credit risk adjustments.                                    |   |   |   |  |  |   |   |
|--------|---|---|---|---|---|--|--|---|---|
|        |   |   |   |   | Standardisc                                   | d Approach                                       |  |   |   |
|        |   |   | As of 30                                | /09/2021  |   |  | As of 31,  | /12/2021  |   |
|        | (min EUR. *%)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>s</sup>             | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                   | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |
| CANADA | Central occurrences or central sharing  Medical conversation or local submittee  Medical conversation or local submittee  Medical conversation or  Medical conversation or | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |   | 0 203 203 20 20 20 20 20 20 20 20 20 20 20 20 20 | 0<br>203<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>19<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |
|        | Standardised Total <sup>2</sup>   |   |   |   | 0   |  |  |   | 0   |

|                             |   | exposums, but includes general credit risk adjustments.                                     |   |   |   |   |   |   |   |
|-----------------------------|---|---|---|---|---|---|---|---|---|
|                             |   |   |   |   | Standardisc                                   | d Approach  |   |   |   |
|                             |   |   | As of 30                                | /09/2021                                |   |   | As of 31,                               | /12/2021  |   |
|                             | (min Fill) %).)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>             | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>             | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 7 | Control commences or control basis.  Control commences or both atthetics  Formation commences or both atthetics  Formation commences or both atthetics  Formation or control or | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 | 0 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   |

|               |   | exposures, but includes gene   | a deat lex acquestients.    |                      |   |                                |                             |                      |   |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|               |   |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|               |   |                                | As of 30,                   | /09/2021             |   |                                | As of 31                    | /12/2021             |   |
|               |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments ar<br>provisions <sup>2</sup> |
|               | (min EUR, %) Central governments or central banks                 | 0                              |                             | 0                    |   | 0                              |                             | 0                    |   |
|               | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | ō                              | 0                           | 0                    |   |
|               | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Institutions<br>Corporates  |                                | 0                           | U                    |   | U                              | U                           | 0                    |   |
|               | of which: SME   |                                |                             | 0                    |   | 0                              |                             |                      |   |
|               | Retail  | i i                            | ů                           | 0                    |   | 0                              | i i                         | 0                    |   |
| Country of    | of which: SME   |                                | ō                           | ō                    |   | ō                              | 0                           | i i                  |   |
| Counterpart 8 | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Counterpart   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |   |
|               | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|               | Claims on institutions and corporates with a ST credit assessment |                                | 0                           | U                    |   | U                              | u u                         | 0                    |   |
|               | Collective investments undertakings (CIU) Equity                  |                                |                             | 0                    |   | 0                              |                             |                      |   |
|               | Other exposures   |                                |                             | 0                    |   | 0                              |                             |                      |   |
|               | Standardised Total <sup>2</sup>                                   |                                | -                           |                      | 0   |                                |                             |                      |   |

|               |   |                                |                             |                      | Standardisc                                   | d Approach                     |                             |                      |   |  |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|
|               |   |                                | As of 30                    | /09/2021             |   |                                | As of 31/12/2021            |                      |   |  |
|               |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments an<br>provisions <sup>2</sup> |  |
|               | (min EUR, %) Central governments or central banks                 | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Regional governments or local authorities                         | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Public sector entities  | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Multilateral Development Banks                                    | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | International Organisations                                       | 0                              | 9                           | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Institutions<br>Corporates  | 0                              |                             | 0                    |   | 0                              | U                           | 0                    |   |  |
|               | of which: SME   | 0                              |                             | 0                    |   |                                | 0                           |                      |   |  |
|               | Retail  | 0                              |                             | ů ů                  |   | 0                              | 0                           | 0                    |   |  |
| Country of    | of which: SME   | i i                            |                             | ō                    |   | ō                              | ō                           | ō                    |   |  |
| Counterpart 9 | Secured by mortgages on immovable property                        | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
| Counterpart   | of which: SME   | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Exposures in default  | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Items associated with particularly high risk                      | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Covered bonds   | 0                              | 9                           | 0                    |   | 0                              | 0                           | 0                    |   |  |
|               | Claims on institutions and corporates with a ST credit assessment | 0                              |                             | 0                    |   |                                | 0                           |                      |   |  |
|               | Collective investments undertakings (CIU) Equity                  | 0                              |                             | 0                    |   |                                | 0                           |                      |   |  |
|               | Other exposures   | ů o                            |                             | ő                    |   | Ö                              | ů o                         | ŏ                    |   |  |
|               | Standardised Total <sup>2</sup>                                   |                                |                             |                      |   |                                |                             |                      |   |  |

|                              |  | exposures, but includes general credit risk adjustments. |                             |   |   |  |                             |   |  |
|------------------------------|--|--|-----------------------------|---|---|--|-----------------------------|---|--|
|                              |  |  |                             |   | Standardisc                                   | d Approach   |                             |   |  |
|                              |  |  | As of 30                    | /09/2021  |   |  | As of 31                    | /12/2021                                |  |
|                              |  | Original Exposure <sup>1</sup>                           | Exposure Value <sup>1</sup> | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                           | Exposure Value <sup>1</sup> | Risk exposure amount                    | Value adjustments and<br>provisions <sup>2</sup> |
| Country of<br>Counterpart 10 | Control of processors of the Control of Section (19. %)  Subjection decrementary to what arther/free Public section entities  Facility of the Control of Section (19. %)  Facility of Sec |  |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             | 000000000000000000000000000000000000000 | o d  |



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

|                   |  |                                |                             |                      | Standardisc                      | d Approach                     |                             |                      |                                  |
|-------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                   |  |                                | As of 31,                   | 03/2022              |                                  |                                | As of 30,                   | 06/2022              |                                  |
|                   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
|                   | (min EUR, %)   | 10.000                         | 10.071                      |                      |                                  | 20 220                         | 20.570                      |                      |                                  |
| ı                 | Central governments or central banks Regional governments or local authorities | 18,669<br>4,432                | 18,871<br>4,845             | 1,205                |                                  | 20,379<br>3.917                | 20,576<br>4.320             | 1.228                |                                  |
|                   | Public sector entities   | 1,326                          | 1,477                       | 1,205                |                                  | 1301                           | 1,425                       | 1,220                |                                  |
|                   | Multilateral Development Banks   | 0                              | .,                          | 0                    |                                  |                                | 0,00                        | 0                    |                                  |
|                   | International Organisations  | 728                            | 728                         | 0                    |                                  | 696                            | 696                         | 0                    |                                  |
|                   | Institutions   | 1,388                          | 2,584                       | 133                  |                                  | 2,470                          | 3,040                       | 141                  |                                  |
|                   | Corporates   | 400                            | 274                         | 256                  |                                  | 386                            | 274                         | 239                  |                                  |
|                   | of which: SME  | 293                            | 186                         | 176                  |                                  | 288                            | 193                         | 166                  |                                  |
|                   | Retail   | 7,973                          | 2,336                       | 1,751                |                                  | 8,120                          | 2,501                       | 1,875                |                                  |
| Consolidated data | of which: SME  | 5                              | 1                           | 1                    |                                  | 4                              | 1                           | 1                    |                                  |
| Consolidated data | Secured by mortoages on immovable property                                     | 226                            | 225                         | 106                  |                                  | 435                            | 433                         | 158                  |                                  |
| ı                 | of which: SME  | 162                            | 161                         | 78                   |                                  | 373                            | 371                         | 131                  |                                  |
|                   | Exposures in default   | 33                             | 8                           | 11                   | 24                               | 27                             | 10                          | 13                   | 16                               |
| ı                 | Items associated with particularly high risk                                   | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|                   | Covered bonds  | 471                            | 471                         | 0                    |                                  | 446                            | 446                         | 0                    |                                  |
| ı                 | Claims on institutions and cornorates with a ST credit assessment              |                                |                             |                      |                                  |                                |                             |                      |                                  |
| ı                 | Collective investments undertakinos (CIU)                                      | 180                            | 180                         | 144                  |                                  | 178                            | 178                         | 162                  |                                  |
|                   | Equity   | 25                             | 25                          | 25                   |                                  | 30                             | 3U<br>ec                    | 35                   |                                  |
| ı                 | Other exposures  | 78<br>35,929                   | /8                          | 3,709                | -                                | 38.472                         | 34.015                      | 3,936                |                                  |
|                   | Standardised Total <sup>2</sup>  | 35,929                         | 32,101                      |                      | 52                               |                                |                             | 3,936                | 42                               |

|         |   | calculated as of last quarter  | Calculatio as Of Max Quarter |                      |   |                                |                             |                      |  |  |  |  |
|---------|---|--------------------------------|------------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|--|--|--|
|         |   |                                |                              |                      | Standardise                                   | d Approach                     |                             |                      |  |  |  |  |
|         |   |                                | As of 31,                    | /03/2022             |   |                                | As of 30,                   | 06/2022              |  |  |  |  |
|         |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>  | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments a<br>provisions <sup>2</sup> |  |  |  |
|         | (min EUR, %)  |                                |                              |                      |   |                                |                             |                      |  |  |  |  |
|         | Central governments or central banks                              | 18,669                         | 18,869<br>4,633              | 1,176                |   | 20,379<br>3,719                | 20,576<br>4.145             | 1.205                |  |  |  |  |
|         | Regional governments or local authorities                         | 4,201<br>1,230                 | 4,633<br>1,381               | 1,1/6                |   | 3,/19<br>1,205                 | 4,145<br>1.329              | 1,205                |  |  |  |  |
|         | Public sector entities  | 1,230                          | 1,381                        | 0                    |   | 1,205                          | 1,329                       | 0                    |  |  |  |  |
|         | Multilateral Development Banks International Organisations        | °                              |                              |                      |   |                                | 0                           |                      |  |  |  |  |
|         | International Organisations Institutions                          | 1,056                          | 2,272                        | 71                   |   | 2,134                          | 2,719                       | 76                   |  |  |  |  |
|         | Institutions Cornerates   | 398                            | 2,272                        | 256                  |   | 371                            | 2,719                       | 225                  |  |  |  |  |
|         | of which: SME   | 293                            | 186                          | 176                  |   | 288                            | 193                         | 166                  |  |  |  |  |
|         | Retail  | 7.951                          | 2,329                        | 1,747                |   | 8.097                          | 2,494                       | 1.871                |  |  |  |  |
|         | of which: SMF   | 7,551                          | 1                            | 1,747                |   | 0,037<br>A                     | 2,757                       | 1,071                |  |  |  |  |
| GERMANY | Secured by mortgages on immovable property                        | 222                            | 220                          | 104                  |   | 430                            | 478                         | 156                  |  |  |  |  |
|         | of which: SME   | 158                            | 156                          | 76                   |   | 368                            | 367                         | 129                  |  |  |  |  |
|         | Exposures in default  | 33                             | 8                            | 11                   | 28  | 27                             | 10                          | 13                   |  |  |  |  |
|         | Items associated with particularly high risk                      | 0                              | 0                            | 0                    |   | 0                              | 0                           | 0                    |  |  |  |  |
|         | Covered bonds   | 471                            | 471                          | 0                    |   | 446                            | 446                         | 0                    |  |  |  |  |
|         | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                            | 0                    |   | 0                              | 0                           | 0                    |  |  |  |  |
|         | Collective investments undertakings (CIU)                         | 29                             | 29                           | 36                   |   | 34                             | 34                          | 59                   |  |  |  |  |
|         | Equity  | 25                             | 25                           | 25                   |   | 27                             | 27                          | 27                   |  |  |  |  |
|         | Other exposures   | 78                             | 78                           | 78                   |   | 85                             | 85                          | 85                   |  |  |  |  |
|         | Standardised Total <sup>2</sup>                                   |                                |                              |                      | 80  |                                |                             |                      |  |  |  |  |

|             |  | exposures, but includes gener  | al credit risk adjustments.   |   |   |  |   |  |   |
|-------------|--|--|---|---|---|--|---|--|---|
|             |  |  |   |   | Standardise                                   | ed Approach  |   |  |   |
|             |  |  | As of 31  | /03/2022  |   |  | As of 30  | /06/2022   |   |
|             | (min EUR. %)   | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount   | Value adjustments and provisions <sup>2</sup> |
| NETHERLANDS | Central convermental or central station  Sectional convermental or beal subtroffice  Sectional convermental or beal subtroffice  Sectional convermental or beal subtroffice  Sectional Development Enrich  Enthibition  Converting Contral Con | 0<br>0<br>0<br>0<br>302<br>1<br>1<br>0<br>5<br>5<br>0<br>0<br>0<br>0<br>2<br>2<br>0<br>2 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>56<br>0<br>0<br>0<br>0<br>2<br>2<br>2<br>2<br>0<br>0<br>0<br>0<br>1<br>1<br>1<br>1<br>1<br>1<br>1<br>1 | 0   | 0<br>0<br>0<br>0<br>306<br>1<br>1<br>0<br>5<br>5<br>0<br>0<br>0<br>19<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>1<br>2<br>2<br>2<br>2 | ·   |
| 1           | Standardised Total <sup>2</sup>  |  |   |   | 2   |  |   |  | 3   |

|        |  | exposures, but includes gener  | al credit risk adjustments. |                      |   |                                |                             |                      |   |
|--------|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|        |  |                                |                             |                      | Standardise                                   | d Approach                     |                             |                      |   |
|        |  |                                | As of 31                    | /03/2022             |   |                                | As of 30                    | 06/2022              |   |
|        |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments as<br>provisions <sup>2</sup> |
|        | (mh ELR, %)  Central governments or central banks  Regional governments or local authorities                   | 0                              |                             | 0                    |   | 0                              | 1                           | 0                    |   |
|        | Public sector entities   | 60                             | 60                          | i i                  |   | 60                             | 60                          | 0                    |   |
|        | Multilateral Development Banks   | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |
|        | International Organisations Institutions   | 0                              |                             |                      |   |                                | 0                           | 0                    |   |
|        | Institutions Corporates  | 0                              |                             |                      |   |                                |                             | 0                    |   |
|        | of which: SME  | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |
|        | Retail   | 2                              | 0                           | 0                    |   | 2                              | 1                           | 0                    |   |
| FRANCE | of which: SME<br>Secured by mortgages on immovable property  | 0                              |                             |                      |   | 0                              | 0                           | 0                    |   |
|        | of which: SME  | ŏ                              | ì                           | i                    |   | ő                              | 0                           | ő                    |   |
|        | Exposures in default   | 0                              |                             | 0                    | 0   | 0                              | 0                           | 0                    |   |
|        | Items associated with particularly high risk   | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |
|        | Covered bonds Claims on institutions and corporates with a ST credit assessment                                | 0                              |                             | 1 :                  |   |                                | 0                           | 0                    |   |
|        | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU) | 11                             | 11                          | 1 9                  |   | 9                              | 9                           | 8                    |   |
|        | Equity   | 0                              |                             | 0                    |   | 0                              | 0                           | 0                    |   |
|        | Other exposures  |                                |                             |                      |   |                                | 0                           | 0                    |   |
|        |  |                                |                             |                      |   |                                |                             |                      |   |

|            |   |                                |                              | unterparty excludes those for se | curitisation exposures, additiona             | il valuation adjustments (AVAs) | and other own funds reductio | ns related to the    |   |
|------------|---|--------------------------------|------------------------------|----------------------------------|---|---------------------------------|------------------------------|----------------------|---|
|            |   | exposures, but includes gene   | nal credit risk adjustments. |                                  |   | ed Approach                     |                              |                      |   |
|            |   |                                |                              |                                  | Standardisi                                   | ad Approach                     |                              |                      |   |
|            |   |                                | As of 31                     | /03/2022                         |   |                                 | As of 30                     | /06/2022             |   |
|            |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>  | Risk exposure amount             | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount | Value adjustments an<br>provisions <sup>2</sup> |
|            | (min EUR, %)  |                                |                              |                                  |   |                                 |                              |                      |   |
|            | Central governments or central banks                              | 0                              | 0                            | 0                                |   | 0                               |                              |                      |   |
|            | Regional governments or local authorities Public sector entities  | U                              | 0                            | 0                                |   |                                 | ,                            |                      |   |
|            | Public sector entities  Multilateral Development Banks            | 0                              |                              |                                  |   |                                 |                              |                      |   |
|            | International Organisations                                       | ō                              |                              | 0                                |   | ō                               |                              | i o                  |   |
|            | Institutions  | 0                              | 0                            | 0                                |   | 0                               |                              |                      |   |
|            | Corporates  | 1                              | 1                            | 1                                |   | 0                               |                              |                      |   |
|            | of which: SME   | 0                              | 0                            | 0                                |   | 0                               |                              | 0                    |   |
|            | Retail  | 0                              | 0                            | 0                                |   | 0                               |                              | 0                    |   |
| LUXEMBOURG | of which: SME   | 0                              | 0                            | 0                                |   |                                 |                              |                      |   |
|            | Secured by mortgages on immovable property of which: SMF          | U                              | 0                            | 0                                |   |                                 | ,                            |                      |   |
|            | Exposures in default  | 0                              | 0                            | 0                                | 0   | 0                               |                              |                      |   |
|            | Items associated with particularly high risk                      | ō                              |                              | 0                                |   | ō                               |                              | i o                  |   |
| c          | Covered bonds   | 0                              |                              | 0                                |   | 0                               |                              |                      |   |
|            | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                            | 0                                |   | 0                               |                              |                      |   |
|            | Collective investments undertakings (CIU)                         | 7                              | 7                            | 5                                |   | 6                               | 6                            | 5                    |   |
|            | Equity  | 0                              | 0                            | 0                                |   | 3                               | 3                            | 8                    |   |
|            | Other exposures   | 0                              |                              | 0                                |   |                                 |                              | . 0                  |   |
|            | Standardised Total <sup>2</sup>                                   |                                |                              |                                  |   |                                 |                              |                      | 1   |



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| (control convenients or control basis.)  Control convenients or control basis.  Control contr | As of \$1/(61/2022 As of \$6/(61/2022  Original Exposure* Exposure Value* Rick exposure amount. Value of profilements and provide of the processor of the of the proces |        | Erwerosgeseischaft der 5-rinanzgruppe mon & Co. KG   |   |   |   |             |   |                             |   |   |
|--|--|--------|--|---|---|---|-------------|---|-----------------------------|---|---|
| Original Exposure*  Control discrementation controlled in Control Exposure*  Control discrementation control Exposure*  Control Control Exposure* | Control deveraments or control beautiful Services (Control deveraments or control deveraments (Control deveraments of Control deveraments (Control deveraments of Control deveraments (Control deveraments (Contro   |        |  |   |   |   | Standardise | d Approach                              |                             |   |   |
| Control conversation or control basis (100 EE), (1)  Control conversation or control basis (100 EE), (1)  Control conversation or control basis (100 EE), (1)  Control conversation or control basis (100 EE), | Control discoveremental or central behaviors and the explosion of the RFL Na)  Control discoveremental or central selections  Control discoveremental selections  Control discove   |        |  |   | As of 31,                               | /03/2022                                |             |   | As of 30                    | /06/2022                                |   |
| Control of conversal control of basis   Control of contr | Control development of control basins  Control development of the chall adherdities  Control development basins  Finditiated Development basins  Finditiated Development basins  Composation  Composatio   |        |  | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup>             | Risk exposure amount                    |             | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup> | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> |
|  |  | POLAND | Comit al ownerments or comit at histories  Residual converments or local arthroties  Residual converment or local arthroties  Residual converment tanks  Huttilitated Divulgement tanks  Instruktions  Gardenin Comit Co | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0           | 000000000000000000000000000000000000000 |                             | 000000000000000000000000000000000000000 | 0   |

|        |  | exposures, but includes gener  | al credit risk adjustments. |                      |   |                                |                             |                      |  |
|--------|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
|        |  |                                |                             |                      | Standardisc                                   | ed Approach                    |                             |                      |  |
|        |  |                                | As of 31                    | /03/2022             |   |                                | As of 30,                   | 06/2022              |  |
|        |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments a<br>provisions <sup>2</sup> |
|        | (min EUR, %)   |                                |                             |                      |   |                                |                             |                      |  |
|        | Central governments or central banks Regional governments or local authorities | 202                            | 202                         |                      |   | 171                            | 171                         | 0                    |  |
|        | Regional governments or local authorities  Public sector entities              | 202                            | 202                         | 19                   |   | 1/1                            | 1/1                         | 19                   |  |
|        | Multilateral Development Banks   | ů ů                            |                             | 0                    |   | ů ů                            | 0                           | 0                    |  |
|        | International Organisations  | o o                            | 0                           | i i                  |   | ō                              | ō                           | i i                  |  |
|        | Institutions   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|        | Corporates   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|        | of which: SME  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|        | Retail   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
| CANADA | of which: SME  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
| Gueton | Secured by mortgages on immovable property                                     | 0                              | 0                           | 0                    |   |                                | 0                           | 0                    |  |
|        | of which: SME  | 0                              | 0                           | 0                    |   |                                | U                           | 0                    |  |
|        | Exposures in default Items associated with particularly high risk              |                                |                             |                      | · ·   |                                | 0                           | 0                    |  |
|        | Covered bonds  | i o                            |                             | l ő                  |   | ő                              | 0                           | l o                  |  |
|        | Claims on institutions and corporates with a ST credit assessment              | 0                              |                             | i o                  |   | i i                            | ō                           | i o                  |  |
|        | Collective investments undertakings (CIU)                                      | 1                              | 1                           | 1                    |   | 1                              | 1                           | 1                    |  |
|        | Equity   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |  |
|        | Other exposures  | 0                              |                             |                      |   |                                | 0                           | 0                    |  |
|        | Standardised Total <sup>2</sup>  |                                |                             |                      | 0   |                                |                             |                      |  |

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

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

|                             |  |   | al credit risk adjustments. |   |   |   |   |   |   |
|-----------------------------|--|---|-----------------------------|---|---|---|---|---|---|
|                             |  |   |                             |   | Standardise                                   | d Approach                              |   |   |   |
|                             |  |   | As of 31                    | /03/2022  |   |   | As of 30                                | 06/2022                                 |   |
|                             |  | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup>             | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 7 | Control of control of the Control of Control | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 |   |

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

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

|               |   | exposures, but includes gener  |                             | anorparty excludes tridse for se | cunsiation exposures, apptions                | i vauacon adjusements (AXAS)   | and other own rungs reduction | is related to the    |   |
|---------------|---|--------------------------------|-----------------------------|----------------------------------|---|--------------------------------|-------------------------------|----------------------|---|
|               |   |                                |                             |                                  | Standardise                                   | d Approach                     |                               |                      |   |
|               |   |                                | As of 31,                   | /03/2022                         |   |                                | As of 30                      | 06/2022              |   |
|               |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount             | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup>   | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
|               | (min EUR, %) Central governments or central banks                               | 0                              | 0                           |                                  |   |                                |                               | 0                    |   |
| ı             | Regional governments or local authorities                                       | ŏ                              | o o                         | ŏ                                |   | ő                              | 0                             | ů o                  |   |
|               | Public sector entities  | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | Multilateral Development Banks  | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | International Organisations   | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | Institutions<br>Corporates  | 0                              | 0                           |                                  |   |                                | 0                             | 0                    |   |
|               | of which: SME   | ů ů                            | 0                           | ů                                |   | 0                              | 0                             | 0                    |   |
|               | Retail  | o o                            | 0                           | ō                                |   | i i                            | 0                             | i i                  |   |
| Country of    | of which: SME   | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
| Counterpart 8 | Secured by mortpages on immovable property                                      | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | of which: SME   | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | Exposures in default  | 0                              | 0                           | 0                                | 0   | 0                              | 0                             | 0                    | 0   |
|               | Items associated with particularly high risk Covered bonds                      |                                |                             |                                  |   |                                | 0                             |                      |   |
|               | Covered bonds Claims on institutions and corporates with a ST credit assessment |                                | 0                           |                                  |   |                                | 0                             | 0                    |   |
|               | Collective investments undertakings (CIU)                                       | i o                            | i o                         | l ő                              |   | ő                              | 0                             | l ő                  |   |
|               | Equity  | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | Other exposures   | 0                              | 0                           | 0                                |   | 0                              | 0                             | 0                    |   |
|               | Standardised Total <sup>2</sup>   |                                |                             |                                  | 0   |                                |                               |                      | 0   |

|                             |  |   |                             |   | Standardise                                   | d Approach  |                             |                      |   |
|-----------------------------|--|---|-----------------------------|---|---|---|-----------------------------|----------------------|---|
|                             |  |   | As of 31                    | /03/2022  |   |   | As of 30                    | /06/2022             |   |
|                             | (min EUR. %)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup> | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                      | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 9 | Central development or contral states in a contral states in a contral state of the contral co | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                             |                      | ·   |
| l                           | Standardised Total <sup>2</sup>  |   |                             |   | 0   |   |                             |                      | 0   |

|                              |  |   |                             |   | Standardise                                   | d Approach  |   |   |   |
|------------------------------|--|---|-----------------------------|---|---|---|---|---|---|
|                              |  |   | As of 31                    | /03/2022  |   |   | As of 30,                               | 06/2022                                 |   |
|                              | (min EUR. %)   | Original Exposure <sup>1</sup>          | Exposure Value <sup>1</sup> | Risk exposure amount  | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>             | Risk exposure amount                    | Value adjustments and provisions <sup>2</sup> |
| Country of<br>Counterpart 10 | Coming operationates or control abundant equiposal governmenta or control abundant equiposal governmenta or local abundanties formationates fo | 0 |                             | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0 | 000000000000000000000000000000000000000 |   |

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

|                   |   |         |                  |                        |                                |                |                        | IRB Ap               | proach           |                        |                                |                |                        |                      |
|-------------------|---|---------|------------------|------------------------|--------------------------------|----------------|------------------------|----------------------|------------------|------------------------|--------------------------------|----------------|------------------------|----------------------|
|                   |   |         |                  |                        | As of 3                        | 0/09/2021      |                        |                      |                  |                        | As of 3                        | 31/12/2021     |                        |                      |
|                   |   | o       | Original Exp     | posure <sup>1</sup>    | Exposure<br>Value <sup>1</sup> | Risk exposure  | amount                 | Value<br>adjustments | Original E       | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure  | amount                 | Value<br>adjustments |
|                   | (min EUR, %)  |         |                  | Of which:<br>defaulted | - Callon                       |                | Of which:<br>defaulted | provisions           |                  | Of which:<br>defaulted | • arca                         |                | Of which:<br>defaulted | provisions           |
|                   | Central banks and central governments                                       |         | 757              | 0                      | 793                            | 92             | 0                      | 0                    | 517              | 0                      | 551                            | 45             | 0                      | 0                    |
|                   | Institutions  |         | 6,952            | 1                      | 6,880                          | 1,176          | 0                      | 6                    | 6,224            | 1                      | 6,191                          | 950            | 0                      | 6                    |
|                   | Corporates  |         | 55,799<br>23.278 | 206<br>15              | 50,689<br>21,787               | 18,060         | 0                      | 200                  | 55,500<br>23,284 | 263<br>94              | 50,330<br>21.734               | 17,544         | 0                      | 239                  |
|                   | Corporates - Of Which: Specialised Lending                                  |         |                  |                        |                                | 8,916<br>3.299 | 0                      | 62                   |                  | 99                     | 10.121                         | 8,739          |                        | 63                   |
|                   | Corporates - Of Which: SME<br>Retail  |         | 11,254           | 102<br>124             | 10,140<br>17.268               | 3,299<br>5.720 | 50                     | 76<br>161            | 11,186<br>14.863 | 96                     | 10,121                         | 3,257<br>4.371 | 37                     | 139                  |
|                   | Retail - Secured on real estate property                                    |         | 3.155            | 129                    | 3,136                          | 5,720<br>371   | 50                     | 161                  | 3.242            | 96                     | 3.222                          | 4,3/1<br>372   | 3/                     | 139                  |
|                   | Retail - Secured on real estate property  Retail - Secured on real estate p |         | 131              | 7                      | 122                            | 371            | 0                      | 10                   | 131              | ,                      | 119                            | 3/2            |                        | 10                   |
| Consolidated data | Retail - Secured on real estate p   |         | 3.024            | 2                      | 3.014                          | 334            | 0                      |                      | 3.111            | 4                      | 3.102                          | 337            |                        |                      |
|                   | Retail - Qualifying Revolving   |         | 5.999            | 2                      | 4 127                          | 526            | 0                      | 6                    | 3.663            | ,                      | 3,409                          | 403            |                        | é                    |
|                   | Retail - Other Retail   |         | 10.267           | 118                    | 10.005                         | 4.823          | 50                     | 145                  | 7.958            | 89                     | 7,679                          | 3.597          | 37                     | 120                  |
|                   | Retail - Other Retail - Of Which  |         | 729              | 12                     | 570                            | 269            | 0                      | 13                   | 763              | 8                      | 591                            | 280            | 0                      | 15                   |
|                   | Retail - Other Retail - Of Which  | non-SMF | 9.538            | 106                    | 9.435                          | 4.553          | 50                     | 132                  | 7.194            | 81                     | 7.088                          | 3.317          | 37                     | 106                  |
|                   | Equity  |         | 188              | 1                      | 188                            | 238            | 0                      |                      | 207              | 1                      | 207                            | 269            | 0                      |                      |
|                   | Other non credit-obligation assets  |         |                  |                        |                                | 247            |                        |                      |                  |                        |                                | 197            |                        |                      |
|                   | IRB Total <sup>2</sup>  |         |                  |                        |                                | 25,534         |                        |                      |                  |                        |                                | 23,376         |                        |                      |

|         |  |                  |                        |                    |                 |                        | IRB Ap               | proach           |                        |                    |                 |                        |                      |
|---------|--|------------------|------------------------|--------------------|-----------------|------------------------|----------------------|------------------|------------------------|--------------------|-----------------|------------------------|----------------------|
|         |  |                  |                        | As of              | 30/09/2021      |                        |                      |                  |                        | As of              | 31/12/2021      |                        |                      |
|         |  | Original         | Exposure <sup>1</sup>  | Exposure           | Risk exposure   | amount                 | Value<br>adjustments | Original I       | Exposure <sup>1</sup>  | Exposure           | Risk exposure   | amount                 | Value<br>adjustments |
|         | (min EUR, %)   |                  | Of which:<br>defaulted | Value <sup>1</sup> |                 | Of which:<br>defaulted | provisions           |                  | Of which:<br>defaulted | Value <sup>1</sup> |                 | Of which:<br>defaulted | provisions           |
|         | Central banks and central governments Institutions   | 0<br>765         | 0                      | 0<br>804           | 0<br>189        | 0                      | 0<br>5               | 0<br>713         | 0                      | 0<br>755           | 0<br>129        | 0                      | 0 2                  |
|         | Corporates  Corporates - Of Which: Specialised Lending   | 41,951<br>13,716 | 149<br>7               | 37,281<br>10,971   | 12,605<br>5,082 | 0                      | 384<br>97            | 41,910<br>13,737 | 131<br>7               | 37,478<br>11,268   | 12,301<br>5,000 | 0                      | 356<br>102           |
|         | Corporates - Of Which: SME   | 10,275<br>19.312 | 102<br>123             | 9,201<br>17,167    | 2,904<br>5.694  | 0<br>50                | 128<br>224           | 10,252<br>14,759 | 89<br>95               | 9,248<br>14.210    | 2,866<br>4,347  | 0<br>37                | 132<br>163           |
|         | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 3,108<br>131     | 4                      | 3,089<br>122       | 365<br>37       | 0                      | 28<br>3              | 3,194<br>131     | 5                      | 3,174<br>119       | 366<br>34       | 0                      | 18<br>2              |
| GERMANY | Retail - Secured on real estate property - Of Which: non-Si-<br>Retail - Qualifying Revolving      | 2,977<br>5.980   | 3 2                    | 2,967<br>4.114     | 328<br>523      | 0                      | 25<br>29             | 3,063<br>3,652   | 4 2                    | 3,054<br>3,398     | 332<br>401      | 0                      | 16<br>14             |
|         | Retail - Other Retail Retail - Other Retail - Of Which: SME  | 10,225<br>729    | 117<br>12              | 9,965<br>570       | 4,806<br>269    | 49                     | 167<br>29            | 7,914<br>763     | 88                     | 7,638<br>591       | 3,581<br>280    | 37<br>0                | 131<br>23            |
|         | Retail - Other Retail - Of Which: non-SME<br>Equity  | 9,496<br>187     | 105                    | 9,395<br>187       | 4,536<br>235    | 49                     | 138                  | 7,151<br>207     | 80<br>1                | 7,048<br>207       | 3,301<br>268    | 37<br>0                | 108                  |
|         | Other non credit-obligation assets   |                  |                        |                    |                 |                        |                      |                  |                        |                    |                 |                        |                      |
|         | IRB Total  |                  |                        |                    |                 |                        |                      |                  |                        |                    |                 |                        |                      |

|              |  |              |                        |                                |                            |                        | IRB Ap               | proach   |                        |                                |               |                        |                             |
|--------------|--|--------------|------------------------|--------------------------------|----------------------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|              |  |              |                        | As of                          | 30/09/2021                 |                        |                      |          |                        | As of                          | 31/12/2021    |                        |                             |
|              |  | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure              | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|              | (min EUR, %)   |              | Of which:<br>defaulted | • 50.00                        |                            | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | · ince                         |               | Of which:<br>defaulted | provisions                  |
|              | Central banks and central governments Institutions     | 6            | 0                      | 6                              | 0<br>73                    | 0                      | 0                    | 6<br>272 | 0                      | 6                              | 0<br>55       | 0                      | 0                           |
|              | Institutions<br>Corporates                             | 338<br>5.116 |                        | 338<br>4.856                   | 1.903                      | 0                      | 41                   | 4.940    | 0                      | 272<br>4,478                   | 1.933         |                        | 48                          |
|              | Corporates - Of Which: Specialised Lending             | 3,323        |                        | 3,258                          | 1,903                      | 0                      | 29                   | 3,425    |                        | 3,132                          | 1,933         |                        | 37                          |
|              | Corporates - Of Which: SME                             | 392          | 0                      | 3,230                          | 158                        | 0                      | 29                   | 401      | 0                      | 3,132                          | 185           | 0                      | 4                           |
|              | Retail   | 2            | 0                      | 1                              | 0                          | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      |                             |
|              | Retail - Secured on real estate property               | 1            | ō                      | 1                              | ō                          | ō                      | ō                    | 1        | ō                      | i                              | ō             | ō                      | ō                           |
| NETHERI ANDS | Retail - Secured on real estate property - Of Which: S | Æ 0          | 0                      | 0                              | 0                          | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
| NETHERLANDS  | Retail - Secured on real estate property - Of Which: n | in-Si        | 0                      | 1                              | 0                          | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      | 0                           |
|              | Retail - Qualifying Revolving                          | 1            | 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 Other non credit-obligation assets              | 0            |                        | 0                              | 0                          | 0                      | 0                    |          | 0                      | 0                              | 0             | 0                      |                             |
|              | Other non-credit-obligation assets  IRB Total          |              |                        |                                |                            |                        |                      |          |                        |                                |               |                        |                             |
|              | IKB I otal   |              |                        |                                | d before taking into accou |                        |                      |          |                        |                                |               |                        |                             |

|        |  |            |                        |                                |               |                        | IRB Ap               | proach     |                        |                                |              |                        |                     |
|--------|--|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|--------------|------------------------|---------------------|
|        |  |            |                        | As of                          | 30/09/2021    |                        |                      |            |                        | As of                          | 31/12/2021   |                        |                     |
|        |  | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposur | amount                 | Value<br>adjustment |
|        | (min EUR, %)   |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | Value                          |              | Of which:<br>defaulted | provisions          |
|        | Central banks and central governments  | 42         | 0                      | 42                             | 5             | 0                      | 0                    | 0          | 0                      | 0                              | 0            | 0                      | 0                   |
|        | Institutions   | 1,865      | 0                      | 1,865                          | 231           | 0                      | 2                    | 1,826      | 0                      | 1,826                          | 208          | 0                      | 2                   |
|        | Corporates   | 2,444      | 0                      | 2,435                          | 1,099         | 0                      | 22                   | 2,382      | 0                      | 2,375                          | 1,051        | 0                      | 27                  |
|        | Corporates - Of Which: Specialised Lending   | 1,760      | 0                      | 1,754                          | 744           | 0                      | 17                   | 1,700      | 0                      | 1,693                          | 693          | 0                      | 19                  |
|        | Corporates - Of Which: SME   | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 10         | 0                      | 10                             | 3            | 0                      | 0                   |
|        | Retail   | 6          | 0                      | 5                              | 1             | 0                      | 0                    | 4          | 0                      | 4                              | 1            | 0                      | 0                   |
|        | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 3          | 0                      | 3                              | 0             | 0                      | 0                    | 3          | 0                      | 3                              | 0            | 0                      | 0                   |
| FRANCE | Retail - Secured on real estate property - Of Which: non-Sh  | 3          |                        | 0                              |               | 0                      | 0                    |            | 0                      |                                |              | 0                      | 0                   |
|        | Retail - Qualifying Revolving  | 3          |                        | 3                              |               | 0                      | 0                    | 3          | 0                      | 3                              |              | 0                      | 0                   |
|        | Retail - Qualitying Revolving  | í          | 0                      | 1                              | 1             | 0                      | 0                    | 1          | 0                      | i                              | 1            | 0                      | 0                   |
|        | Retail - Other Retail - Of Which: SME  | n          | 0                      | i î                            |               | 0                      | 0                    | i i        | 0                      | n n                            | 0            | 0                      | 0                   |
|        | Retail - Other Retail - Of Which: non-SME  | i          | ō                      | 1                              | 1             | ō                      | ō                    | 1          | ō                      | 1                              | 1            | ō                      | ō                   |
|        | Equity   | 0          | 0                      | 0                              | 1             | 0                      | 0                    | 0          | 0                      | 0                              | 0            | 0                      | 0                   |
|        | Other non credit-obligation assets   |            |                        |                                |               |                        |                      |            |                        |                                |              |                        |                     |
|        | TRR Total  |            |                        |                                |               |                        |                      |            |                        |                                |              |                        |                     |

|            |  |          |                        |                    |               |                        | IRB Ap               | proach   |                        |                    |               |                        |                      |
|------------|--|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
|            |  |          |                        | As of :            | 0/09/2021     |                        |                      |          |                        | As of :            | 31/12/2021    |                        |                      |
|            |  | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments |
|            | (min ELIR, %)  |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | and<br>provisions    |
|            | Central banks and central governments Institutions   | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0 0      | 0                      | 0                  | 0             | 0                      | 0                    |
|            | Corporates   | 3,428    | ő                      | 3,329              | 1,257         | 0                      | 25                   | 3,617    | 79                     | 3,423              | 1,232         | 0                      | 26                   |
|            | Corporates - Of Which: Specialised Lending   | 2,821    | 0                      | 2,511              | 996           | 0                      | 20                   | 2,932    | 79                     | 2,686              | 949           | 0                      | 22                   |
|            | Corporates - Of Which: SME   | 299      | 0                      | 299                | 125           | 0                      | 3                    | 291      | 0                      | 269                | 117           | 0                      | 2                    |
|            | Retail   | 1        | 0                      | 1                  | 0             | 0                      | 0                    | 1        | 0                      | 1                  | 0             | 0                      | 0                    |
|            | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 0        | 0                      | 1                  | 0             | 0                      | 0                    | 1        | 0                      | 1                  | 0             |                        | 0                    |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: non-Sh  |          |                        | 1                  | 0             | 0                      | 0                    | ,        | 0                      | 1                  |               |                        | 0                    |
|            | Retail - Qualifying Revolving  | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0             | 0                      | 0                    |
|            | Retail - Other Retail  | ō        | ō                      | ō                  | ō             | ō                      | ō                    | ō        | ō                      | ō                  | 0             | ō                      | ō                    |
|            | 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 Other non credit-obligation assets  | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0             | 0                      | 0                    |
|            | IRB Total  |          |                        |                    |               |                        |                      |          |                        |                    |               |                        |                      |

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|           |   |            |                        |                                |               |                        | IRB Ap               | proach   |                        |                                |               |                        |                            |
|-----------|---|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------------|
|           |   |            |                        | As of                          | 0/09/2021     |                        |                      |          |                        | As of                          | 31/12/2021    |                        |                            |
|           |   | Original I | exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustment<br>and |
|           | (min EUR, %)  |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                 |
|           | Central banks and central governments   | 112        | 0                      | 112                            | 23            | 0                      | 0                    | 78       | 0                      | 78                             | 16            | 0                      | 0                          |
|           | Institutions  | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                          |
|           | Corporates  | 1,340      | 0                      | 1,346                          | 654           | 0                      | 16                   | 1,288    | 0                      | 1,288                          | 614           | 0                      | 19                         |
|           | Corporates - Of Which: Specialised Lending  | 1,226      | 0                      | 1,226                          | 595           | 0                      | 15                   | 1,230    | 0                      | 1,230                          | 578<br>35     | 0                      | 18                         |
|           | Corporates - Of Which: SME  | 113        | 0                      | 113                            | 58            | 0                      | 1                    | 57       | 0                      | 52                             | 35            | 0                      | 1                          |
|           |   | 1          | 0                      | 1                              | 1             | 0                      | 0                    | 1        |                        | 1                              | 1             | 0                      | 0                          |
|           | Retail - Secured on real estate property  | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              |               | 0                      | 0                          |
| POLAND    | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-Si |            |                        | 0                              |               | 0                      |                      | 0        | 0                      | 0                              |               |                        | 0                          |
| . 05 . 15 | Retail - Secured on real estate property - Ut which: non-si-<br>Retail - Qualifying Revolving                           | 0          |                        | 0                              | 0             | 0                      | 0                    |          | 0                      | 0                              | 0             | 0                      | 0                          |
|           | Retail - Other Retail   | ,          |                        | 1                              | 1             | 0                      | 0                    | 1        | 0                      | 1                              |               |                        | 0                          |
|           | Retail - Other Retail - Of Which: SMF   |            |                        | 0                              |               | 0                      | 0                    | 0        | 0                      | 0                              |               |                        | 0                          |
|           | Retail - Other Retail - Of Which: non-SME   | 1          | 0                      | 1                              | 1             | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      | 0                          |
|           | Equity  |            |                        |                                |               | 0                      |                      | i i      |                        |                                |               |                        | 0                          |
|           | Other non credit-obligation assets  |            | _                      | Ů                              |               |                        | Ů                    | _        | Ů                      | Ů                              | -             |                        |                            |
|           | IRB Total   |            |                        |                                |               |                        |                      |          |                        |                                |               |                        |                            |

|        |             |   |          |                        |                                |               |                        | IRB Ap               | pproach  |                        |                                |               |                        |                             |
|--------|-------------|---|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|        |             |   |          |                        | As of                          | 30/09/2021    |                        |                      |          |                        | As of                          | 31/12/2021    |                        |                             |
|        |             |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|        |             | (min EUR, %)  |          | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |
|        |             | anks and central governments                                | 137      | 0                      | 137                            | 28            | 0                      | 1                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        | Institution |   | 926      | 0                      | 926                            | 275           | 0                      | 1                    | 795      | 0                      | 795                            | 246           | 0                      | 1                           |
|        | Corporate   |   | 34       | 0                      | 34                             | 10            | 0                      | 0                    | 34       | 0                      | 34                             | 10            | 0                      | 0                           |
|        |             | Corporates - Of Which: Specialised Lending                  | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        |             | Corporates - Of Which: SME                                  | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        | Retail      |   | 1        | 0                      | 1                              | 0             | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      | 0                           |
|        |             | Retail - Secured on real estate property                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
| CANADA |             | Retail - Secured on real estate property - Of Which: SME    | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
| CANADA |             | Retail - Secured on real estate property - Of Which: non-SP | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        |             | Retail - Qualifying Revolving                               | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        |             | Retail - Other Retail                                       | 1        | 0                      | 1                              | 0             | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      | 0                           |
|        |             | Retail - Other Retail - Of Which: SME                       | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        |             | Retail - Other Retail - Of Which: non-SME                   | 1        | 0                      | 1                              | 0             | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      | 0                           |
|        | Equity      |   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        | Other non   | credit-obligation assets                                    |          |                        |                                |               |                        |                      |          |                        |                                |               |                        |                             |

10 Original exposure, unitile Exposure value, is reported before taking into account any effort due to credit convenion factors or credit risk misspation techniques (e.g., auditablism effects).

|                          |  |  |          |                        |   |               |                        | IRB Ap                      | proach   |                        |                                |               |                        |                             |
|--------------------------|--|--|----------|------------------------|---|---------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|                          |  |  |          |                        | As of                                   | 30/09/2021    |                        |                             |          |                        | As of                          | 31/12/2021    |                        |                             |
|                          |  |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup>          | Risk exposure | amount                 | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|                          |  | EUR, %)  |          | Of which:<br>defaulted | • |               | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | · ince                         |               | Of which:<br>defaulted | provisions                  |
|                          | Central banks and central government                     | is .   | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Institutions   |  | 0        | 0                      | 0                                       | 0             | 0                      | 0                           |          | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Corporates   |  |          |                        | 0                                       |               | 0                      |                             |          | 0                      |                                |               |                        |                             |
|                          | Corporates - Of Which: Spe<br>Corporates - Of Which: SME |  |          |                        | 0                                       | 0             | 0                      | 0                           |          | 0                      | 0                              | 0             | 0                      |                             |
|                          | Retail   |  |          |                        |   | 0             | 0                      | 0                           |          | 0                      |                                | 0             | 0                      |                             |
|                          | Retail - Secured on real of                              | whate economic                                 |          |                        | 0                                       | 0             | 0                      | 0                           |          | 0                      | 0                              | 0             |                        |                             |
|                          |  | red on real estate property - Of Which: SME    | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
| Country of Counterpart 7 |  | red on real estate property - Of Which: non-Sh | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Retail - Qualifying Revolu                               |  | ō        | ō                      | ō                                       | ō             | ō                      | ō                           | ō        | ō                      | ō                              | ō             | ō                      | ō                           |
|                          | Retail - Other Retail                                    | 7  | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Retail - Other   | r Retail - Of Which: SME                       | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Retail - Other   | r Retail - Of Which: non-SME                   | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Equity   |  | 0        | 0                      | 0                                       | 0             | 0                      | 0                           | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Other non credit-obligation assets                       |  |          |                        |   |               |                        |                             |          |                        |                                |               |                        |                             |
|                          | IRB Total  |  |          |                        |   |               |                        |                             |          |                        |                                |               |                        |                             |

|                          |  |          |                        | AS OF                          | 30/09/2021    |                        |                      |            |                        | As of                          | 31/12/2021    |                        |                             |
|--------------------------|--|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|                          |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|                          | (min EUR, %)   |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |            | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |
|                          | and central governments                                      | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
| Institutions             |  | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
| Corporates               |  | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Corporates - Of Which: Specialised Lending                   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
| Corpo<br>Retail          | Corporates - Of Which: SME                                   | 0        |                        | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             |                        | 0                           |
|                          |  |          |                        | 0                              | 0             | 0                      | 0                    |            | 0                      | 0                              | 0             |                        | 0                           |
| Reta                     | Retail - Secured on real estate property                     | 0        |                        | 0                              | 0             | 0                      |                      | 0          | 0                      |                                |               | 0                      |                             |
| Country of Counterpart 8 | 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-Si  |          |                        | 0                              | 0             | 0                      | 0                    |            | 0                      | 0                              | 0             |                        | 0                           |
| Reta                     | Retail - Qualifying Revolving<br>Retail - Other Retail       |          |                        | 0                              | 0             | 0                      | 0                    | 0          | 0                      | 0                              | 0             | 0                      | 0                           |
| Keta                     | Retail - Other Retail  Retail - Other Retail - Of Which: SME |          |                        | 0                              |               | 0                      | 0                    | 0          | 0                      | 0                              |               |                        | 0                           |
|                          |  |          |                        | 0                              |               | 0                      | 0                    | 0          | 0                      | 0                              |               |                        | 0                           |
| Equity                   | Retail - Other Retail - Of Which: non-SME                    |          |                        | 0                              |               | 0                      | 0                    | 0          | 0                      | 0                              |               |                        | 0                           |
|                          | dit-obligation assets  |          |                        | - 0                            |               |                        |                      |            |                        |                                |               |                        |                             |
| IRB Total                | one-conguction wasees  |          |                        |                                |               |                        |                      |            |                        |                                |               |                        |                             |

|                          |             |   |          |                        |                                |               |                        | IRB Ap               | proach   |                        |                                |               |                        |                             |
|--------------------------|-------------|---|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|                          |             |   |          |                        | As of                          | 30/09/2021    |                        |                      |          |                        | As of                          | 31/12/2021    |                        |                             |
|                          |             |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
|                          |             | (min EUR, %)  |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |
|                          |             | nks and central governments   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Institution |   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Corporates  |   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          |             | Corporates - Of Which: Specialised Lending  | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Retail      | Corporates - Of Which: SME  | 0        |                        | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Retail      |   | 0        |                        | 0                              | 0             | 0                      | 0                    |          | 0                      |                                | 0             | 0                      |                             |
|                          |             | Retail - Secured on real estate property  | 0        |                        | 0                              | 0             | 0                      | 0                    |          | 0                      |                                | 0             | 0                      | 0                           |
| Country of Counterpart 9 |             | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-SN | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          |             | Retail - Qualifying Revolving   | 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                      | I 0                            | 0             | 0                      | 0                    | 0        | 0                      | I 0                            | 0             | 0                      | 0                           |
|                          |             | Retail - Other Retail - Of Which: non-SME   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|                          | Equity      | Made - Other Meder- Of Willers Helpshe  | ő        | ı ö                    | ő                              | ō             | ı ö                    | ő                    | ŏ        | ő                      | l ő                            | ő             | ő                      | ő                           |
|                          |             | credit-obligation assets  |          |                        |                                |               |                        |                      |          |                        |                                |               |                        |                             |
|                          | TRR Total   |   |          |                        |                                |               |                        |                      |          |                        |                                |               |                        |                             |

|                           |            | ı   |                    |                        |                                |                             |                        |                             |                   |                        |                                |                  |                        |                             |
|---------------------------|------------|---|--------------------|------------------------|--------------------------------|-----------------------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|------------------|------------------------|-----------------------------|
|                           |            |   |                    |                        |                                |                             |                        | IRB Ap                      | proach            |                        |                                |                  |                        |                             |
|                           |            |   |                    |                        | As of :                        | 30/09/2021                  |                        |                             |                   |                        | As of                          | 31/12/2021       |                        |                             |
|                           |            |   | Original           | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure               | amount                 | Value<br>adjustments<br>and | Original          | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure    | amount                 | Value<br>adjustments<br>and |
|                           |            | (min EUR, %)  |                    | Of which:<br>defaulted | ******                         |                             | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted | · unoc                         |                  | Of which:<br>defaulted | provisions                  |
|                           |            | panks and central governments                               | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
|                           | Institutio |   | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
|                           | Corporat   | tes Corporates - Of Which: Specialised Lending              | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
|                           |            | Corporates - Of Which: SME                                  | 0                  |                        | 0                              |                             | 0                      |                             | 0                 | 0                      | 0                              | 0                |                        | 0                           |
|                           | Retail     | curputates - Of Wildi: SHE                                  | 0                  | 0                      | 0                              | 0                           | 0                      |                             | 0                 | 0                      |                                | 0                | 0                      | 0                           |
|                           |            | Retail - Secured on real estate property                    | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           |                   | 0                      | 0                              | 0                | 0                      | 0                           |
|                           |            | Retail - Secured on real estate property - Of Which: SME    | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           |                   | 0                      | 0                              | 0                | 0                      | 0                           |
| Country of Counterpart 10 |            | Retail - Secured on real estate property - Of Which: non-Sh | ō                  | ō                      | ō                              | ō                           | ō                      | ō                           | ō                 | ō                      | ō                              | ō                | ō                      | ō                           |
|                           |            | Retail - Qualifying Revolving                               | 0                  | 0                      | 0                              | 0                           | 0                      |                             |                   | 0                      | 0                              | 0                | 0                      | 0                           |
|                           |            | Retail - Other Retail                                       | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
| I                         |            | Retail - Other Retail - Of Which: SME                       | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
| I                         |            | Retail - Other Retail - Of Which: non-SME                   | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
|                           | Equity     |   | 0                  | 0                      | 0                              | 0                           | 0                      | 0                           | 0                 | 0                      | 0                              | 0                | 0                      | 0                           |
|                           | Other no   | n credit-obligation assets                                  |                    |                        |                                |                             |                        |                             |                   |                        |                                |                  |                        |                             |
|                           | IRB Tota   | 1   |                    |                        |                                |                             |                        |                             |                   |                        |                                |                  |                        |                             |
|                           |            |   | (1) Original expor | ure, unlike Exposu     | re value, is reporte           | d before taking into accoun | t any effect due t     | to credit conversion        | factors or credit | isk mitigation techn   | riques (e.g. subst)            | tution effects). |                        |                             |

Credit Risk - IRB Approach

|                   |            |   |                  |                        |                                |                 |                        | IRB Ap               | proach           |                        |                                |                 |                        |                     |
|-------------------|------------|---|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|---------------------|
|                   |            | ĺ   |                  |                        | As of                          | 1/03/2022       |                        |                      |                  |                        | As of 3                        | 10/06/2022      |                        |                     |
|                   |            |   | Original         | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure   | amount                 | Value<br>adjustments | Original I       | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposur    | e amount               | Value<br>adjustment |
|                   |            | (min EUR, %)  |                  | Of which:<br>defaulted | Value                          |                 | Of which:<br>defaulted | provisions           |                  | Of which:<br>defaulted | Value                          |                 | Of which:<br>defaulted | provisions          |
|                   |            | anks and central governments                                | 529              | 0                      | 560                            | 46<br>956       | 0                      | 0                    | 531              | 0                      | 560                            | 45              | 0                      | 0                   |
|                   | Institutio |   | 6,587            | 1                      | 6,561                          |                 | 0                      | 6                    | 6,449            | 0                      | 6,428                          | 1,024           | 0                      | 5                   |
|                   | Corporati  | Corporates - Of Which: Specialised Lending                  | 55,812<br>23,598 | 387<br>133             | 50,661<br>21,990               | 17,617<br>8,749 | 0                      | 229                  | 56,287<br>23,940 | 381<br>129             | 51,218<br>22,473               | 18,091<br>9.220 |                        | 216                 |
|                   |            |   |                  |                        |                                |                 |                        | 92                   |                  |                        |                                |                 |                        | 59                  |
|                   | Retail     | Corporates - Of Which: SME                                  | 11,147<br>15.358 | 92<br>97               | 10,142<br>14,806               | 3,188<br>4.588  | 36                     | 116                  | 10,946<br>15,698 | 96<br>103              | 9,873<br>15.163                | 2,985<br>4.747  | 40                     | 88                  |
|                   | Retail     | Retail - Secured on real estate property                    | 3.347            | 9/                     | 3,319                          | 4,588<br>386    | 36                     | 116                  | 3,448            | 103                    | 15,163                         | 4,747           | 40                     | 110                 |
|                   |            | Retail - Secured on real estate property - Of Which: SME    | 132              | 7                      | 121                            | 33              |                        | 7                    | 135              |                        | 125                            | 36              |                        |                     |
| Consolidated data |            | Retail - Secured on real estate property - Of Which; non-Si | 3.215            | 4                      | 3,198                          | 363             | 0                      |                      | 3,314            | 4                      | 3.297                          | 375             |                        |                     |
|                   |            | Retail - Qualifying Revolving                               | 3,706            |                        | 3,451                          | 416             | 0                      | ć                    | 3,738            | ,                      | 3,480                          | 431             |                        | 5                   |
|                   |            | Retail - Other Retail                                       | 8,304            | 91                     | 8,036                          | 3.787           | 36                     | 101                  | 8,513            | 97                     | 8,260                          | 3.905           | 40                     | 96                  |
|                   |            | Retail - Other Retail - Of Which: SME                       | 753              | 9                      | 588                            | 277             | 0                      | 13                   | 757              | 10                     | 594                            | 285             | 0                      | 12                  |
|                   |            | Retail - Other Retail - Of Which: non-SME                   | 7.551            | 82                     | 7,448                          | 3.510           | 36                     | 88                   | 7,755            | 87                     | 7.666                          | 3.620           | 40                     | 83                  |
|                   | Equity     | The same of Fried House                                     | 212              | 1                      | 212                            | 269             | 0                      |                      | 209              | 1                      | 209                            | 271             | 0                      |                     |
|                   | Other nor  | r credit-obligation assets                                  |                  |                        |                                | 202             |                        |                      |                  |                        |                                | 261             |                        |                     |
|                   | IRB Total  | 2   |                  |                        |                                | 23,678          |                        |                      |                  |                        |                                | 24,439          |                        |                     |

|         |   |                  |                        |                                |                 |                        | IRB Ap               | proach           |                        |                                |                 |                        |                             |
|---------|---|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|
|         |   |                  |                        | As of :                        | 31/03/2022      |                        |                      |                  |                        | As of                          | 30/06/2022      |                        |                             |
|         |   | Original         | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure   | amount                 | Value<br>adjustments | Original         | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure   | amount                 | Value<br>adjustments<br>and |
|         | (min EUR, %)  |                  | Of which:<br>defaulted | Value                          |                 | Of which:<br>defaulted | provisions           |                  | Of which:<br>defaulted | Value                          |                 | Of which:<br>defaulted | provisions                  |
|         | Central banks and central governments                       | 0                | 0                      | 0                              | 0               | 0                      | 0                    | 0                | 0                      | 0                              | 0               | 0                      | 0                           |
|         | Institutions  | 942              | 1                      | 986                            | 128             | 0                      | 2                    | 524              | 0                      | 567                            | 128             | 0                      | 1                           |
|         | Corporates - Of Which: Specialised Lending                  | 41,851<br>13.657 | 145<br>19              | 37,490<br>11.203               | 12,233<br>4.836 | 0                      | 332<br>93            | 41,858<br>13.582 | 151<br>20              | 37,406<br>11,074               | 12,307<br>5.018 |                        | 328<br>94                   |
|         | Corporates - Of Which: SME                                  | 13,657           | 92                     | 9,244                          | 4,836<br>2.814  |                        | 93<br>126            | 13,582           | 96                     | 9,008                          | 2,614           |                        | 121                         |
|         | Corporates - Ut Which: SME<br>Retail                        | 10,183           | 92<br>96               | 9,244                          | 4,565           | 36                     | 126                  | 15,597           | 102                    | 9,008<br>15.063                | 4,722           | 39                     | 121                         |
|         | Retail - Secured on real estate property                    | 3,298            | 90<br>4                | 3,271                          | 380             | 30                     | 155                  | 3,400            | 4                      | 3,374                          | 404             | 39                     | 17                          |
|         | Retail - Secured on real estate property - Of Which: SME    | 132              | ,                      | 121                            | 33              |                        | 10                   | 135              | - 7                    | 125                            | 36              |                        | 2                           |
| GERMANY | Retail - Secured on real estate property - Of Which: non-Si |                  | 4                      | 3.149                          | 347             | 0                      | 14                   | 3,265            | 3                      | 3,249                          | 369             | 0                      | 15                          |
|         | Retail - Qualifying Revolving                               | 3,694            | ,                      | 3,439                          | 413             | 0                      | 12                   | 3,725            | 2                      | 3,468                          | 429             | 0                      | 13                          |
|         | Retail - Other Retail                                       | 8.264            | 91                     | 7,998                          | 3.772           | 36                     | 107                  | 8,472            | 96                     | 8,221                          | 3.888           | 39                     | 109                         |
|         | Retail - Other Retail - Of Which: SME                       | 753              | 9                      | 588                            | 277             | 0                      | 18                   | 757              | 10                     | 594                            | 285             | 0                      | 19                          |
|         | Retail - Other Retail - Of Which: non-SME                   | 7,511            | 81                     | 7,410                          | 3,495           | 36                     | 89                   | 7,715            | 86                     | 7,627                          | 3,603           | 39                     | 90                          |
|         | Equity  | 212              | 1                      | 212                            | 268             | 0                      | 0                    | 209              | 1                      | 209                            | 271             | 0                      | 0                           |
|         | Other non credit-obligation assets                          |                  |                        |                                |                 |                        |                      |                  |                        |                                |                 |                        |                             |
|         | IRB Total   |                  |                        |                                |                 |                        |                      |                  |                        |                                |                 |                        |                             |

|             |            |  |              |                        |                                |               |                        | IRB Ap                      | proach       |                        |                                |                |                        |                             |
|-------------|------------|--|--------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|--------------|------------------------|--------------------------------|----------------|------------------------|-----------------------------|
|             |            |  |              |                        | As of                          | 31/03/2022    |                        |                             |              |                        | As of                          | 30/06/2022     |                        |                             |
|             |            |  | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposur   | e amount               | Value<br>adjustments<br>and |
|             |            | (min EUR, %)   |              | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions                  |              | Of which:<br>defaulted | Value                          |                | Of which:<br>defaulted | provisions                  |
|             | Central bo | anks and central governments   | 6            | 0                      | 6                              | 0             | 0                      | 0                           | 6            | 0                      | 6                              | 0              | 0                      | 0                           |
|             | Institutio |  | 315          | 0                      | 315                            | 63            | 0                      | 0                           | 322          | 0                      | 322                            | 61             | 0                      | 0                           |
|             | Corporate  |  | 4,927        | 5                      | 4,455                          | 1,886         | 0                      | 44                          | 4,964        | 5                      | 4,699<br>3,203                 | 1,990<br>1.461 | 0                      | 45                          |
|             |            | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 3,399<br>414 | 5                      | 3,106<br>369                   | 1,908         | 0                      | 35                          | 3,490<br>380 | 5                      | 3,203                          | 1,461          | 0                      | 35                          |
|             | Retail     | corporates - or winds are  | 424          | 0                      | 309                            | 1/0           |                        |                             | 380          | 0                      | 344                            | 102            |                        | 7                           |
|             | Policiani. | Retail - Secured on real estate property                                 | î            | 0                      | i                              | 0             | 0                      | 0                           | î            | 0                      | i                              | 0              | 0                      | 0                           |
|             |            | Retail - Secured on real estate property - Of Which: SME                 | 0            | 0                      | 0                              | 0             | 0                      | 0                           | 0            | 0                      | 0                              | 0              | 0                      | 0                           |
| NETHERLANDS |            | Retail - Secured on real estate property - Of Which: non-St              | 1            | ō                      | 1                              | 0             | ō                      | ō                           | 1            | 0                      | 1                              | ō              | ō                      | ō                           |
|             |            | Retail - Qualifying Revolving  | 0            | 0                      | 0                              | 0             | 0                      | 0                           | 0            | 0                      | 0                              | 0              | 0                      | 0                           |
|             |            | Retail - Other Retail  | 0            | 0                      | 0                              | 0             | 0                      | 0                           | 1            | 0                      | 1                              | 0              | 0                      | 0                           |
|             |            | Retail - Other Retail - Of Which: SME                                    | 0            | 0                      | 0                              | 0             | 0                      | 0                           | 0            | 0                      | 0                              | 0              | 0                      | 0                           |
|             |            | Retail - Other Retail - Of Which: non-SME                                | 0            | 0                      | 0                              | 0             | 0                      | 0                           | 1            | 0                      | 1                              | 0              | 0                      | 0                           |
|             | Equity     |  | 0            | 0                      | 0                              | 0             | 0                      | 0                           | 0            | 0                      | 0                              | 0              | 0                      | 0                           |
|             |            | credit-obligation assets   |              |                        |                                |               |                        |                             |              |                        |                                |                |                        |                             |
|             | IRB Total  |  |              |                        |                                |               |                        |                             |              |                        |                                |                |                        |                             |

|         |   |          |                        |                                |               |                        | IRB Ap               | proach   |                        |                                |               |                        |                      |
|---------|---|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|         |   |          |                        | As of 3                        | 31/03/2022    |                        |                      |          |                        | As of                          | 30/06/2022    |                        |                      |
|         |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments |
|         | (min EUR, %)  |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |
|         | Central banks and central governments                       | 74       | 0                      | 74                             | 9             | 0                      | 0                    | 74       | 0                      | 74                             | 9             | 0                      | 0                    |
|         | Institutions  | 1,602    | 0                      | 1,602                          | 193           | 0                      | 2                    | 1,812    | 0                      | 1,812                          | 239           | 0                      | 2                    |
|         | Corporates  | 2,562    | 0                      | 2,501                          | 1,109         | 0                      | 29                   | 2,625    | 0                      | 2,545                          | 1,145         | 0                      | 30                   |
|         | Corporates - Of Which: Specialised Lending                  | 1,844    | 0                      | 1,782                          | 727           | 0                      | 21                   | 1,939    | 0                      | 1,859                          | 804           | 0                      | 23                   |
|         | Corporates - Of Which: SME                                  | 30       | 0                      | 30                             | 8             | 0                      | 0                    | 20       | 0                      | 20                             | 4             | 0                      | 0                    |
|         | Retail  | 4        | 0                      | 4                              | 1             | 0                      | 0                    | 4        | 0                      | 4                              | 1             | 0                      | 0                    |
|         | Retail - Secured on real estate property                    | 3        | 0                      | 3                              | 0             | 0                      | 0                    | 2        | 0                      | 2                              | 0             | 0                      | 0                    |
| FRANCE  | Retail - Secured on real estate property - Of Which: SME    | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    |
| TIGHTCL | Retail - Secured on real estate property - Of Which: non-Si | 3        | 0                      | 3                              | 0             | 0                      | 0                    | 2        | 0                      | 2                              | 0             | 0                      | 0                    |
|         | Retail - Qualifying Revolving<br>Retail - Other Retail      | 1        | 0                      | 1                              | 0             | 0                      | 0                    | 1        | 0                      | 1                              | 0             | 0                      | 0                    |
|         |   | 1        | 0                      | 1                              | 1             | 0                      |                      | 1        |                        | 1                              | 1             | 0                      | 0                    |
| 1       | Retail - Other Retail - Of Which: SME                       |          | 0                      | 0                              | U             |                        | 0                    | 0        | 0                      |                                | U             |                        | 0                    |
|         | Retail - Other Retail - Of Which: non-SME                   | 1        | 0                      | 1                              | 1             |                        | 0                    | 1        | 0                      | 1                              | 1             |                        | 0                    |
|         | Equity  |          | 0                      |                                | U             |                        | - 0                  | 0        |                        | 0                              | 0             | 0                      |                      |
| l       | Other non credit-obligation assets                          |          |                        |                                |               |                        |                      |          |                        |                                |               |                        | _                    |
|         | IRB Total   |          |                        |                                |               |                        |                      |          |                        |                                |               |                        |                      |

|            |   |          |                        |                    |               |                        | IRB Ap               | proach   |                        |                    |               |                        |                      |
|------------|---|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
|            |   |          |                        | As of              | 31/03/2022    |                        |                      |          |                        | As of              | 30/06/2022    |                        |                      |
|            |   | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposure | amount                 | Value<br>adjustments |
|            | (min ELIR, %)   |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted | Value <sup>1</sup> |               | Of which:<br>defaulted | and<br>provisions    |
|            | Central banks and central governments Institutions  | 0 0      | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0             | 0                      | 0                    |
|            | Corporates  | 3,937    | 78                     | 3,748              | 1,398         | 0                      | 29                   | 4,023    | 79                     | 3,846              | 1,436         | 0                      | 27                   |
|            | Corporates - Of Which: Specialised Lending  | 3,193    | 78                     | 2,942              | 1,097         | 0                      | 24                   | 3,352    | 79                     | 3,087              | 1,190         | 0                      | 23                   |
|            | Corporates - Of Which: SME  | 352      | 0                      | 330                | 143           | 0                      | 2                    | 357      | 0                      | 333                | 135           | 0                      | 2                    |
|            | Retail  | 1        | 0                      | 1                  | 0             | 0                      | 0                    | 1        | 0                      | 1                  | 0             | 0                      | 0                    |
|            | Retail - Secured on real estate property  | 0        | 0                      | 1                  | 0             | 0                      | 0                    | 1        |                        | 1                  | 0             | 0                      | 0                    |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-Si |          | 0                      | 1                  | 0             | 0                      | 0                    | 1        |                        | ,                  | 0             | 0                      | 0                    |
|            | Retail - Qualifying Revolving   | n        | 0                      |                    | 0             | 0                      | 0                    | n        | 0                      | n                  | 0             | 0                      | 0                    |
|            | Retail - Other Retail   | ō        | ō                      | ō                  | ō             | ō                      | ō                    | ō        | ō                      | ō                  | 0             | ō                      | ō                    |
|            | Retail - Other Retail - Of Which: SME   | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0             | 0                      | 0                    |
| I          | Retail - Other Retail - Of Which: non-SME   | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0             | 0                      | 0                    |
| I          | Equity  | 0        | 0                      | 0                  | 0             | 0                      | 0                    | 0        | 0                      | 0                  | 0             | 0                      | 0                    |
|            | Other non credit-obligation assets  |          |                        |                    |               |                        |                      |          |                        |                    |               |                        |                      |
|            | IRB Total   |          |                        |                    |               |                        |                      |          |                        |                    |               |                        |                      |

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|        |  |          |                        |                                |               |                        | IRB Ap               | proach   |                        |                                |              |                        |                      |
|--------|--|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|--------------|------------------------|----------------------|
|        |  |          |                        | As of                          | 31/03/2022    |                        |                      |          |                        | As of                          | 30/06/2022   |                        |                      |
|        |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount .               | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposun | e amount               | Value<br>adjustments |
|        | (min EUR, %)   |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value                          |              | Of which:<br>defaulted | provisions           |
|        | Central banks and central governments                                    | 43       | 0                      | 43                             | 13            | 0                      | 0                    | 43       | 0                      | 43                             | 13           | 0                      | 0                    |
|        | Institutions   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0            | 0                      | 0                    |
|        | Corporates   | 1,255    | 0                      | 1,256                          | 605           |                        | 19                   | 1,505    | 0                      | 1,480                          | 796          | 0                      | 21                   |
|        | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 1,254    | 0                      | 1,250                          | 603           | 0                      | 19                   | 1,333    | 0                      | 1,327                          | 672          | 0                      | 20                   |
|        | Retail   |          | 0                      |                                |               | 0                      |                      | 2        |                        | 0                              | ,            | 0                      | 0                    |
|        | Retail - Secured on real estate property                                 | 1        | 0                      |                                | 1             |                        |                      | - 1      |                        |                                | 1            | 0                      | 0                    |
|        | Retail - Secured on real estate property - Of Which: SME                 |          | 0                      | 0                              | 0             | 0                      |                      |          |                        |                                | 0            | 0                      | 0                    |
| POLAND | Retail - Secured on real estate property - Of Which: non-St              |          | 0                      | 0                              | 0             | 0                      | 0                    | 1        | 1                      | 1                              | 0            | 0                      | 0                    |
|        | Retail - Qualifying Revolving  | ō        | ō                      | ō                              | ō             | ō                      | ō                    | ō        | ō                      | ō                              | ō            | ō                      | ō                    |
|        | Retail - Other Retail  | 1        | 0                      | 1                              | 0             | 0                      | 0                    | 1        | 0                      | 1                              | 1            | 0                      | 0                    |
|        | Retail - Other Retail - Of Which: SME                                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0            | 0                      | 0                    |
|        | Retail - Other Retail - Of Which: non-SME                                | 1        | 0                      | 1                              | 0             | 0                      | 0                    | 1        | 0                      | 1                              | 1            | 0                      | 0                    |
|        | Equity   | 0        | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0            | 0                      | 0                    |
|        | Other non credit-obligation assets                                       |          |                        |                                |               |                        |                      |          |                        |                                |              |                        |                      |
|        | IRB Total  |          |                        |                                |               |                        |                      |          |                        |                                |              |                        |                      |

|        |  |            |                        |                                |               |                        | IRB Ap               | proach   |                        |                                |               |                        |                             |
|--------|--|------------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
|        |  |            |                        | As of                          | 31/03/2022    |                        |                      |          |                        | As of                          | 30/06/2022    |                        |                             |
|        |  | Origina    | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | e amount               | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments<br>and |
| _      | (min EUR, %)   |            | Of which:<br>defaulted | ·                              |               | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted |                                |               | Of which:<br>defaulted | provisions                  |
|        | Central banks and central governments  | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        | Institutions   | 841        | 0                      | 841                            | 189           | 0                      | 1                    | 816      | 0                      | 816                            | 183           | 0                      | 1                           |
|        | Corporates   | 0          | 0                      |                                | 0             | 0                      | 0                    | 0        |                        | 0                              | 0             | 0                      | 0                           |
|        | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME                       | 0          | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        | Corporates - Ut Which: SME<br>Retail   |            | 0                      |                                |               |                        | 0                    |          | 0                      |                                | 0             | 0                      | 0                           |
|        |  | 1          | 0                      | 0                              |               |                        | 0                    | 1        | 0                      | 1                              |               |                        | 0                           |
|        | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: | O<br>SMF 0 | 0                      | 0                              | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
| CANADA | Retail - Secured on real estate property - Of Which:   |            | 0                      | 0                              | 0             |                        | 0                    |          | 0                      |                                |               | 0                      | 0                           |
|        | Retail - Qualifying Revolving  | Dill'Si    | 0                      |                                | 0             | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                           |
|        | Retail - Other Retail  | ,          | 0                      | ĭ                              |               |                        | 0                    | ĭ        | 0                      | ,                              | , i           | 0                      | 0                           |
| l      | Retail - Other Retail - Of Which: SME  |            | 0                      |                                | ,             |                        | 0                    | 1        |                        | 1 6                            | ĭ             | 0                      | 0                           |
| l      | Retail - Other Retail - Of Which: non-SME  | 1          | 0                      | ı                              | ň             | 0                      | 0                    | ı        | 0                      | l i                            | 0             | 0                      | 0                           |
|        | Equity   | i i        | 0                      |                                |               |                        | 0                    | i i      |                        |                                |               | 0                      | 0                           |
|        | Other non credit-obligation assets   |            | Ů                      | Ů                              |               | Ů                      |                      |          |                        |                                | _             |                        | , i                         |
|        |  |            |                        |                                |               |                        |                      |          |                        |                                |               |                        |                             |

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

|                          |  |          |                        |                                |              |                        | IRB Ap               | proach   |                        |                                |               |                        |                      |
|--------------------------|--|----------|------------------------|--------------------------------|--------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
|                          |  |          |                        | As of                          | 31/03/2022   |                        |                      |          |                        | As of                          | 30/06/2022    |                        |                      |
|                          |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposur | amount                 | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure | amount                 | Value<br>adjustments |
|                          | (min ELR, %)   |          | Of which:<br>defaulted | Value                          |              | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value                          |               | Of which:<br>defaulted | provisions           |
|                          | Central banks and central governments                                    | 0        | 0                      | 0                              | 0            | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    |
|                          | Institutions   |          | 0                      | 0                              |              |                        |                      | 0        | 0                      |                                | 0             | 0                      | 0                    |
|                          | Corporates   |          | 0                      |                                |              |                        | 0                    | 0        | 0                      |                                | 0             | 0                      | 0                    |
|                          | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME |          | 0                      | 0                              | 0            |                        | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    |
|                          | Retail   |          | 0                      |                                |              |                        | 0                    | 0        | 0                      |                                |               | 0                      | 0                    |
|                          | Retail - Secured on real estate property                                 |          | 0                      | 0                              |              |                        | 0                    | 0        | 0                      |                                | 0             | 0                      | 0                    |
|                          | Retail - Secured on real estate property - Of Which: SME                 |          | 0                      |                                | o o          |                        | 0                    | 0        | 0                      | 0                              |               | 0                      | 0                    |
| Country of Counterpart 7 | Retail - Secured on real estate property - Of Which: non-Si              |          | 0                      | 0                              | o o          |                        | 0                    | 0        | 0                      | 0                              |               | 0                      | 0                    |
|                          | Retail - Qualifying Revolving  | o o      | 0                      | 0                              | 0            | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    |
|                          | Retail - Other Retail  | ō        | 0                      | ō                              | ō            | 0                      | ō                    | ō        | 0                      | 0                              | 0             | ō                      | ō                    |
|                          | Retail - Other Retail - Of Which: SME                                    | ō        | 0                      | ō                              | o o          | ō                      | ō                    |          | 0                      | ō                              | 0             | 0                      | 0                    |
|                          | Retail - Other Retail - Of Which: non-SME                                | 0        | 0                      | 0                              | 0            | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    |
|                          | Equity   | 0        | 0                      | 0                              | 0            | 0                      | 0                    | 0        | 0                      | 0                              | 0             | 0                      | 0                    |
|                          | Other non credit-obligation assets                                       |          |                        |                                |              |                        |                      |          |                        |                                |               |                        |                      |
|                          | IRB Total  |          |                        |                                |              |                        |                      |          |                        |                                |               |                        |                      |

| A of 31/03/2022 | A of 31/03/2022 | A of 31/05/2022 | A of 31/05

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

|                          |             |   |          |                        |                    |                          |                        | IRB Ap               | proach   |                        |                    |              |                        |                      |
|--------------------------|-------------|---|----------|------------------------|--------------------|--------------------------|------------------------|----------------------|----------|------------------------|--------------------|--------------|------------------------|----------------------|
|                          |             |   |          |                        | As of              | 31/03/2022               |                        |                      |          |                        | As of              | 30/06/2022   |                        |                      |
|                          |             |   | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposur             | e amount               | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure           | Risk exposur | e amount               | Value<br>adjustments |
|                          |             | (min EUR, %)  |          | Of which:<br>defaulted | Value <sup>1</sup> |                          | Of which:<br>defaulted | provisions           |          | Of which:<br>defaulted | Value <sup>1</sup> |              | Of which:<br>defaulted | and<br>provisions    |
|                          | Central ba  | nks and central governments                                 | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          | Institution | 8   | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          | Corporate   |   | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          |             | Corporates - Of Which: Specialised Lending                  | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          |             | Corporates - Of Which: SME                                  | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          | Retail      |   | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          |             | Retail - Secured on real estate property                    | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
| Country of Counterpart 9 |             | Retail - Secured on real estate property - Of Which: SME    | 0        | 0                      | 0                  | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
| country or counterpart 3 |             | Retail - Secured on real estate property - Of Which: non-Si | 0        | 0                      |                    | 0                        | 0                      | 0                    | 0        | 0                      | 0                  | 0            | 0                      | 0                    |
|                          |             | Retail - Qualifying Revolving<br>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                    |
|                          | Equity      | Retail - Other Retail - Of Which: non-SME                   | 0        | 0                      | 0                  | 0                        |                        |                      | 0        |                        |                    | 0            | 0                      | 0                    |
|                          |             | credit-obligation assets                                    |          | ,                      |                    | ,                        |                        |                      |          |                        |                    | ,            |                        | -                    |
|                          | IRB Total   | a contrologicion assecta                                    |          |                        |                    |                          |                        |                      |          |                        |                    |              |                        |                      |
|                          | IRD I Otal  |   |          |                        |                    | reported before taking i |                        |                      |          |                        |                    |              |                        |                      |

| As of 31/03/2022 | As of 30/04/2022 | As of 30/04



General governments exposures by country of the counterparty

|  |                  |  |  |                            |  | Erwerbsgesell                                    | schaft der S-Finanzgrupp      | e mbH & Co. KG      |                   |                  |                     |                |                |                 |
|--|------------------|--|--|----------------------------|--|--|-------------------------------|---------------------|-------------------|------------------|---------------------|----------------|----------------|-----------------|
|  |                  |  |  |                            |  |  | As of 31/12/2021              |                     |                   | _                |                     |                | _              |                 |
|  |                  |  |  |                            |  | Direc  | t exposures                   |                     |                   |                  |                     |                |                |                 |
|  | (mln EUR)        |  |  | On balance s               | heet   |  |                               |                     | Deriva            | tives            |                     | Off bala       | nce sheet      |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     | Off-balance sl | heet exposures |                 |
|  |                  |  |  |                            | Non-derivative financial a                         | ssets by accounting portfolio                    |                               | Derivatives with po | sitive fair value | Derivatives with | negative fair value |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     | 1                 |                  |                     |                |                | Risk weighted   |
| Residual Maturity                                      | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial |                            |  |  |                               |                     |                   |                  |                     |                |                | exposure amount |
| Residual Maturity                                      | Country / Region | derivative financial assets  | assets (net of short positions)                      |                            |  |  |                               |                     |                   |                  |                     | Nominal        | Provisions     |                 |
|  |                  |  |  | of which: Financial assets | of which: Financial assets                         | of which: Financial assets at                    | of which: Financial assets at |                     | National assesses | Committee annual | Notional amount     | Troillia.      | 11011310113    |                 |
|  |                  |  |  | held for trading           | designated at fair value<br>through profit or loss | fair value through other<br>comprehensive income | amortised cost                | Carrying amount     | Notional amount   | Carrying amount  | Notional amount     |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [0-3M[<br>[3M-1Y[                                      |                  | 0  | 0  | 0                          |  | 0 0  | 0                             |                     | 0                 | 0                | 0                   | 0              |                | 0               |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [                             |                  | 25   | 25   |                            |  | 0  | 0                             |                     | 0                 | 0                | 0                   | 0              |                |                 |
| [3Y - 5Y [<br>[5Y - 10Y [                              | Austria          |  | 0  |                            |  | 0  | 0                             |                     | 0                 | 0                | 0                   | 0              |                |                 |
| [10Y - more<br>Total                                   | -                | 52   | 52   |                            |  | 0 0  | 0                             |                     | 0 0               | 0                | 0                   | 0              |                | 0 8             |
| [ 0 - 3M [<br>[ 3M - 1V [                              |                  | 0  | 0  | (                          |  | 0 0  | 0                             |                     | 0 0               | 0                | 0                   | 0              |                | 0               |
| [ 1Y - 2Y [  | Belgium          | 15<br>15<br>15   | 51<br>15<br>15                                       |                            |  | 0 0  | 0                             |                     | 0 0               | 0                | 0                   | 0              |                | 0               |
| [5Y - 10Y [<br>  | 1                | 15<br>0  | 15<br>0<br>96  | (                          |  | 0 0  | 0                             |                     | 0 0               | 0                | 0                   | 0              |                | 0 11            |
| [ 0 - 3M [   |                  |  |  |                            |  |  |                               |                     |                   | -                |                     | -              |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [              | Bulgaria         |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [               |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| 「 1Y - 2Y 「<br>「 2Y - 3Y 「<br>「3Y - 5Y 「               | Cyprus           |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [                              |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [              | Czech Republic   |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [5Y - 5Y [<br>  15Y - 10Y  <br>  10Y - more<br>  Total |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [                              |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 1Y - 2Y [  | Denmark          |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
|  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [   |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [                             | Estonia          |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| [3Y - 5Y  <br>[5Y - 10Y  <br>[10Y - more<br>Total      |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |
| Total  |                  |  |  |                            |  |  |                               |                     |                   |                  |                     |                |                |                 |



General governments exposures by country of the counterparty

|   |                  |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrupp                     | e mbH & Co. KG                          |   |                       |   |                            |                |                                  |
|---|------------------|--|--|--|--|---|--|---|---|-----------------------|---|----------------------------|----------------|----------------------------------|
|   |                  |  |  |  |  |   | As of 31/12/2021                             |   |   |                       |   |                            |                |                                  |
|   |                  |  |  |  |  | Direc   | t exposures                                  |   |   |                       |   |                            |                |                                  |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |  |   | Derivat                                 | tives                 |   | Off balar                  | ıce sheet      |                                  |
|   |                  |  |  |  | Non-derivative financial a   | ssets by accounting portfolic   |  | Derivatives with po                     | sitive fair value                       | Derivatives with      | negative fair value                     | Off-balance sh             | neet exposures |                                  |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  |  | secs by accounting portionic  |  | Delivatves with po                      | and value                               | Delivatives with      | negative fail value                     |                            |                | Risk weighted<br>exposure amount |
|   |                  |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at amortised cost | Carrying amount                         | Notional amount                         | Carrying amount       | Notional amount                         | Nominal                    | Provisions     |                                  |
| [ 0 - 3M [  | Finland          |  |  |  |  |   |  |   |   |                       |   |                            |                |                                  |
| [ 0 - 3M [  | France           | 66   | 0                                      | (  |  | 0   | 0      | 000                                     | 0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0                          |                |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>f 1Y - 2Y ]<br>f 2Y - 3Y [<br>f 3Y - 5Y ]<br>f 5Y - 10Y [<br>f 10Y - more<br>Total<br>f 0 - 3M [ | Germany          | 26<br>91<br>21<br>37<br>1,55<br>1,41<br>4,01                       | 750  |  |  | 0   | 0<br>0<br>0<br>0                             | 000                                     | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0 | 0 | 1<br>0<br>0<br>0<br>0<br>0 |                | 9                                |
| [ 0 - 3M [  | Croatia          |  |  |  |  |   |  |   |   |                       |   |                            |                |                                  |
| [ 0 - 3M [  | Greece           |  |  |  |  |   |  |   |   |                       |   |                            |                |                                  |
| [ 0 - 3M [  | Hungary          |  | 0                                      | (  |  | 0   | 0<br>0<br>0<br>0<br>0                        | 000000000000000000000000000000000000000 | 0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      |                |                                  |
| [ 0 - 3M  | Ireland          |  |  |  |  |   |  |   |   |                       |   |                            |                |                                  |
| [ 0 - 3M [  | Italy            |  |  |  |  |   |  |   |   |                       |   |                            |                |                                  |
| [ 0 - 3M [  | Latvia           |  |  |  |  |   |  |   |   |                       |   |                            |                |                                  |



General governments exposures by country of the counterparty

|  |                  |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrupp                        | oe mbH & Co. KG       |                       |                       |                       |                  |               |                                  |
|--|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|------------------|---------------|----------------------------------|
|  |                  |  |  |  |  |   | As of 31/12/2021                                |                       |                       |                       |                       |                  |               |                                  |
|  |                  |  |  |  |  | Direc   | ct exposures                                    |                       |                       |                       |                       |                  |               |                                  |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                       | Deriva                | tives                 |                       | Off balar        | ice sheet     |                                  |
|  |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfolic   |   | Derivatives with pos  | sitive fair value     | Derivatives with      | negative fair value   | Off-balance sl   | eet exposures |                                  |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  |  |   |   |                       |                       |                       |                       |                  |               | Risk weighted<br>exposure amount |
|  |                  |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount       | Notional amount       | Carrying amount       | Notional amount       | Nominal          | Provisions    |                                  |
| [ 0 - 3M [   | Lithuania        |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |
| [ 0 - 3M [   | Luxembourg       |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>f 1Y - 2Y ]<br>f 2Y - 3Y [<br>f 3Y - 5Y ]<br>f 5Y - 10Y [<br>f 10Y - more<br>Total<br>f 0 - 3M [  | Maita            |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |
| [ 0 - 3M [   | Netherlands      |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |
| Total   Tota | Poland           | 77   | 0<br>0<br>0<br>0<br>7<br>7<br>7<br>7<br>7<br>7                               | 000000000000000000000000000000000000000        |  | 0   | 0         | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0 |               | 16                               |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total  | Portugal         | ,  |  |  |  |   | J   | ·                     |                       |                       |                       |                  |               |                                  |
| [ 0 - 3M   | Romania          |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |
| [ 0 - 3M [   | Slovakia         |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |
| [ 0 - 3M [   | Slovenia         |  |  |  |  |   |   |                       |                       |                       |                       |                  |               |                                  |



General governments exposures by country of the counterparty

|   |                  |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrupp                        | pe mbH & Co. KG       |                       |                       |                       |                       |                |                               |
|---|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------|-------------------------------|
|   |                  |  |  |  |  |   | As of 31/12/2021                                | l e                   |                       |                       |                       |                       |                |                               |
|   |                  |  |  |  |  | Direc   | ct exposures                                    |                       |                       |                       |                       |                       |                |                               |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                       | Deriva                | tives                 |                       | Off balar             | ice sheet      |                               |
|   |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfolic   |   | Derivatives with pos  | sitive fair value     | Derivatives with      | negative fair value   | Off-balance sl        | neet exposures |                               |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) |  |  |   |   |                       |                       |                       |                       |                       |                | Risk weighted exposure amount |
|   |                  |  | , ,  | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount       | Notional amount       | Carrying amount       | Notional amount       | Nominal               | Provisions     |                               |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more   | Spain            |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| [ 0 - 3M [  | Sweden           |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Total<br>[ 0 - 3M ] | United Kingdom   |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| TO - 3M   | Iceland          |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| [ 0 - 3M [  | Liechtenstein    |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| [ 0 - 3M [  | Norway           |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| [ 0 - 3M  | Australia        |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |
| [ 0 - 3M [  | Canada           | ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (                              | 0 0 0<br>0 0<br>5 35<br>3 73<br>5 95<br>0 0 0  |  |  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |                | 19                            |
| [ 0 - 3M [  | Hong Kong        |  |  |  |  |   |   |                       |                       |                       |                       |                       |                |                               |



General governments exposures by country of the counterparty

|                   |   |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrup                         |   |   |                  |                       |                             |                |                                  |
|-------------------|---|--|--|--|--|---|---|---|---|------------------|-----------------------|-----------------------------|----------------|----------------------------------|
|                   |   |  |  |  |  |   | As of 31/12/2021                                |   |   |                  |                       |                             |                |                                  |
|                   |   |  |  |  |  | Direc   | ct exposures                                    |   |   |                  |                       |                             |                |                                  |
|                   | (mln EUR)   |  |  | On balance s                                   | heet   |   |   |   | Deriva                                  | tives            |                       | Off balar                   | nce sheet      |                                  |
|                   |   |  |  |  |  |   |   |   |   |                  |                       | Off-balance sl              | neet exposures |                                  |
|                   |   |  |  |  | Non-derivative financial a   | ssets by accounting portfolio   | ,   | Derivatives with po                     | sitive fair value                       | Derivatives with | negative fair value   |                             |                | Risk weighted<br>exposure amount |
| Residual Maturity | Country / Region                                      | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                         | Notional amount                         | Carrying amount  | Notional amount       | Nominal                     | Provisions     | exposure amount                  |
| [ 0 - 3M [        | Japan   |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| [ 0 - 3M [        | u.s.  |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| [ 0 - 3M [        | China   |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| To - 3M           | Switzerland   |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| To - 3M           | Other advanced economies non EEA                      |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| [ 0 - 3M [        | Other Central and eastern<br>Europe countries non EEA |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| To - 3M           | Middle East   |  |  |  |  |   |   |   |   |                  |                       |                             |                |                                  |
| Total             | Latin America and the<br>Caribbean                    | 0<br>0<br>5<br>6<br>0  | 0<br>0<br>0<br>5<br>5<br>6<br>6<br>6<br>6<br>7   | (  |  | 0 0 0   | 0<br>0<br>0<br>0<br>0                           | 000000000000000000000000000000000000000 | 0 |                  | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>14<br>0 |                | 0                                |



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

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|  |                  |  |  |  |  | Zi Wei bogesen  | scriare der 3-i manzgrup                        | pe morr a cor no    |   |                  |   |                  |                |   |
|--|------------------|--|--|--|--|---|---|---------------------|---|------------------|---|------------------|----------------|---|
|  |                  |  |  |  |  |   | As of 31/12/2021                                | l .                 |   |                  |   |                  |                |   |
|  |                  |  |  |  |  | Direc   | t exposures                                     |                     |   |                  |   |                  |                |   |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                     | Deriva                                  | tives            |   | Off bala         | nce sheet      |   |
|  |                  |  |  |  |  |   |   |                     |   |                  |   | Off-balance s    | heet exposures |   |
|  |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfolio   |   | Derivatives with po | sitive fair value                       | Derivatives with | n negative fair value                   |                  |                |   |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount                         | Carrying amount  | Notional amount                         | Nominal          | Provisions     | Risk weighted<br>exposure amount        |
|  |                  |  |  |  |  |   |   |                     |   |                  |   |                  |                |   |
| [ 0 - 3M [   | Africa           |  |  |  |  |   |   |                     |   |                  |   |                  |                |   |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [ | Others           | 1:<br>16:<br>11:<br>49   | 0 0<br>5 15<br>1 161<br>5 115<br>4 494   | 000000000000000000000000000000000000000        | (  | 0 0   | 0<br>0<br>0<br>0                                | 0                   | 000000000000000000000000000000000000000 | (<br>(<br>(<br>( | 0 | 0<br>0<br>0<br>0 |                | 0 |
| [5Y - 10Y [<br>[10Y - more   |                  | 31   | 0 30   | 0  | (  | 0 0   | 0   | 0                   | 0                                       | 0                | 0 0                                     | 0                |                | 0                                       |
| Total  |                  | 814  | 814  | 0  |  | 0   | 0   | 0                   | 0                                       |                  | 0                                       | 0                |                | 0                                       |

Notes and definitions

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



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

|   |                  |  |  |  |  | Erwerbsgeseil   | schaft der S-Finanzgrupp                        |                     |                   |   |                       |   |                |                                  |
|---|------------------|--|--|--|--|---|---|---------------------|-------------------|---|-----------------------|---|----------------|----------------------------------|
|   |                  |  |  |  |  |   | As of 30/06/2022                                |                     |                   |   |                       |   |                |                                  |
|   |                  |  |  |  |  | Direc   | t exposures                                     |                     |                   |   |                       |   |                |                                  |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                     | Deriva            | tives                                   |                       | Off bala                                | nce sheet      |                                  |
|   |                  |  |  |  |  |   |   |                     |                   |   |                       | Off-balance si                          | neet exposures |                                  |
|   |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfolio   |   | Derivatives with po | sitive fair value | Derivatives with                        | negative fair value   |   |                | Risk weighted<br>exposure amount |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount   | Carrying amount                         | Notional amount       | Nominal                                 | Provisions     | exposure amount                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Austria          | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>51<br>51                        | 0<br>0<br>0<br>0<br>0<br>0<br>51<br>51   | 000000000000000000000000000000000000000        |  | 0   | 0<br>0<br>0<br>0                                |                     |                   | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | (              | 4                                |
| [ 0 - 3M [  | Belgium          | 000000000000000000000000000000000000000                            | 0<br>0<br>0<br>0<br>0  | 000000000000000000000000000000000000000        |  | 0   | 0<br>0<br>0<br>0                                |                     |                   | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 |                | 0                                |
| [ 0 - 3M [  | Bulgaria         |  |  |  |  |   |   |                     |                   |   |                       |   |                |                                  |
| [ 0 - 3M [  | Cyprus           |  |  |  |  |   |   |                     |                   |   |                       |   |                |                                  |
| [ 0 - 3M [  | Czech Republic   |  |  |  |  |   |   |                     |                   |   |                       |   |                |                                  |
| 0 - 3M     3M - 1Y     13M - 1Y     12Y     2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total   | Denmark          |  |  |  |  |   |   |                     |                   |   |                       |   |                |                                  |
| [ 0 - 3M [  | Estonia          |  |  |  |  |   |   |                     |                   |   |                       |   |                |                                  |



General governments exposures by country of the counterparty

|   |                  |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrupp                        | e mbH & Co. KG      |   |                       |   |  |                |   |
|---|------------------|--|--|--|--|---|---|---------------------|---|-----------------------|---|--|----------------|---|
|   |                  |  |  |  |  |   | As of 30/06/2022                                | !                   |   |                       |   |  |                |   |
|   |                  |  |  |  |  | Direc   | t exposures                                     |                     |   |                       |   |  |                |   |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                     | Deriva                                  | tives                 |   | Off balar  | nce sheet      |   |
|   |                  |  |  |  |  |   |   |                     |   |                       |   | Off-balance sh   | neet exposures |   |
|   |                  |  | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  | Non-derivative financial as  | ssets by accounting portfolio   |   | Derivatives with po | sitive fair value                       | Derivatives with      | negative fair value                     |  |                | Risk weighted<br>exposure amount                              |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | non-derivative intancial<br>assets (net of short<br>positions)               | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount                         | Carrying amount       | Notional amount                         | Nominal  | Provisions     |   |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more   | Finland          |  |  |  |  |   |   |                     |   |                       |   |  |                |   |
| [ 0 - 3M [  | France           | 71   | 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1                                      |  |  | 0   | 0<br>0<br>0<br>0                                |                     | 0                                       | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0   |                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Total<br>[ 0 - 3M ] | Germany          | 233<br>77300<br>305<br>8 8,2,979<br>100<br>131<br>3,907            | 7<br>1 131   |  |  | 0   | 0         |                     | 0 | 0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0  |                |   |
| [ 0 - 3M [  | Croatia          |  |  |  |  |   |   |                     |   |                       |   |  |                |   |
| [ 0 - 3M [  | Greece           |  |  |  |  |   |   |                     |   |                       |   |  |                |   |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total  | Hungary          |  | 0                                      | (  |  | 0   | 0         | 000                 | 0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0  |                |   |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more                        | Ireland          |  |  |  |  |   | J   |                     |   |                       |   | , and the second |                |   |
| [ 0 - 3M [  | Italy            |  |  |  |  |   |   |                     |   |                       |   |  |                |   |
| [ 0 - 3M [  | Latvia           |  |  |  |  |   |   |                     |   |                       |   |  |                |   |



General governments exposures by country of the counterparty

|   |                  |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrupp                        | oe mbH & Co. KG       |                       |                       |                       |                       |               |   |
|---|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|---|
|   |                  |  |  |  |  |   | As of 30/06/2022                                |                       |                       |                       |                       |                       |               |   |
|   |                  |  |  |  |  | Direc   | ct exposures                                    |                       |                       |                       |                       |                       |               |   |
|   | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                       | Deriva                | tives                 |                       | Off balar             | ice sheet     |   |
|   |                  |  |  |  | Non-derivative financial as  | ssets by accounting portfolic   |   | Derivatives with pos  | sitive fair value     | Derivatives with      | negative fair value   | Off-balance sl        | eet exposures |   |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  |  |   |   |                       |                       |                       |                       |                       |               | Risk weighted<br>exposure amount        |
|   |                  |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount       | Notional amount       | Carrying amount       | Notional amount       | Nominal               | Provisions    |   |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total  | Lithuania        |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| [ 0 - 3M [  | Luxembourg       |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>f 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Total<br>[ 0 - 3M ] | Malta            |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| 0 - 3M  | Netherlands      |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| [ 0 - 3M [  | Poland           | 3:   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 000000000000000000000000000000000000000        |  | 0   | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |               | 0 |
| [ 0 - 3M [  | Portugal         |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  | Romania          |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| [ 0 - 3M [  | Slovakia         |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |
| [ 0 - 3M [  | Slovenia         |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |   |



General governments exposures by country of the counterparty

|  |                  |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrupp                        | pe mbH & Co. KG       |                       |                       |                       |                       |               |                                  |
|--|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|----------------------------------|
|  |                  |  |  |  |  |   | As of 30/06/2022                                | 2                     |                       |                       |                       |                       |               |                                  |
|  |                  |  |  |  |  | Direc   | ct exposures                                    |                       |                       |                       |                       |                       |               |                                  |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                       | Deriva                | tives                 |                       | Off balar             | ice sheet     |                                  |
|  |                  |  |  |  |  |   |   |                       |                       |                       |                       | Off-balance si        | eet exposures |                                  |
|  |                  |  | Total carrying amount of   |  | Non-derivative financial as  | ssets by accounting portfolic   | ,   | Derivatives with pos  | itive fair value      | Derivatives with      | negative fair value   |                       |               | Risk weighted<br>exposure amount |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount       | Notional amount       | Carrying amount       | Notional amount       | Nominal               | Provisions    |                                  |
| [ 0 - 3M [   | Spain            |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| [ 0 - 3M [   | Sweden           |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| [ 0 - 3M   | United Kingdom   |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| To - 3M  | Iceland          |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| [ 0 - 3M [   | Liechtenstein    |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| [ 0 - 3M [   | Norway           |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| [ 0 - 3M [   | Australia        |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |
| [ 0 - 3M [   | Canada           | 66   | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  |  |  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0 |               |                                  |
| [ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1 - 2Y [ ] 1 - 2Y [ ] 1 - 2Y - 3Y [ ] 13Y - 5Y [ ] 10Y - more | Hong Kong        |  |  |  |  |   |   |                       |                       |                       |                       |                       |               |                                  |



General governments exposures by country of the counterparty

|                   |   |  |  |  |  | Erwerbsgesell   | schaft der S-Finanzgrup                         |   |   |   |                            |                            |                |                                  |
|-------------------|---|--|--|--|--|---|---|---|---|---|----------------------------|----------------------------|----------------|----------------------------------|
|                   |   |  |  |  |  |   | As of 30/06/2022                                | 2                                       |   |   |                            |                            |                |                                  |
|                   |   |  |  |  |  | Direc   | ct exposures                                    |   |   |   |                            |                            |                |                                  |
|                   | (mln EUR)   |  |  | On balance s                                   | heet   |   |   |   | Deriva                                  | tives                                   |                            | Off balar                  | nce sheet      |                                  |
|                   |   |  |  |  |  |   |   |   |   |   |                            | Off-balance sl             | neet exposures |                                  |
|                   |   |  |  |  | Non-derivative financial as  | ssets by accounting portfolio   | ,   | Derivatives with po                     | sitive fair value                       | Derivatives with                        | negative fair value        |                            |                | Risk weighted<br>exposure amount |
| Residual Maturity | Country / Region                                      | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                         | Notional amount                         | Carrying amount                         | Notional amount            | Nominal                    | Provisions     | exposure amount                  |
| [ 0 - 3M [        | Japan   |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| [ 0 - 3M [        | u.s.  |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| [ 0 - 3M [        | China   |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| [ 0 - 3M [        | Switzerland   |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| To - 3M           | Other advanced economies non EEA                      |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| [ 0 - 3M [        | Other Central and eastern<br>Europe countries non EEA |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| To - 3M           | Middle East   |  |  |  |  |   |   |   |   |   |                            |                            |                |                                  |
| Total  [ 0 - 3M [ | Latin America and the<br>Caribbean                    | 000000000000000000000000000000000000000                            | 0  |  |  |   | 0<br>0<br>0<br>0<br>0                           | 000000000000000000000000000000000000000 | 0 | 000000000000000000000000000000000000000 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 |                | 0                                |



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

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|   |   |                            |  |  |  |   | Elweibsgeseil                                   | schaft der S-Finanzgrup | pe ilibri & Co. KG  |                   |                  |                                      |   |                                  |   |
|---|---|----------------------------|--|--|--|---|---|-------------------------|---------------------|-------------------|------------------|--------------------------------------|---|----------------------------------|---|
|   |   |                            |  |  |  |   |   | As of 30/06/2022        | 2                   |                   |                  |                                      |   |                                  |   |
|   |   |                            |  |  |  |   | Dire  | ct exposures            |                     |                   |                  |                                      |   |                                  |   |
|   |   | (mln EUR)                  |  |  | On balance s   | heet  |   |                         |                     | Deriva            | tives            |                                      | Off bala                                | nce sheet                        |   |
|   |   |                            |  |  |  |   |   |                         |                     |                   |                  |                                      | Off-balance s                           | heet exposures                   |   |
|   |   |                            |  |  |  | Non-derivative financial a  | ssets by accounting portfolio                   | •                       | Derivatives with po | sitive fair value | Derivatives with | h negative fair value                |   |                                  |   |
|   | Residual Maturity   | erivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount         | Notional amount     | Carrying amount   | Notional amount  | Nominal                              | Provisions                              | Risk weighted<br>exposure amount |   |
|   | [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Total | Africa                     |  |  |  |   |   |                         |                     |                   |                  |                                      |   |                                  |   |
|   | [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more          | Others                     | 7-<br>181<br>15:   | 0 0 0 0 4 74 5 185 185 0 0 0 0 0 0 0 0 0 0 0 0 | 0<br>0<br>0<br>0   |   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0   |                     |                   |                  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 000000000000000000000000000000000000000 |                                  |   |
| ı | Total   |                            | 416  | 416  | 0  |   | 0 0   | 0                       | (                   | 0                 | Ò                | 0                                    | ő                                       |                                  | - |

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

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

| Í  |        |  |                                | As of 30/09/2021  |  |  |  |        |  |                       |                         | As of 31/12/2021 |                                      |  |                             |  |
|--|--------|--|--------------------------------|-------------------|--|--|--|--------|--|-----------------------|-------------------------|------------------|--------------------------------------|--|-----------------------------|--|
|  |        | Gross o                                      | arrying amount/ Nominal amount |                   | Accumulated imparts of the control o | sairment, accumulated negative changes in fair<br>lit risk and provisions <sup>4,8</sup> | Collaterals and  |        | Gross ca                                     | rrying amount/ Nomina | al amount               |                  | Accumulated imposed to create        | pairment, accumulated no<br>fit risk and provisions <sup>4,8</sup> | egative changes in fair     | Collaterals and  |
|  |        | Of which performing<br>but past due >30 days | Of which non-perform           | ning <sup>1</sup> | On performing exposures <sup>2</sup>   | On non-performing exposures <sup>2</sup>   | financial guarantees<br>received on non-<br>performing exposures |        | Of which performing<br>but past due >30 days |                       | Of which non-performing | r                | On performing exposures <sup>2</sup> | On non-perform   | ning exposures <sup>2</sup> | financial guarantees<br>received on non-<br>performing exposures |
| (min EUR)  |        | and <=90 days                                | Of which: default              | of Which Stage 3  |  | Of which Stage 3   |  |        | and <=90 days                                |                       | Of which: defaulted     | Of which Stage 3 |                                      |  | Of which Stage 3            |  |
| Cash balances at central banks and other demand deposits         | 18,110 | 0 0  | 0                              | 0                 | 1  | 0 0  | 0  | 16,177 |  | 0                     | 0                       |                  | 0                                    | 0  | 0                           | 0  |
| Debt securities (including at amortised cost and fair value)     | 14,834 | 4 0  | 0                              | 0                 |  | 0 0  | 0  | 14,823 | . 0  | 0                     |                         |                  |                                      | 0  | 0                           | 0  |
| Central banks  |        | 0 0  |                                | 0                 |  | 0  |  |        | 0  |                       | 0                       |                  | 0                                    | 0  |                             | 0  |
| General governments  | 4,37   | 4 0  | 0                              | 0                 |  | 0  | 0  | 4,740  | 0  |                       | 0                       |                  | 0                                    | 0  |                             | 0  |
| Credit institutions  | 8,10   | 7 0  | 0                              | 0                 |  | 0  | 0  | 7,706  | 0  |                       | 0                       |                  | 0                                    | 0  |                             | ۰  |
| Other financial corporations                                     | 1,84   | 8 0  | 0                              | 0                 |  | 0  | 0  | 1,89   | 0  |                       | 0                       |                  | 0                                    | 0  |                             | 0  |
| Non-financial corporations                                       | 50     | 6 0  | 0                              | 0                 |  | 0  | 0  | 483    | 0  |                       | 0                       |                  | 0                                    | 0  |                             | 0  |
| Loans and advances(including at amortised cost and fair value)   | 63,73  | 314  | 360                            | 352               | 727  | 196  | 73   | 61,078 | 291  | 393                   | 386                     |                  | 567                                  | 184  | 0                           | 155  |
| Central banks  |        | 0  | 0                              | 0                 | 0 0  | 0  |  |        | 0  |                       | 0                       |                  | 0 0                                  | 0  |                             | 0  |
| General governments  | 69     | 9 0  | ۰                              | 0                 | 3  | 0  |  | 619    | 0  |                       | 0                       |                  | 0 2                                  | 0  |                             | a  |
| Credit institutions  | 1,02   | 4 0  | 0                              | 0                 | 34   | 0  |  | 590    | 0  |                       | 0                       |                  | 0 20                                 | 0  |                             | 0  |
| Other financial corporations                                     | 6,44   | 6 0  | 44                             | 44                | 0 43   | 32   | 11   | 6,933  | 0  | 118                   | 118                     |                  | 0 28                                 | 30   |                             | 88   |
| Non-financial corporations                                       | 38,60  | 7 258  | 167                            | 167               | 388  | 89 (   | 56   | 38,26  | 230  | 156                   | 155                     |                  | 358                                  | 89   |                             | 61   |
| of which: small and medium-sized enterprises                     | 19,06  | 8 257  | 84                             | 84                | 0 222  | 61   | 11   | 18,725 | 5 230  | 80                    | 80                      |                  | 0 235                                | 66   |                             | 11   |
| of which: Loans collateralised by commercial immovable property  | 29,39  | 6 214  | 33                             | 33                | 273  | 19   | 10   | 29,055 | 229  | 31                    | 31                      |                  | 0 272                                | 17   | c                           | 12   |
| Households   | 16,95  | 57   | 149                            | 141               | 260  | 74 (   | 5  | 14,668 | 61   | 115                   | 112                     |                  | 0 160                                | 65   |                             | 6  |
| of which: Loans collateralised by residential immovable property | 4,46   | S 8  | 8                              | 8                 | 40   | 3 (  | 4  | 4,595  | 16   | \$                    | 9                       |                  | 0 25                                 | 3  | c                           | s  |
| of which: Credit for consumption                                 | 8,38   | 7 45   | 106                            | 101               | 0 105  | 39   |  | 5,74   | 40   | 78                    | 3 75                    |                  | 0 57                                 | 31   |                             | a  |
| DEBT INSTRUMENTS other than HFT                                  | 96,67  | 314  | 360                            | 353               | 728  | 196  | 73   | 92,079 | 291  | 394                   | 387                     |                  | 568                                  | 184  | 0                           | 155  |
| OFF-BALANCE SHEET EXPOSURES                                      | 17,85  | 3  | 7                              | 6                 | 17   | 2 6  | 1  | 18,642 |  | 5                     | 5                       |                  | 16                                   | 2  | 0                           | 0  |

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

|  |        |  |                        |                         | As of 31/03/2022 |                                      |  |                            |  |        |   |                        |                         | As of 30/06/2022 |   |  |                             |  |
|--|--------|--|------------------------|-------------------------|------------------|--------------------------------------|--|----------------------------|--|--------|---|------------------------|-------------------------|------------------|---|--|-----------------------------|--|
|  |        | Gross ca                                     | arrying amount/ Nomina | d amount                |                  | Accumulated imp                      | pairment, accumulated ne<br>lit risk and provisions <sup>4,8</sup> | gative changes in fair     | Collaterals and  |        | Gross ca  | errying amount/ Nomina | I amount                |                  | Accumulated impa<br>value due to credit | irment, accumulated no<br>risk and provisions <sup>4,8</sup> | ngative changes in fair     | Collaterals and  |
|  |        | Of which performing<br>but past due >30 days |                        | Of which non-performing | 9*               | On performing exposures <sup>2</sup> | On non-perform   | ing exposures <sup>2</sup> | financial guarantees<br>received on non-<br>performing exposures |        | Of which performing<br>but past due >30 days<br>and <=90 days |                        | Of which non-performing | y.               | On performing<br>exposures <sup>2</sup> | On non-perforn   | ning exposures <sup>3</sup> | financial guarantees<br>received on non-<br>performing exposures |
| (min FLB)  |        | and <=90 days                                |                        | Of which: defaulted     | Of which Stage 3 |                                      |  | Of which Stage 3           |  |        | and <=90 days   |                        | Of which: defaulted     | Of which Stage 3 |   |  | Of which Stage 3            |  |
| Cash balances at central banks and other demand deposits         | 19,039 | 0  | 0                      |                         | 0                | 0                                    | 0  | 0                          | 0  | 20,707 | 7 0   | 2                      | 2                       |                  | 0                                       |  |                             | 1  |
| Debt securities (including at amortised cost and fair value)     | 14,188 | 0  | 0                      |                         |                  | 0                                    |  |                            | 0  | 13,984 |   |                        |                         |                  | 0                                       | 0  |                             | 0  |
| Central banks  |        | 0  |                        |                         |                  | 0                                    | 0  | 0                          | 0  |        | 0 0   | 0                      |                         |                  | 0                                       | 0  | 0                           |  |
| General governments  | 4,525  | 0  |                        |                         |                  | 0                                    | 0  | 0                          | 0  | 3,95   | 6 0   | 0                      |                         | 0                | 0                                       | 0  | 0                           |  |
| Credit institutions  | 7,151  |  |                        |                         |                  | 0                                    | 0  | 0                          | 0  | 7,58   | 6 0   | 0                      |                         | 0                | 0                                       | 0  | 0                           |  |
| Other financial corporations                                     | 2,042  | 0  |                        |                         |                  | 0                                    | 0  | 0                          | 0  | 1,98   | 0 0   | 0                      |                         |                  | 0                                       | 0  | 0                           |  |
| Non-financial corporations                                       | 467    | 0  |                        |                         |                  | 0                                    | 0  | 0                          | 0  | 46     | 3 0   | 0                      |                         | 0                | 0                                       | 0  | 0                           | 0  |
| Loans and advances(including at amortised cost and fair value)   | 62,194 | 101  | 516                    | 512                     |                  | 558                                  | 181  |                            | 259  | 64,065 | 5 265   | 508                    | 503                     |                  | 565                                     | 181  |                             | 262  |
| Central banks  |        | 0  |                        |                         |                  | 0                                    | 0  | 0                          | 0  |        | 0 0   | 0                      |                         | 0                | 0                                       | 0  | 0                           | ۰  |
| General governments  | 603    | 0  |                        |                         |                  | 3                                    | 0  | 0                          | 0  | 60     | 4 0   | 0                      |                         | 0                | 1                                       | 0  | 0                           | 0  |
| Credit institutions  | 465    | 0  | 80                     | 80                      |                  | 25                                   | 0  | 0                          | 62   | 1,33   | 0 0   | 76                     | 76                      | i a              | 12                                      | 3  | 0                           | . 68   |
| Other financial corporations                                     | 7,330  | 0  | 117                    | 117                     | ,                | 38                                   | 30   | 0                          | 87   | 7,58   | 0 0   | 119                    | 115                     | o a              | 43                                      | 29   | 0                           | 90   |
| Non-financial corporations                                       | 38,736 | 5 28   | 200                    | 200                     |                  | 340                                  | 87   | 0                          | 104  | 38,89  | 2 206   | 189                    | 189                     | 0                | 349                                     | 83   | 0                           | 98   |
| of which: small and medium-sized enterprises                     | 18,797 | 7 28   | 90                     | 90                      | 7                | 228                                  | 65   | 0                          | 27   | 18,81  | 2 127   | 95                     | 95                      | a                | 238                                     | 61   | 0                           | . 29   |
| of which: Loans collateralised by commercial immovable property  | 28,978 | 25   | 46                     | 46                      | 3                | 260                                  | 16   | 0                          | 29   | 29,67  | 0 205   | 45                     | 45                      | a                | 263                                     | 11   | 0                           | . 25   |
| Households   | 15,060 | 73   | 115                    | 114                     |                  | 152                                  | 64   | 0                          | 6  | 15,659 | 9 60  | 124                    | 119                     | a                | 160                                     | 65   | 0                           | . 6  |
| of which: Loans collateralised by residential immovable property | 4,666  | 26   | 5                      | s                       |                  | 23                                   | 3  | 0                          | 5  | 4,86   | 9 9   | 8                      | 1                       | · a              | 25                                      | 1  | 0                           | 4  |
| of which: Credit for consumption                                 | 6,070  | 38   | 75                     | 73                      | 3                | 59                                   | 28   | 0                          | 0  | 6,371  | 8 44  | 80                     | 75                      | a                | 62                                      | 30   | 0                           |  |
| DEBT INSTRUMENTS other than HFT                                  | 95,421 | 101  | 517                    | 512                     |                  | 558                                  | 181  | 0                          | 260  | 98,756 | 6 265   | 510                    | 505                     |                  | 565                                     | 181  | 0                           | 263  |
| OFF-BALANCE SHEET EXPOSURES                                      | 18,417 |  | 7                      | 7                       |                  | 30                                   | 1  |                            | 0  | 18,527 | ,   | 7                      | 6                       |                  | 27                                      | 2  |                             | 1  |

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or for second order to be second or for second order to be second or for second order to for second order to be second or for second order to be second or for second order to for second order to for second order to for second order to be second or for second order to for second order to be second or for second or for second order to be second or for second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

|  |       |  | As of 30/  | 09/2021   |               |   |       |  | As of 31/  | 12/2021   |               |   |
|--|-------|--|--|---|---------------|---|-------|--|--|---|---------------|---|
|  |       | ying amount of<br>with forbearance                                       | Accumulated i<br>accumulated of<br>value due to con<br>provisions for<br>forbearance m | hanges in fair<br>redit risk and<br>exposures with                          | received on e | ancial guarantees<br>xposures with<br>e measures  |       | ring amount of<br>with forbearance                                       | Accumulated in<br>accumulated cl<br>value due to cr<br>provisions for<br>forbearance m | hanges in fair<br>edit risk and<br>exposures with                           | received on e | ancial guarantees<br>xposures with<br>e measures  |
| (min EUR)  |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |  | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |
| Cash balances at central banks and other demand deposits   | 0     | 0  | 0  | 0   | 0             | 0   | 0     | 0  | 0  | 0   | 0             | 0   |
| Debt securities (including at amortised cost and fair value)   | 0     | o  | 0  | 0   | 0             | 0   | 0     | o  | 0  | 0   | 0             | 0   |
| Central banks  | 0     | 0  | 0  | 0   | 0             |   | 0     | 0  | 0  | 0   | 0             |   |
| General governments  | 0     | 0  | 0  | 0   | 0             |   | 0     | 0  | 0  | 0   | 0             |   |
| Credit institutions  | 0     | 0  | 0  | 0   | 0             |   | 0     | 0  | 0  | 0   | 0             |   |
| Other financial corporations   | 0     | 0  | 0  | 0   | 0             |   | 0     | 0  | 0  | 0   | 0             |   |
| Non-financial corporations   | 0     | 0  | 0  | 0   | 0             |   | 0     | 0  | 0  | 0   | 0             |   |
| Loans and advances (including at amortised cost and fair value)  | 1,794 | 170  | 129  | 75  | 1,293         | 53  | 1,789 | 163  | 122  | 80  | 1,306         | 61  |
| 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   | 23    | 22   | 15   | 15  | 8             | 7   | 22    | 21   | 13   | 13  | 10            | 9   |
| Non-financial corporations   | 1,360 | 100  | 82   | 43  | 1,233         | 45  | 1,473 | 106  | 84   | 52  | 1,246         | 51  |
| of which: small and medium-sized enterprises   | 1,093 | 51   | 69   | 35  | 982           |   | 1,096 | 53   | 73   | 45  | 988           |   |
| Households   | 411   | 48   | 32   | 17  | 52            | 1   | 294   | 36   | 25   | 15  | 51            | 1   |
| DEBT INSTRUMENTS other than HFT  | 1,794 | 170  | 129  | 75  | 1,293         |   | 1,789 | 163  | 122  | 80  | 1,306         |   |
| Loan commitments given   | 7     | 0  | 0  | 0   | 2             | 0   | 8     | 0  | 0  | 0   | 0             | 0   |
| QUALITY OF FORBEARANCE <sup>2</sup>  |       |  |  |   |               |   |       |  |  |   |               |   |
| Loans and advances that have been forborne more than twice $^{\it 3}$  | 0     |  |  |   |               |   | 0     |  |  |   |               |   |
| Non-performing forborne loans and advances that failed to meet the non-<br>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>(</sup>a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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>(</sup>i) 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.



#### Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|  |       |  | As of 31/   | 03/2022   |               |   |       |  | As of 30/   | 06/2022   |   |   |
|--|-------|--|---|---|---------------|---|-------|--|---|---|---|---|
|  |       | ying amount of<br>with forbearance                                       | Accumulated i<br>accumulated o<br>value due to c<br>provisions for<br>forbearance m | hanges in fair<br>redit risk and<br>exposures with                          | received on e | ancial guarantees<br>xposures with<br>e measures  |       | ying amount of<br>with forbearance                                       | Accumulated in<br>accumulated c<br>value due to cr<br>provisions for<br>forbearance m | hanges in fair<br>edit risk and<br>exposures with                           | Collateral and fin<br>received on e<br>forbearanc |   |
| (min EUR)  |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |               | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |       | Of which non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which on non-<br>performing<br>exposures with<br>forbearance<br>measures |   | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |
| Cash balances at central banks and other demand deposits   | 0     | 0  | 0   | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0   | 0   |
| Debt securities (including at amortised cost and fair value)   | 0     | 0  | 0   | 0   | 0             | 0   | 0     | 0  | 0   | 0   | 0   | o   |
| Central banks  | 0     | 0  | 0   | 0   | 0             |   | 0     | 0  | 0   | 0   | 0   |   |
| General governments  | 0     | 0  | 0   | 0   | 0             |   | 0     | 0  | 0   | 0   | 0   |   |
| Credit institutions  | 0     | 0  | 0   | 0   | 0             |   | 0     | 0  | 0   | 0   | 0   |   |
| Other financial corporations   | 0     | 0  | 0   | 0   | 0             |   | 0     | 0  | 0   | 0   | 0   |   |
| Non-financial corporations   | 0     | 0  | 0   | 0   | 0             |   | 0     | 0  | 0   | 0   | 0   |   |
| Loans and advances (including at amortised cost and fair value)  | 1,719 | 189  | 120   | 78  | 1,257         | 88  | 1,406 | 181  | 133   | 75  | 1,007   | 82  |
| 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   | o   |
| Other financial corporations   | 22    | 21   | 13  | 13  | 9             | 8   | 22    | 21   | 13  | 13  | 9   | 8   |
| Non-financial corporations   | 1,439 | 134  | 86  | 51  | 1,210         | 79  | 1,209 | 124  | 98  | 47  | 984   | 73  |
| of which: small and medium-sized enterprises   | 1,114 | 53   | 74  | 44  | 1,001         |   | 1,008 | 51   | 89  | 40  | 892   |   |
| Households   | 258   | 33   | 22  | 14  | 38            | 1   | 175   | 36   | 22  | 15  | 14  | 1   |
| DEBT INSTRUMENTS other than HFT  | 1,719 | 189  | 120   | 78  | 1,257         |   | 1,406 | 181  | 133   | 75  | 1,007   |   |
| Loan commitments given   | 9     | 0  | 0   | 0   | 0             | 0   | 5     | 0  | 0   | 0   | 0   | 0   |
| QUALITY OF FORBEARANCE <sup>2</sup>  |       |  |   |   |               |   |       |  |   |   |   |   |
| 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-<br>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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

|  |           |                                | As of 30               | 0/09/2021                                    |                                     |  |            |                                | As of 3                | 1/12/2021                                    |                                     |  |            |                              | As of 3:               | 1/03/2022                                    |                                     |  |            |                              | As of 30               | /06/2022                                     |                                     |  |
|--|-----------|--------------------------------|------------------------|--|-------------------------------------|--|------------|--------------------------------|------------------------|--|-------------------------------------|--|------------|------------------------------|------------------------|--|-------------------------------------|--|------------|------------------------------|------------------------|--|-------------------------------------|--|
|  | Gross can | ying amount                    |                        |  |                                     | Accumulated  | Gross carr | rying amount                   |                        |  |                                     | Accumulated  | Gross carr | ying amount                  |                        |  |                                     | Accumulated  | Gross carr | rying amount                 |                        |  |                                     | Accumulated  |
|  |           | Of which:<br>non-<br>performir |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                |            | Of which:<br>non-<br>performir |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                |            | Of which<br>non-<br>performi |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                |            | Of which<br>non-<br>performi |                        | Of which loans<br>and advances<br>subject to | Accumulated impairment <sup>1</sup> | negative<br>changes in fair<br>value due to                |
| (min EUR)  |           |                                | of which:<br>defaulted | impairment                                   | impairment                          | credit risk on<br>non-performing<br>exposures <sup>1</sup> |            |                                | of which:<br>defaulted | impairment                                   | impairment                          | credit risk on<br>non-performing<br>exposures <sup>1</sup> |            |                              | of which:<br>defaulted | impairment                                   | impairment                          | credit risk on<br>non-performing<br>exposures <sup>1</sup> |            |                              | of which:<br>defaulted | impairment                                   | imparment                           | credit risk on<br>non-performing<br>exposures <sup>1</sup> |
| A Agriculture, forestry and fishing                                | 4         | 3                              | 3                      | 4  | 1                                   | 0  | 3          | 3                              | 3                      | 3  | 1                                   | 0  | 4          | 3                            | 3                      | 4  | 1                                   | 0  | 4          | 3                            | 3                      | 4  | 1                                   | 0  |
| B Mining and guarrying   | 0         | 0                              | 0                      | 0  | 0                                   | 0  | 0          | 0                              | 0                      | 0  | 0                                   | 0  | 0          | 0                            | 0                      | 0  | 0                                   | 0  | 0          | 0                            | 0                      | 0  | 0                                   | 0  |
| C Manufacturing  | 470       | 11                             | 11                     | 470  | 20                                  | 0  | 460        | 12                             | 11                     | 460  | 15                                  | 0  | 463        | 11                           | 11                     | 463  | 14                                  | 0  | 475        | 11                           | 11                     | 475  | 14                                  | 0  |
| D Electricity, gas, steam and air conditioning<br>supply           | 1,091     | 32                             | 32                     | 1,091  | 21                                  | 0  | 1,145      | 30                             | 30                     | 1,145  | 14                                  | 0  | 1,152      | 59                           | 59                     | 1,152  | 13                                  | 0  | 1,186      | 50                           | 50                     | 1,186  | 12                                  | 0  |
| E Water supply   | 579       | 0                              | 0                      | 579  | 4                                   | 0  | 590        | 0                              | 0                      | 590  | 3                                   | 0  | 586        | 0                            | 0                      | 586  | 2                                   | 0  | 585        | 0                            | 0                      | 585  | 2                                   | 0  |
| F Construction   | 358       | 9                              | 9                      | 358  | 14                                  | 0  | 356        | 6                              | 6                      | 356  | 9                                   | 0  | 492        | 5                            | 5                      | 492  | 12                                  | 0  | 415        | 5                            | 5                      | 415  | 21                                  | 0  |
| G Wholesale and retail trade                                       | 565       | 18                             | 18                     | 565  | 29                                  | 0  | 488        | 17                             | 17                     | 488  | 21                                  | 0  | 479        | 17                           | 17                     | 479  | 21                                  | 0  | 508        | 16                           | 16                     | 508  | 21                                  | 0  |
| H Transport and storage  | 891       | 4                              | 4                      | 891  | 12                                  | 0  | 927        | 4                              | 4                      | 927  | 8                                   | 0  | 910        | 3                            | 3                      | 910  | 7                                   | 0  | 896        | 3                            | 3                      | 896  | 7                                   | 0  |
| I Accommodation and food service activities                        | 123       | 1                              | 1                      | 123  | 5                                   | 0  | 113        | 1                              | 1                      | 113  | 2                                   | 0  | 112        | 1                            | 1                      | 112  | 2                                   | 0  | 110        | 2                            | 2                      | 110  | 3                                   | 0  |
| J Information and communication                                    | 203       | 4                              | 4                      | 203  | 9                                   | 0  | 194        | 2                              | 2                      | 194  | 5                                   | 0  | 196        | 2                            | 2                      | 196  | 5                                   | 0  | 201        | 3                            | 3                      | 201  | 5                                   | 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 M Professional, scientific and technical  | 31.940    | 27                             | 27                     | 31.940                                       | 292                                 | 0  | 31.703     | 25                             | 25                     | 31.703                                       | 301                                 | 0  | 31.929     | 31                           | 31                     | 31.929                                       | 284                                 | 0  | 32.095     | 34                           | 34                     | 32.095                                       | 286                                 | 0  |
| artivities   | 1,148     | 44                             | 44                     | 1,148  | 40                                  | 0  | 1,084      | 45                             | 45                     | 1,084  | 43                                  | 0  | 1,197      | 45                           | 45                     | 1,197  | 43                                  | 0  | 1,194      | 45                           | 45                     | 1,194  | 43                                  | 0  |
| N Administrative and support service<br>activities                 | 762       | 3                              | 3                      | 762  | 11                                  | 0  | 731        | 3                              | 3                      | 731  | 9                                   | 0  | 751        | 14                           | 14                     | 751  | 7                                   | 0  | 848        | 14                           | 14                     | 848  | 7                                   | 0  |
| O Public administration and defence,<br>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  | 8         | 0                              | 0                      | 8  | 1                                   | 0  | 7          | 0                              | 0                      | 7  | 1                                   | 0  | 7          | 0                            | 0                      | 7  | 1                                   | 0  | 8          | 0                            | 0                      | 8  | 1                                   | 0  |
| Q Human health services and social work<br>activities              | 252       | 8                              | 8                      | 252  | 13                                  | 0  | 256        | 8                              | 8                      | 256  | 12                                  | 0  | 250        | 8                            | 8                      | 250  | 11                                  | 0  | 220        | 0                            | 0                      | 220  | 4                                   | 0  |
| R Arts, entertainment and recreation                               | 130       | 1                              | 1                      | 130  | 4                                   | 0  | 127        | 0                              | 0                      | 127  | 2                                   | 0  | 126        | 0                            | 0                      | 126  | 2                                   | 0  | 115        | 0                            | 0                      | 115  | 2                                   | 0  |
| S Other services   | 82        | 3                              | 3                      | 82   | 3                                   | 0  | 81         | 2                              | 2                      | 81   | 2                                   | 0  | 81         | 1                            | 1                      | 81   | 2                                   | 0  | 33         | 1                            | 1                      | 33   | 1                                   | 0  |
| Loans and advances   | 38 607    | 167                            | 167                    | 38.607                                       | 477                                 | 0  | 38.264     | 156                            | 155                    | 38.264                                       | 447                                 | 0  | 38.736     | 200                          | 200                    | 38.736                                       | 427                                 | 0  | 38 907     | 180                          | 190                    | 38.892                                       | 432                                 | 0  |

<sup>(1)</sup> The Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.