

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.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,652	2,858	2,687	2,974	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	2,652	2,858	2,687	2,974	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,652	2,858	2,687	2,974	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	2,652	2,858	2,687	2,974	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,888	3,109	2,940	3,276	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	2,888	3,109	2,940	3,276	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	18,826	18,404	18,646	19,168	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	18,826	18,404	18,646	19,168	C 02.00 (r0010,c0010) - 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	14.09%	15.53%	14.41%	15.52%	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	14.09%	15.53%	14.41%	15.52%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.09%	15.53%	14.41%	15.52%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.09%	15.53%	14.41%	15.52%	(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	15.34%	16.89%	15.77%	17.09%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.34%	16.89%	15.77%	17.09%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (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	64,471	54,704	61,333	61,486	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	4.11%	5.22%	4.38%	4.84%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,652	2,858	2,687	2,974	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,652	2,858	2,687	2,974	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	64,471	54,704	61,333	61,486	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	64,471	54,704	61,333	61,486	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.11%	5.22%	4.38%	4.84%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.11%	5.22%	4.38%	4.84%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	2,888	3,109	2,940	3,276	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,652	2,858	2,687	2,974	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,226	3,226	3,226	3,226	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	476	644	476	644	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	567	612	612	712	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-76	-41	-53	-32	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-23	-72	-23	-72	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1	-1	-1	-1	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CBR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	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 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	$ \begin{array}{l} \label{eq:action} $$ 456, 34(1) point (b) (i) and 89 to 91 of OR; Articles 34(1) point (b) (i), 245(1) point (i), (i), 245(1) point (i), (i), 245(1) point (i), (ii), 245(1) point (i), 245(1)$
	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 ORR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR $\!$
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-237	-230	-234	-219	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CBR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	$\label{eq:articles} 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR \\$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-1	-2	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132r(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	-6	-6	-7	-8	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,274	-1,274	-1,309	-1,274	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 CRR
	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 CI6R
	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 CBR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,r0010) + C 01.00 (r0680,r0010) + C 01.00 (r0730,r0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,652	2,858	2,687	2,974	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	236	252	253	302	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	139	132	131	177	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		97	120	122	125	$\begin{array}{l} C \ 0.1.00 \ (+0910,c0010) + C \ 0.1.00 \\ (+0920,c0010) + C \ 0.1.00 \ (+0930,c0010) + C \\ 0.1.00 \ (+0900,c0010) + C \ 0.1.00 \ (+0970,c0010) \\ + C \ 0.1.00 \ (+0970,c0010) + C \ 0.1.00 \ (+0974,c0010) + C \\ 0.1.00 \ (+0974,c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	18,826	18,404	18,646	19,168	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.09%	15.53%	14.41%	15.52%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.09%	15.53%	14.41%	15.52%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.34%	16.89%	15.77%	17.09%	CA3 (5)	
CET1 Capital Fully loaded	Ð	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,652	2,858	2,687	2,974	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.09%	15.53%	14.41%	15.52%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	E.	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)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re		action data are not taken into a	annual in Abia anto dation			

(1)The full-loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any castal instruments that are not eloable from a reculatory cont of view at the recording date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in culum "CORP CORP" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Filler 3 discourse

Overview of Risk exposure amounts

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	17,436	17,031	17,266	17,762	C 02.00 (4044, cd010) - (C 07.00 (40590, cd220, s001) + C 07.00 (40110, cd220, s001) + C 07.00 (40130, cd220, s001) + C 08.01 (40560, cd226), s002) + C 02.00 (40470, cd010) + C 02.00 (40460, cd010)]
Of which the standardised approach	3,342	3,310	3,468	3,555	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	8,889	8,465	8,482	8,845	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,806	4,900	4,915	4,980	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	256	256	261	266	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	23	22	19	20	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0440, r0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0440, r0260, s002) + C 08.01 (r0460, r0260, s002) + C 08.01 (r0440, r0440) + C 08.01 (r0440, r0440) + C 08.01 (r0440, r0420) + C 08.01 (r0440) + C 08.01 (r0440
Credit valuation adjustment - CVA	44	47	43	35	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)	107	99	73	55	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 (10010, d6601)*12.54-C 20.00 (10010.d4950)*12.5+MAX(C 24.00(10010, d090),C 24.00(10010,d3100),C 24.00(10010, d3110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,176	1,177	1,213	1,185	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	1,176	1,177	1,213	1,185	C 02.00 (r0620, c0010)
Other risk exposure amounts	41	29	33	111	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	18,826	18,404	18,646	19,168	

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

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





2023 EU-wide Transparency Exercise P&L Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,946	2,358	520	1,198
Of which debt securities income	39	53	19	42
Of which loans and advances income	1,035	1,396	401	863
Interest expenses	847	932	151	486
(Of which deposits expenses)	90	128	73	193
(Of which debt securities issued expenses)	58	67	10	24
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	22	26	8	12
Net Fee and commission income	122	145	31	66
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	121	29	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-94	-88	1	-3
Gains or (-) losses from hedge accounting, net	1	-5	-5	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	277	360	3	3
TOTAL OPERATING INCOME, NET	1,548	1,893	407	792
(Administrative expenses)	658	770	203	397
(Cash contributions to resolution funds and deposit guarantee schemes)	45	45	0	15
(Depreciation)	25	39	7	15
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	139	227	41	32
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	23	0
(Commitments and guarantees given)	8	10	0	1
(Other provisions)	131	217	18	31
Of which pending legal issues and tax litigation ¹	0	9	0	0
Of which restructuring ¹	0	-58	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	88	120	25	100
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	93	211	34	80
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-7	-6	-3	-22
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	4	8	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	513	495	99	174
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	314	307	87	138
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	314	307	87	138
Of which attributable to owners of the parent	314	307	87	138

UT which attributable to owners of the parent ¹⁰ Information available only as of end of the year ¹² For IFKS 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

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	/03/2023			As of 30,	06/2023		
		Fa	ir value hierar	chy		Fa	ir value hierar	:hy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	16,483				8,434				13,390				13,892				IAS 1.54 (i)
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	0				0				0				0				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	352	0	0	0	341	0	0	0	292	0	0	0	266	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	48,688				46,770				48,204				48,498				
TOTAL ASSETS	65,523				55,544				61,885				62,656				IAS 1.9(a), IG 6

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

(min	EUR)		ļ	s of 30/09/20	22					As of 31	/12/2022					As of 31,	/03/2023					As of 30,	06/2023			
		Gross carryi	ing amount ⁽²⁾		Accum	nulated impairn	nent ⁽²⁾	Gross	s carrying amou	unt ⁽²⁾	Accur	nulated impairr	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-Impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-Impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-Impaired assets	References
Financial assets at fair 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)

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

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





Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	58,306	48,328	54,582	55,159	Accounting Directive art 8(3)
Derivatives – Hedge accounting	362	364	336	265	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	735	810	780	722	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	5	16	8	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	1,361	1,255	1,278	1,482	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	60,766	50,762	56,992	57,636	IAS 1.9(b);IG 6
TOTAL EQUITY	4,757	4,782	4,893	5,020	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	65,523	55,544	61,885	62,656	IAS 1.IG6

(1) 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)

Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		362	364	336	265	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	7,621	1,679	4,075	3,705	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	384	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,756	1,204	3,114	3,982	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,813	428	1,820	1,855	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,130	6,282	7,449	8,009	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	94	96	236	237	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,613	2,804	3,691	3,501	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,227	958	1,118	693	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,707	6,133	6,189	6,022	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,537	5,979	5,666	5,320	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,565	26,076	25,900	25,750	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,993	21,390	21,051	20,805	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,913	4,150	4,164	4,189	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	232	228	229	230	Annex V.Part 1.37
Other financial liabilities		1	1	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		58,667	48,692	54,918	55,424	

2023 EU-wide Transparency Exercise Market Risk

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

I	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (i	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memori</i>	andum item)	STRESSED VaR (M	lemorandum item)	INCREN DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
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 Equities	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	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0 0	Ő	Ő	ő	0	0	0	0	0	0	Ő	ő	Ő	Ő	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 OV1 template.



EBA were a standardised Approach Credit Risk - Standardised Approach Eventagesellschaft der S-Finangsuppe möH & Co. KG

Regional governm Public sector enti Multilateral Devel International Oro Institutions Corporates					Standardised Ap	proach			
Regional governm Public sector enti Multilateral Devel International Oro Institutions Corporates			As of 30/09/	2022			As of 31,	12/2022	
Regional governm Public sector enti Multilateral Devel International Oro Institutions Corporates	(mh 248, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Public sector enti Multilateral Devel International Oro Institutions Corporates	ments or central banks	16,033	16,236	0		7,882	8,066	0	
Multilateral Devel International Oro Institutions Corporates	mments or local authorities	1,478	1,867	745		1,464	1,787	799	
International Oro Institutions Coroorates		552	666	0		515	622	0	
Institutions Corporates	velooment Banks	0	0	0		0	0	0	
Corporates	Droanisations	256	256	0		256	256	0	
		5,941	5,516	156		4,616	4,544	122	
		188	170	139		195	182	151	
of which: SME		69	66	55		72	69	58	
Retail		8,366	2,734	2,050		8,347	2,671	2,003	
Consolidated data		4	1	1		2	1	1	
Secured by morto	rtoages on immovable property	8	8	3		8	8	3	
of which: SME		1	1	0		0	0	0	
Exposures in defa		13	11	15	2	16	9	9	/
	ed with particularly high risk	0	153	0		153	153	0	
Covered bonds	tutions and corporates with a ST credit assessment	153	153	0		153	153	0	
	stments undertakings (CIU)	171	171	116		159	159	110	
Equity	sements undertakinds (CLO)	30	20	25		30	30	35	
Other exposures			30	85		79	79	79	
Standardised Tota		33,275	27,903	3.345	37	23,721	18,565	3.312	81

20/073 (Start ensure, vice) because vice sets and sets of the constituted of the data based on the set of the sets of the

		- Sutting them the 2423 statutes, weak adjustments are provident for the consolution data induces general check raw adjustments, for the consolution with the data per country of contraspent?												
					Standardised A	pproach								
			As of 30/09/	2022			As of 31	12/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
	(min EUR, %)	16.033				7.882	8.065							
	Central governments or central banks	16,033	16,235	722		7,882	8,066	772						
	Regional governments or local authorities Public sector entities	423	1,709	/22		1,331 387	1,004	//2						
	Multilateral Development Banks			0		307								
	International Organisations		0	0		ő	ů							
	Institutions	5.510	5.100	73		4,311	4.254	64						
	Corporates	135	118	100		170	157	138						
	of which: SME	69	66	55		72	69	58						
	Retail	8,342	2,727	2,045		8,322	2,664	1,998						
GERMANY	of which: SME	4	1	1		2	1	1						
GERMANT	Secured by mortgages on immovable property	8	8	3		8	8	3						
	of which: SME	1	1	0		0	0	0						
	Exposures in default	13	11	15	2	16	8	9						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	153	153	0		153	153	0						
	Claims on institutions and corporates with a ST credit assessment	0	10	0		0	22	13						
	Collective investments undertakings (CIU) Equity	28	28	14		22	27	13						
	Courter exposures	27	2/	2/		27	27	2/						
	Standardised Total ²				41									
	Senserente Istel	(i) Oniorisal connectors, suffice Experimental												

¹⁰ Detroit account, while Ensure value, is recorder baller takes the same of any office of an is not account of the same of an advance to the same of any office of an is advanced and the advanced office of advanced of the advanced of the advanced office of advanced of advanced office office

			As of 30/09/	2022			As of 31	/12/2022					
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ³				
	Central governments or central banks	0	1	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	60	60	0		60	60	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	38	38	26		25	25	13					
	of which: SME	0	0	0		0	0	0					
	Retail	2	1	0		2	1	0					
FRANCE	of which: SME	0	0	0		0	0	0					
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	10	10	9		10	10	9					
	Eouitv	0	0	0		0	0	0					
	Other evonsures	0	0	0		0	0	0					

⁽¹⁾ Obside assesse, unlike Second wakes in societal forlow takins the account any effect das to order conversion factors or oth minimum indexissas facts (2) Total value adjustments and providens pre country of countrayanty accludes those for securitation reposures but includes general ender take adjustments.

		Standardised Approach											
			As of 30/09	/2022			As of 31	12/2022					
	(mb 201, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
LUXEMBOURG	Casha deveramento es casha lanka Resional accumenta Banka Resional accumenta Resional Casha Resional Casha Resional Casha Resional Casha Casha Resional Casha Casha Resional Casha Resional Casha Resiona				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				

Outrial concess, utilite Decessor when is recented before labels the account and effect due to confit conversion factors or confit in entration technicaus is and
 (2) Total when adjustments and providence your of constrainty of contractivity or conditionation technicaus

		Standardised Approach											
			As of 30/09/	2022			As of 31	/12/2022					
	(m) P(0 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	306	290	58		305	290	58					
	Corporates	1	0	0		1	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	1	0	0		1	0	0					
NETHERLANDS	of which: SME	0	0	0		0	0	0					
NETHERBAND5	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0		0					
	Items associated with particularly high risk Covered bonds		0	0				0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0		0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	19	10	12		10	10	12					
	Equity	19		1.				13					
	Other exposures		0	0									
	Standardised Total ²				2				1				

⁽¹⁾ Ostaniel exercises, unitie Executive values in recorded before taking into account any effect due to exelt conversion factors or and initiation indevicuous (e.g. substitution effect). (2) Tetil value adjustments and provisions per country of counterparty encludes these for securitization exposures but includes general evail risk adjustments.



EBA were a standardised Approach Credit Risk - Standardised Approach Eventagesellschaft der S-Finangsuppe möH & Co. KG

		Standardised Approach											
			As of 30/09	/2022			As of 31	12/2022					
	(mb EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
SWEDEN	Cinital generation of a clean's basis Regular generation is hard adhabits Regular generation is hard adhabits Regular generations is hard Helditacal Devicement basis Constraints of alch 296 Based and 200 adhabits Reserved in montases on homovable property Regular based and adhabits Procession is default Three second adhabits and chalance and and the adhabits Constraints and constraints and the adhabits Constraints addressions (CIS) Based Based administration Based addression addressions (CIS) Based addression addressions (CIS)				0				0				
		 ⁽¹⁾ Oriental exercisive unlike Perceive valit (2) Total value adjustments and provision 					ubstitution affarts)						



EBA with 2023 EU-wide Transparency Exercise Credit Risk - Standardied Approach Eventegeselischaft der S-Finangsuppe mit H & Co. KG

					Standardise	d Approach				
			As of 31/	03/2023			As of 30,	06/2023		
	(min File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	12.979	13.167	0		13.210	13.376	0		
	Regional governments or local authorities	1.348	1,666	771		1,359	1,674	806		
	Public sector entities	642	743			663	752	000		
	Multilateral Development Banks	0								
	International Organisations	326	326			232	232	0		
	Tostitutions	5.541	5,475	381		6.865	5,799	405		
	Cornerates	164	145	120		159	142	108		
	of which: SME	91	84	71		90	86	72		
	Retail	8,390	2,607	1,955		8,402	2,625	1,969		
Consolidated data	of which: SME	2	1	0		4	1	1		
consolidated data	Secured by mortgages on immovable property	9	9	4		9	9	4		
	of which: SME	3	3	1		1	1	0		
	Exposures in default	15	12	15	3	15	12	16	3	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	200	200	0		201	201	0		
	Claims on institutions and corporates with a ST credit assessment	0 160	160	104		0	0	107		
	Collective investments undertakinos (CIU)	160	160	104		154	154	10/		
	Equity Other exposures	30	30	35		36	35	41		
	Other exposures Standardised Total ²	29.889 24.527 3.469 79 31.408 25.114 3.55								
		(1) Original encroure unlike Fe							73	

(1) Oper equiry, while Sprear wate, a regularial Mark Malley the assure or while data is not ensemble for a real the integration betware, (e.g., adultation effect), (2) Subsetware Tark and an assure that assure that the present assure or while data is not ensemble to ensemble the integration betware, (e.g., adultation effect), (2) Orly from effect and assure to advance and advance that is not ensemble or a set 20 membre. (3) Orly from effect and assure to advance and advance and advance osure,

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	12,979 1,216	13,155 1,563	0 730		13,210 1,229	13,376 1.571	0	
	Public sector entities	431	532			429	518	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,204	5,147	315		6,524	5,471	335	
	Coreorates of which: SNE	137 91	121	107		123	107	93 72	
	of which: SME Retail	8.365	2.600	1.950		90 8,374	2.617	1.963	
	of which: SHE	2	1,000	1,000		3	1,017	1,003	
GERMANY	Secured by mortgages on immovable property	9	9	4		9	9	4	
	of which: SME	3	3	1		1	1	0	
	Exposures in default	15	11	14	3	15	12	16	
	Items associated with particularly high risk Creened honds	200	200	0		0	201	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	200	200	0		201	201	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	17	17	11		15	15	10	
	Equity	27	27	27		32	32	32	
	Other exposures	85	85	85		104	104	104	
	Standardised Total ²				74				6

Opplied oppone, ville Epsoner ville, is reported larfore taking the associative wifted dark to othell environment fails are under a viele risk entragence of the social data social environment of the social data social

		Standardised Approach										
			As of 31/	/03/2023			As of 30	06/2023				
	(mb E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ³			
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0		0		0	0	0				
	Public sector entities	142	142	0		165	165	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	25	25	13		25	25	13				
	of which: SME	0	0	0		0	0	0				
	Retail	2	1	0		2	1	0				
FRANCE	of which: SME	0	0	0		0	0	0				
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	9	9	7		11	11	8				
	Equity	0	0	0		0	0	0				
	Other emesures	0	0	0		0	0	0				

Original exposure, utilize Exposure value, is reported before taking into account any effect due to needli convension factors or needli nik mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of cconterparty excludes those for securitization exposures but includes general credit nik adjustments.

					Standardise	ed Approach			
			As of 31)	03/2023			As of 30	/06/2023	
	(mb 1988, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central assemances or contral basiss Bendral assemances or local abbottom Parallitation Contrals Parallitation Contrals Institutions Contrals of Contrals of Contrals Institutions Contrals of Contrals Relations Contrals of Contrals Contrals of Contrals of Contrals Contrals of Contrals of Contrals Contra	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Standardised Total ²				0				0

Open oppens, velike toppens velike, is expected for lating top account any effect due to ordit conversion lating or pack site hospitorie techniques (ag. substitution effect)
 (2) Total velice adjustments and provinces per accetary of counterparty excludes these for executivation exposures but includes general credit veli adjustments.
 Standbard direct Approach

			As of 31,	03/2023			06/2023		
	(mb 138, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	ő		ő	ő	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	306	298	60		313	299	64	
	Corporates of which: SME	1	0	0		0	0	0	
	Retail	1	ő	ő		3	0	0	
NETHERLANDS	of which: SME	0	0	0		1	0	0	
NETHERDARD3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	ő	ő	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 Collective investments undertakings (CIU)	17	17	12		18	18	14	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				2

Control approximation of the second sec



EBA were a standard approach Credit Risk - Sandardiad Approach Eventsgeelischaft der S-Finangsupen mBH & Co. KG

					Standardise	d Approach						
			As of 31,	/03/2023			As of 30,	/06/2023				
	(mb E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²			
SWEDEN	Contral sportmentation or contral shows Regional governments to local arbitrations Public excess emitted Table and the state of the state of the state Institutional Contrast and State Regional State Regional State Regional State State of the nonstates on Institute that arbitration State of the nonstates on Institute that that Contrast and State State of the nonstates on Institute that that Contrast and State of the state of the state State of the state of the state of the state of the state State of the state of the state of the state of the state State of the state of the state of the state of the state of the state State of the state of the stat	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0			
	Collective investments undertakinos (CIU) Equity Other exposures Standardised Tota ²	3 0 0	3 0 0	3 0 0	0	2 0 0	2 0 0	200	0			
	(1) Organie equasas, valitie fragonare valies, as greated their valities prime accurate any effect data for any endities methymais (a.g. adultation effects). (2) Total valies adjudente and any effective of a constrainty effective data for their statistication effects.											



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							IRB Ap	proach						
				As of	30/09/2022					As of	s of 31/12/2022			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	Risk exposure amount		original Exposure ¹		Exposure Value ¹	e Risk exposure amount		Value adjustments and	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions	
	Central banks and central governments Institutions	290 4.962	0	316 4,948	20 834	0	0 5	166 4.026	0	190 4.017	21 578	0	0	
	Corporates	26,436	241	23,850	8,054	0	136	25,680	257	24,240	7,884	0	122	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,077	19	4,814	1,954	0	10 64	5,184	19	4,940 6.105	1,833 1.832	0	4 71	
	Retail	15,905	117	15.372	4,806	46	104	15.958	134	15,441	4,900	57	171	
	Retail - Secured on real estate property	3,516	6	3,491	415	0	9	3,640	5	3,615	448	0	8	
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	141 3.374	2	130 3.360	37 378	0	1	141 3.499	1	131 3.484	43	0	2	
consolidated data	Retail - Secured on real estate property - Ur Which: hon-sit Retail - Qualifying Revolving	3,379	4	3,360	3/8	0	8	3,499	4	3,484	405	0	14	
	Retail - Other Retail	8,619	109	8,370	3.942	46	91	8.526	127	8,295	3.963	57	149	
	Retail - Other Retail - Of Which: SME	772	9	604	285	0	11	761	10	591	302	0	18	
	Retail - Other Retail - Of Which: non-SME	7,847	100	7,766	3,658	46	80	7,765	117	7,704	3,661	57	131	
1	Equity Other non credit-obligation assets	207	0	207	256 143	0		207	0	207	256 100	0		
	IRB Total ²				14,112						13,740			

10 Optimil exposers, write Exposers waie, is reported below taking and any differ tak to creat conversion factors or creat na migration turbrispine (i.e., submittaice effects).
 10 B Trait down of include the Score Taking produce take in the weather and the set of take takes.
 10 Optimil exposers on trackal the Score Taking produce take in the weather and the set of takes and takes.
 10 Optimil exposers on trackal the Score Taking produce the the Weather and the Score Taking produce take the Weather and the set of takes and the set of takes and t

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ^s		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	425	0	472	126	0	1	194	0	243	62	0	0
	Corporates	23,765	107	21,314	7,165	0	180	23,770	130	21,461	6,898	0	178
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,483	0	3,858	1,710	0	15 80	4,571 6.331	0	4,009	1,583	0	8 103
	Retail	15.801	115	15.269	4,782	45	138	15.853	133	15.338	4.877	56	237
	Retail - Secured on real estate property	3.464	5	3,439	409	0	17	3.587	5	3.963	443	0	24
	Retail - Secured on real estate property - Of Which: SME	141	2	130	37	0	2	141	1	131	43	0	4
GERMANY	Retail - Secured on real estate property - Of Which: non-St		4	3.309	372	ō	15	3.447	4	3.432	400	ō	20
	Retail - Qualifying Revolving	3,758	2	3,499	445	0	12	3,778	2	3,518	485	0	31
	Retail - Other Retail	8,579	108	8,331	3,927	45	109	8,488	126	8,257	3,948	56	182
	Retail - Other Retail - Of Which: SME	771	9	603	284	0	19	760	10	590	302	0	38
	Retail - Other Retail - Of Which: non-SME	7,808	99	7,727	3,643	45	90	7,727	116	7,667	3,646	56	143
	Equity	207	0	207	256	0	0	207	0	207	256	0	0
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					í .
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	2 amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,075	0	1,075	143	0	0	1,060	0	1,050	140	0	0
	Corporates	245	0	245	65	0	0	297	0	297	81	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	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: S		0	0	0	0	0	0	0	0	0	0	0
TRANCE	Retail - Secured on real estate property - Of Which: n	n-S/ 2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	-	1	0	0	1	0	-	1		0
			0		0	0	0	0	0			0	0
	Retail - Other Retail - Of Which: non-SME Equity	1	0		1	0	0	1	0		1		0
	Other non credit-obligation assets	0			, v	0		0	0		, , , , , , , , , , , , , , , , , , ,		, °
	IRB Total												
		(1) Original expo	sure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	to credit conversion	factors or credit r	isk mitication tech	niques (e.o. substi	ution effects).		

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,063	0	1,013	445	0	4	1,083	0	1,033	460	0	5
	Corporates - Of Which: Specialised Lending	482	0	385	223	0	2	501	0	366	226	0	3
	Corporates - Of Which: SME	251	0	230	79	0	1	254	0	233	93	0	1
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LOVENDOOKO	Retail - Secured on real estate property - Of Which: non-SI	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

¹⁰ Otama annues, unha Emauna valua, is montel before latino into accurat any effect due to costi conversion factore or costi nin ministratore technicums (i.e. acabitation effecti).

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	Ū	0	0	0	0	0	0	0	0
	Institutions	309	0	309	44	0	0	309	0	309	48	0	0
	Corporates	485	0	477	140	0	1	464	0	455	139	0	0
	Corporates - Of Which: Specialised Lending	93	0	85	20	0	0	94	0	86	24	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
INE IT IEREANDS	Retail - Secured on real estate property - Of Which: non-S		0	1	1	0	0	1	0	1	1	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	<u> </u>											
	IRB Total												

⁽²⁾ Orisinal exosure. unlike Exosure value. Is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	628	0	628	68	0	0	633	0	633	65	0	0
	Corporates	43	0	55	15	0	0	43	0	53	15	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Corporates - UT Which: SME Retail	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	÷	0		0		ő		0		0	ő	0
	Retail - Secured on real estate property - Of Which: SME	ő	0	0	ő	0	ő	0	0	0	ő	ő	0
SWEDEN	Retail - Secured on real estate property - Of Which: SHE	ő	0	0	ő	0	ő	0	0	0	ő	0	ő
	Retail - Qualifying Revolving	õ	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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												



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							IRB Ap	proach					
				As of :	31/03/2023					As of 1	30/06/2023		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	180	0	190	28	0	0	72	0	91	14	0	0
	Institutions	4,122	0	4,125	567	0	3	4,203	0	4,200	596	0	3
	Corporates Corporates - Of Which: Specialised Lending	26,739 5.127	261	24,330 4.900	7,901 1.854	0	121	27,079 5.117	262	24,717 4.877	8,247 1.961	0	116
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,12/	90	4,900	1,854	0	4	5,117	18	4,8/7	1,961	0	4
	Retail	16.079	137	15.578	4,915	57	132	16.242	128	15.743	4,980	54	123
	Retail - Secured on real estate property	3.761	6	3.736	471		7	3.791	5	3.768	489	0	6
	Retail - Secured on real estate property - Of Which: SME	145	ī	135	43	ō	1	151	1	141	49	ō	ī
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	3,616	5	3,601	428	0	5	3,640	5	3,626	440	0	5
	Retail - Qualifying Revolving	3,833	3	3,570	492	0	9	3,875	3	3,610	515	0	8
	Retail - Other Retail	8,485	128	8,272	3,953	57	116	8,576	120	8,364	3,976	54	108
	Retail - Other Retail - Of Which: SME	750	10	588	301	0	14	758	11	595	310	0	13
	Retail - Other Retail - Of Which: non-SME	7,736	118	7,694	3,652	57	102	7,818	108	7,769	3,666	54	95
	Equity	208	0	208	261	0		217	0	217	266	0	
	Other non credit-obligation assets				140 13.813						116 14.219		
	IRB Total ²				13,813 eported before taking is								

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value [*]		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	183 23.707	0 142	240 21.431	60 6.886	0	0	184 23.913	0	232 21.685	69 7.125	0	0 179
	Corporates Corporates - Of Which: Specialised Lending	4,437	192	21,431 3.880	6,886	0	1//	4,316	157	21,685	1,125	0	1/9
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,43/	3	3,880	1,531	0	101	4,315	3	3,740	1,525	0	100
	Retail	15.974	136	15,475	4,892	56	199	16.138	127	15.640	4 958	53	100
	Retail - Secured on real estate property	3,707	6	3.683	455	0	24	3,737	5	3.715	494	0	22
	Retail - Secured on real estate property - Of Which: SME	145	1	135	43	0	4	151	1	141	49	0	4
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	3.562	5	3.547	422	ō	20	3.586	5	3.573	435	ō	18
	Retail - Qualifying Revolving	3,819	3	3,557	489	0	25	3,861	3	3,597	512	0	27
	Retail - Other Retail	8,449	127	8,235	3,939	56	149	8,540	119	8,328	3,962	53	140
	Retail - Other Retail - Of Which: SME	749	10	588	300	0	32	757	11	595	309	0	30
	Retail - Other Retail - Of Which: non-SME	7,700	117	7,647	3,638	56	118	7,782	107	7,733	3,653	53	109
	Equity	207	0	207	256	0	0	215	0	215	262	0	0
	Other non credit-obligation assets												4
	IRB Total												1
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	ito account any	effect due to crea	dit conversion fai	tors or credit ris	sk mitigation tech	iniques (e.g. substitutio	in effects).	

							IRB Ap	proacn					
				As of 1	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e a mount	Value adjustmen
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,170	0	1,170	131	0	0	1,236	0	1,236	145	0	0
	Corporates	253	0	253	68	0	0	253	0	253	66	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	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	2	0	2	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
THURLE	Retail - Secured on real estate property - Of Which: non-Si	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0	1	0	0	0		0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1		1	1	0	0	-	0	1	1	0	0
		0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0		1	0	0		0		1	0	0
	Other non credit-obligation assets	0	0				0				Ŭ	0	0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ^s		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	1,143	504	0	0	1.363	0	1.295	620	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,201	0	452	299	0	<i>'</i>	1,963	0	1,295	411	0	6
	Corporates - Of Which: SME	312	ő	284	100	ő	1	385	0	359	123	ő	1
	Betail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOUKG	Retail - Secured on real estate property - Of Which: non-SM	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	TRR Total												-

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

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	418	0	418	49	0	0	437	0	437	54	0	0
	Corporates	465	0	456	136	0	0	476	0	468	138	0	0
	Corporates - Of Which: Specialised Lending	94	0	86	25	0	0	94	0	87	25	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETTEREAND3	Retail - Secured on real estate property - Of Which: non-Sh	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	oproach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	629 53	0	629 63	76 19	0	0	628 54	0	628 61	69 19	0	0
	Corporates Corporates - Of Which: Specialised Lending	33	0	63	19	0	0		0	0	19	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	ő	0	ő	0
	Retail	ī	ō	1	ō	ō	ō	i	ō	1	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	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
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SHE	0	0	0	0	0	0	0	0	ő	0	ő	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							As of 31/12/2022						_	
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 25 0 0 0 0 0 0 255	0 25 0 0 0 0 0 0 25	0 0 0 0 0 0 0			0 0 0 0 0 0 0					0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 51 55 50 30 0 0 0	0 51 15 0 30 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0					0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	y6	96	0						0	0	0		12
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
To 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Denmark													
10 - 3M [13M - 1Y [1Y - 2Y [1Y - 2Y [13Y - 5Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		Erwerbsgesenschaft der S-minalizgruppe mbn & co. Ks As of 31/12/2022												
						Dire	ct exposures	·						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
Total [0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Germany	95 76 146 182 238 246 157 1,140	95 76 146 182 238 246 156 1,139				0 0 0 0 0 0 0 0		0 0 0 0 0 0 1 1 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 1 2 2		11
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
19Y 10Y1 10Y - more Total [0 - 3M [[3M - 1Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Hungary						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[27 - 371] [37 - 507] [50 - more Total [0 - 3M1] [37 - 271] [37 - 271] [37 - 271] [37 - 271] [37 - 371] [37 - 371] [39 - 371] [39 - 371] [39 - 371]	Ireland													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Italy													
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

						Linerosgesen	As of 31/12/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sł	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-3Y] [17-2Y] [37-3Y] [37-107] [37-107] [37-107] [37-107] [37-107] [34-3Y] [34-3Y] [37-3Y] [37-3Y] [37-5Y]	Lithuania													
[0-3M [[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
19Y - 10Y - Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Maita													
131 2014 102 - more Total 10 - 3M 1 13M - 1Y 1 12Y - 3Y 1 12Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Poland													
[3Y - 10Y[[30] - more Total - Total - Total - Total - Total 	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
157 - 1071 107 - more Total 10 - 3M [13M - 1Y] 13M - 1Y] 13Y - 2Y [12Y - 3Y] 13Y - 5Y [15Y - 10Y] 15Y - 10Y [10Y - more Total	Slovakia													
10-3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

						21 Her bogesen	As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio	,	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- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
100a1 [0 - 3M f] [3M - 1Y f] [1Y - 2Y f] [2Y - 3Y f] [3Y - 5Y f] [5Y - 10Y f] [10Y - more Total	Iceland													
15Y 10Y1 10Y - more Total 10 - 3M [13M - 1Y] 12Y - 3Y[13Y - 5Y] 15Y - 10Y[10Y - more Total	Liechtenstein													
[0 - 3M [[3M - 1Y] [1Y - 2Y]	Norway													
[27 - 37[[37 - 571] [507 - more Total [0 - 3M[[37 - 271] [37 - 271] [37 - 271] [37 - 371] [37 - 371] [37 - 371] [39 - 371] [39 - 371] [39 - 371]	Australia													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 0 0 0 0 95 0 95 95	0 0 0 0 95 0 95 0 95				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		19
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



General governments exposures by country of the counterparty

							As of 31/12/2022							
		-				Diro	ct exposures							
				On balance s	haat	Dire	ct exposures		Deriva	tives.			ice sheet	+
	(min EUR)		1	Un balance s	neet				Deriva	tives		Off balar	ice sneet	-
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carping amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Japan													
13Y - 5Y 1 15Y - 10Y 1 10Y - more	-													
13Y - JUY 10Y - more Total [0 - 3M [13M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[3M - 1Y] [1Y - 2Y] [2Y - 2Y]														
	U.S.													
[10Y - more														
Total Total Total Total														
1 2Y - 3Y 1 13Y - 5Y 1	China													
[5Y - 10Y [[10Y - more														
[0 - 3M [[3M - 1Y [
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Switzerland													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total [0 - 3M [[3M - 1Y [1													
	0th													
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA													
[10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y [Other Central and eastern Europe countries non EEA													
[5Y - 10Y [10Y - more Total														
Total [0 - 3M [[2M - 1X [
[1Y - 2Y [[2Y - 3Y [Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Piloue East													
[10Y - more Total [0 - 3M[-		0	0	0		0	0	0	0	0	0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean	33	3	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		22	13 0 22	0	0	0	0	0 0 0	0	0	0	16 0 16	0	0
-						-	-	-					-	



General governments exposures by country of the counterparty

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							As of 31/12/2022								
						Dire	ct exposures								
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1	
	(min EOK)											Off-balance s	heet exposures		
					Non-derivative financial as	sets by accounting portfolio	2	Derivatives with po	sitive fair value	Derivatives with	negative fair value				
Residual Maturity	Country / Region	untry / Region Total gross carrying amount of non-derivative financial assets assets (net of s	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0-3M]															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	0 161 0 655 100 20	0 161 0 65 10 20	0 0 0 0 0 0					0 0 0 0 0 0						
[10Y - more Total		256	255	0	0	0 0	0	0	0	0	0			0	

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting dastification of the positions the connonic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

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

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

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

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Nata State State

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative mancial as	sets by accounting portfolio	,	Derivatives with po		Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	26 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Belgium	0 15 0 15 15 15 0 0 0	0 15 15 15 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Bulgaria		49											
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
Total Total Total Total Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						21 Her bogesen	As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	1
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sł	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	France	0 0 0 28 137 0 1 5 4	0				0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
Total [0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Germany	0 106 223 10 270 218 199 1,017	0 106 223 10 270 218 189 1,016				0 0 0 0 0 0 0 0		0 0 0 1 1 0 1 2 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 15 0 0 0 0 1 1 17		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M [[3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
19Y 10Y1 10Y - more Total [0 - 3M [[3M - 1Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Hungary						0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[27 - 371] [37 - 507] [50 - more Total [0 - 3M1] [37 - 271] [37 - 271] [37 - 271] [37 - 271] [37 - 371] [37 - 371] [39 - 371] [39 - 371] [39 - 371]	Ireland													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



General governments exposures by country of the counterparty

						21 Her bogesen	As of 30/06/2023							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio		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- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
10-3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Netherlands													
[27 - 371] [37 - 571] [57 - 1071] [107 - more Total [0 - 3M1[[38 - 171] [27 - 371] [27 - 371] [37 - 571] [37 - 571] [37 - 1071] [107 - more Total	Poland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Portugal													
[27 - 371] [37 - 507] [50 - more Total [0 - 3M1] [37 - 271] [37 - 271] [37 - 271] [37 - 271] [37 - 371] [37 - 371] [39 - 371] [39 - 371] [39 - 371]	Romania													
[3Y - 5Y [[5Y - 10Y] [10Y - more	Slovakia													
10 - 3M [13M - 1Y [1Y - 2Y [1Y - 2Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

						2. Herosgesen	As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	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- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
Total Total [0-3M [[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10-3Mf [3M-1Yf [3Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Iceland													
15Y 10Y1 10Y - more Total 10 - 3M [13M - 1Y] 12Y - 3Y[13Y - 5Y] 15Y - 10Y[10Y - more Total	Liechtenstein													
[0 - 3M [[3M - 1Y] [1Y - 2Y]	Norway													
[27 - 37[[37 - 571] [507 - more Total [0 - 3M[[37 - 271] [37 - 271] [37 - 271] [37 - 371] [37 - 371] [37 - 371] [39 - 371] [39 - 371] [39 - 371]	Australia													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 0 0 0 0 94 0 94	0 0 0 0 94 0 94 94				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	1
					Non-derivative financial as	sets by accounting portfolig		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Japan													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.													
Total Total [0 - 3M f [3M - 1Y f [1Y - 2Y] [2Y - 3Y f [3Y - 5V f [5Y - 10Y f [10Y - more Total	China													
10-3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Middle East													
Total Total [0 - 3M f [3M - 1Y f [1Y - 2Y] [2Y - 3Y f [3Y - 5V f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean		0 1 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2							0 0 0 0 0 0 0		0 0 0 16 0 16		0



General governments exposures by country of the counterparty

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

							As of 30/06/2023							
						Dire	ct 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 portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 60 0 10 90 6 222 232	0 60 65 0 10 90 6 231											

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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Regions:

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

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

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

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Nata State State

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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 institutors applying nGAAP

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

[As of 30/09/2022									As of 31/12/2022				
		Gross ca	errying amount/ Nominal	l amount		Accumulated imp value due to crec	airment, accumulated ne It risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomin	al amount		Accumulated imp value due to cred	airment, accumulated n it risk and provisions ⁴	igative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Df which non-performing	r -	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	et in the second se	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min BJR)		and c=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ¹			and C=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	16,196		5	5	0	0	1	•	4	8,162			5 5	. 0	0	1	0	4
Debt securities (including at amortised cost and fair value)	8,035	. 0	0	0	0	0	0	e	0	7,839	0		0	0	0	0	0	0
Central banks		0	0	0	0	0	0	0	0	0	0		o 0	0	0	0		0
General governments Credit institutions	1,55		0	0	0	0		l		1,509								
Other financial corporations		4,226 0 0 0 0 1,291 0 0 0 459 0 0 0								4,637								
Non-financial corporations		0 0 0 165,1 0 0 0 165				0	0			472								
Loans and advances(including at amortised cost and fair value)	39,226	65	365	360		290	147		153	37,518	79	40-	395		362	159	0	155
Central banks			0					,										
		-	-	-	-	-	-		-	-	-			-	-	-		_
General governments	312	2 0	0	0	0	2	0	0	0	184	0		o a	0	1	0	0	0
Credit institutions	2.18									<i>c</i> 10								
Credit insolutions	2,18		60	00	0	14	2		04	040					18	4		00
Other financial corporations	2,33	. 0	0	0	0	10	0			2,142	0				5	0		
Non-financial corporations	18,210	5 5	158	158	0	108	75		78	18,150	4	17	1 169	0	99	80	6	84
of which: small and medium-sized enterprises	6.40		_	_						6.324								
of which: small and medium-sized enterprises	6,40	5	/5	/5	0	43	56	l.	16	6,324	3	8	5 84		60	61		21
of which: Loans collateralised by commercial immovable property	13,10	5 4	18	18	0	58	3		7	12,862	2	z	27 27		41	3		11
Households	16,18	60	139	135	0	156	69		11	16,394	75	17	163	0	239	76	0	11
of which: Loans collateralised by residential immovable property	5,06	8 8	12	12	0	25	2	0	6	5,296	20	1	9 19	•	39	2	0	5
of which: Credit for consumption	6.61	47	67	91		55	34			6.612	65	11			74	47		
DEBT INSTRUMENTS other than HFT	63,456	65	370	366	•	290	148	6	157	53,518		410	401	0	362	161	0	159
OFF-BALANCE SHEET EXPOSURES	14,233		7	6	0	17	2		1	14,211		:	6	. 0	18	2	0	1
	⁽¹⁾ For the definition of non-o	erformina exposures please refer t	to Article 47a/3) of Regulation ((EU) No 575/2013 (CRR)											1			

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA ANTONY

EBA SUBJECT

2023 EU-wide Transparency Exercise

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

				As of 31/03/2023									As of 30/06/2023				
		Gross ci	arrying amount/ Nomina	amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴ Collaterals a				Gross carrying amount/ Nominal amount					Accumulated imp value due to crea	ccumulated impairment, accumulated negative changes in fair alue due to credit risk and provisions ⁴		
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	o [*]	On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min ESR)		and <=90 days		Of which: defaulted Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	13,174	0	6	6 0	0	1	0	5	13,651	0	6	6	i 0	0	1	0	5
Debt securities (including at amortised cost and fair value)	7,817	•	0	0 0	• •	0	0	0	7,602	0	0	0	o a	0	0	0	. 0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	. 0
General governments	1,569	0	0	0 0	0	0	0	0	1,382	0	0	0		0	0	0	. 0
Credit institutions	4,687	0	0	0 0	0	0	0	0	4,745	0	0	0		0	0	0	. 0
Other financial corporations	1,082	0	0	0 0	0	0	0	0	958	0	0	0		0	0	0	. 0
Non-financial corporations	479	0	0	0 0	0	0	0	0	517	0	0	0		0	0	0	. 0
Loans and advances(including at amortised cost and fair value)	38,915	61	404	400 0	358	162	0	153	39,349	52	396	393	. 0	376	159	0	150
Central banks	0	0	0	0 0	• •	0	0	0	0	0	0	0		0	0	0	. 0
General governments	182	0	0	0 0	1	0	0	0	214	0	0	0		1	0	0	. 0
Credit institutions	1,741	0	54	54 0	18	2	. 0	52	1,786	0	47	47	, c	14	2	0	42
Other financial corporations	2,152	0	0	0 0	5	0	0	0	2,132	0	0	0		6	0	0	0
Non-financial corporations	18,378	2	177	177 0	103	81	. 0	90	18,615	3	186	186	5 0	116	82	0	97
of which: small and medium-sized enterprises	6,345	2	94	94 (63	63	. 0	27	6,442	3	111	111		67	64	0	41
of which: Loans collateralised by commercial immovable property	13,448	1	30	30 (46	3	. 0	12	13,298	2	42	42	2	55	2	0	39
Households	16,463	60	172	168 0	230	79	•	11	16,601	48	163	160		238	74	٥	12
of which: Loans collateralised by residential immovable property	5,428	20	20	20 0	40	2		5	5,481	16	20	20		41	3	0	I 5
of which: Credit for consumption	6,687	29	112	111 0	70	43			6,716	25	104	104	. c	72	39	0	0
DEBT INSTRUMENTS other than HFT	59,906	61	409	406 0	358	163	0	158	60,601	52	402	399		376	160	0	155
OFF-BALANCE SHEET EXPOSURES	14,081		9	9 0	18	2	0	2	14,145		8	8	. 0	19	2	0	2
	(1) For the definition of non-p	erforming exposures please refe	ir to Article 47a(3) of Regulation	(EU) No 575/2013 (CRR)													

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

			As of 30/	09/2022		As of 31/12/2022										
		Gross carrying amount of exposures with forbearance measures		mpairment, hanges in fair redit risk and exposures with easures ²		ancial guarantees xposures with e measures		ring amount of with forbearance				ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	568	142	66	56	232	62	572	157	78	63	213	57				
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	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	404	103	43	39	220	61	382	103	49	44	204	56				
of which: small and medium-sized enterprises	216	41	38	36	136		201	44	41	38	125					
Households	164	38	23	16	12	1	189	54	29	20	9	1				
DEBT INSTRUMENTS other than HFT	568	142	66	56	232		572	157	78	63	213					
Loan commitments given	6	0	0	0	0	0	7	1	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice 3	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

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

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

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated c value due to cu provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	C	
General governments	0	0	0	0	0		0	0	0	0	Û	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	C	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	648	169	85	67	223	58	687	187	95	71	201	67
Central banks	0	0	0	0	0	0	0	0	0	0	٥	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	C	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	386	103	48	44	216	56	361	114	48	44	195	66
of which: small and medium-sized enterprises	208	44	41	38	138		91	61	41	38	23	
Households	262	65	37	24	7	1	326	73	46	27	6	1
DEBT INSTRUMENTS other than HFT	648	169	85	67	223		687	187	95	71	201	
Loan commitments given	8	1	0	0	0	0	8	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\mbox{\tiny 3}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

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

commitments are prevailing on a since the in provision 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 deposite of box.

2023 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 30/09/2022							AS 01 31/12/2022							AS OF 31	1/03/2023		As of 30/06/2023							
	Gross carrying amount				Accumulated						Accumulated	Gross ca	rrying amount			1	Accumulated	Gross carr	ying amount				Accumulated		
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹			Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹ Accumulated impairment ¹ Accumulated impairment ¹ Accumulated non-performing exposures ¹			Of which non- performi	: of which : defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	4	3	3	4	2	0	4	3	3	4	3	0	4	3	3	4	3	0	4	3	3	4	3	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	482	11	11	482	14	0	473	14	12	473	19	0	474	15	15	474	19	0	470	14	14	470	19	0	
D Electricity, gas, steam and air conditioning supply	1,190	47	47	1,190	13	0	1,141	44	44	1,141	8	0	1,144	44	44	1,144	9	0	1,122	37	37	1,122	9	0	
E Water supply	597	0	0	597	2	0	647	0	0	647	1	0	648	0	0	648	2	0	662	0	0	662	2	0	
Construction	394	8	8	394	9	0	314	13	13	314	10	0	371	12	12	371	11	0	387	11	11	387	12	0	
Wholesale and retail trade	523	16	16	523	21	0	605	16	16	605	25	0	643	16	16	643	26	0	695	17	17	695	26	0	
Transport and storage	880	3	3	880	7	0	769	3	3	769	6	0	765	2	2	765	6	0	750	2	2	750	6	0	
Accommodation and food service activities	38	2	2	38	2	0	36	2	2	36	3	0	36	3	3	36	3	0	37	3	3	37	3	0	
Information and communication	206	4	4	206	6	0	184	4	4	184	7	0	181	4	4	181	8	0	197	4	4	197	8	0	
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	
Real estate activities	11,853	15	15	11,853	52	0	11,927	19	19	11,927	36	0	12,008	22	22	12,008	37	0	12,150	38	38	12,150	46	0	
4 Professional, scientific and technical activities	1,194	45	45	1,194	42	0	1,200	47	47	1,200	43	0	1,264	47	47	1,264	44	0	1,295	47	47	1,295	46	0	
Administrative and support service activities	478	2	2	478	5	0	486	4	4	486	8	0	477	4	4	477	8	0	492	4	4	492	10	0	
Public administration and defence, ompulsory 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	
Education	8	0	0	8	0	0	8	1	1	8	1	0	9	1	1	9	1	0	10	1	1	10	1	0	
Q Human health services and social work activities	217	0	0	217	3	0	226	1	1	226	3	0	217	1	1	217	4	0	213	1	1	213	4	0	
Arts. entertainment and recreation	123	0	0	123	2	0	105	0	0	105	2	0	104	1	1	104	2	0	100	1	1	100	1	0	
Other services	29	2	2	29	2	0	26	2	2	26	2	0	32	1	1	32	2	0	31	1	1	31	2	0	
oans and advances	18.216	158	158	18 216	183	0	18 150	171	169	18 150	170	0	18 378	177	177	18 378	194	0	18.615	196	196	18 615	109	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/dictic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/43/1 1150 signeetive reporting.

