



2024 EU-wide Transparency Exercise

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

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

2024 EU-wide Transparency Exercise

Key Metrics

Erwerbgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,622	3,740	3,743	3,859	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	3,622	3,740	3,743	3,859	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,622	3,740	3,743	3,859	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	3,622	3,740	3,743	3,859	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,883	3,984	3,988	4,089	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	3,883	3,984	3,988	4,089	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	19,269	18,566	18,665	18,342	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	19,269	18,566	18,665	18,342	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	18.80%	20.14%	20.05%	21.04%	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	18.80%	20.14%	20.05%	21.04%	(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	18.80%	20.14%	20.05%	21.04%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.80%	20.14%	20.05%	21.04%	(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	20.15%	21.46%	21.36%	22.29%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.15%	21.46%	21.36%	22.29%	(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	63,515	53,845	57,658	58,846	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.70%	6.95%	6.49%	6.56%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,622	3,740	3,743	3,859	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,622	3,740	3,743	3,859	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	63,515	53,845	57,658	58,846	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	63,515	53,845	57,658	58,846	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.70%	6.95%	6.49%	6.56%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.70%	6.95%	6.49%	6.56%	[A.2]/[B.2]	

		in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	3,883	3,984	3,988	4,089	C01.00 (0001.0001)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,622	3,740	3,743	3,859	C01.00 (0002.0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,609	2,609	2,609	2,609	C01.00 (0005.0001)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	644	684	644	684	C01.00 (0010.0001)	Articles 36(1) point (c), 26(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C01.00 (0018.0001)	Articles 41(10), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0020.0001)	Articles 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	712	762	769	882	C01.00 (0023.0001)	Articles 61(1), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0026.0001)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C01.00 (0029.0001)	Article 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-37	-23	-24	-33	C01.00 (0030.0001) - C 01.00 (0030.0002)	Articles 41(1), 36(1) point (b) and 37 of CRR; Article 61(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-72	-89	-72	-69	C01.00 (0037.0001)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	-1	-1	-1	-1	C01.00 (0038.0001)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0039.0001)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040.0001)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046.0001)	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	C01.00 (0049.0001) - C 01.00 (0049.0002) - C 01.00 (0049.0003) - C 01.00 (0049.0004) - C 01.00 (0049.0005) - C 01.00 (0049.0006)	Articles 42(6), 36(1) point (k) (i) and 80 to 84 of CRR; Article 36(1) point (k) (ii), 34(3) point (b), 24(4) point (b) and 250 of CRR; Article 36(1) point (k) (iii) and 37(2) of CRR; Article 36(1) point (k) (iv) and 131(b) of CRR and Article 36(1) point (l) and 132(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0049.0001)	Articles 36(1) point (k) (i), 24(3) point (b), 24(4) point (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0048.0001)	Articles 42(7), 36(1) point (k) (ii), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-160	-138	-149	-127	C01.00 (0050.0001)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0050.0001)	Articles 42(7), 36(1) point (k) (ii), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051.0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-2	-2	C01.00 (0051.0001)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0051.0001)	Articles 36(1) point (m) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0051.0001)	Articles 36(1) point (m) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-18	-8	-8	-9	C01.00 (0054.0001)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-53	-53	-53	-53	C01.00 (0059.0001)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 - L.1.1.8 - L.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0028.0001)	Articles 40(3) to (5), and 68 to 69 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0028.0001)	Articles 479 and 483 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0028.0001)	Articles 480 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0023.0001)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0046.0001) - C 01.00 (0047.0001) - C 01.00 (0047.0002)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070.0001)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068.0001) - C 01.00 (0070.0001) - C 01.00 (0070.0002) - C 01.00 (0070.0003) - C 01.00 (0070.0004) - C 01.00 (0070.0005) - C 01.00 (0070.0006)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068.0001) - C 01.00 (0068.0002) - C 01.00 (0068.0003) - C 01.00 (0068.0004) - C 01.00 (0068.0005) - C 01.00 (0068.0006)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,622	3,740	3,743	3,859	C01.00 (0015.0001)	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	261	244	245	229	C01.00 (0070.0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	135	124	125	116	C01.00 (0070.0001) - C 01.00 (0080.0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	126	120	120	113	C01.00 (0050.0001) - C 01.00 (0050.0002) - C 01.00 (0050.0003) - C 01.00 (0050.0004) - C 01.00 (0050.0005) - C 01.00 (0050.0006) - C 01.00 (0050.0007) - C 01.00 (0050.0008) - C 01.00 (0050.0009) - C 01.00 (0050.0010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080.0001) - C 01.00 (0080.0002) - C 01.00 (0080.0003) - C 01.00 (0080.0004)	-	
B	TOTAL RISK EXPOSURE AMOUNT	19,269	18,566	18,565	18,342	C01.00 (0003.0001)	Articles 92(3), 95, 98 and 99 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0003.0004)	-	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.80%	20.14%	20.05%	21.04%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.80%	20.14%	20.05%	21.04%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.15%	21.46%	21.36%	22.29%	SA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,622	3,740	3,743	3,859	A.1 - A.2 - A.3 + B.1 + B.2 + A.3 - A.3 + B.1	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.80%	20.14%	20.05%	21.04%	SA1 (3 - 4)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046.0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046.0002)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046.0003)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0046.0004)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Erwerbgsellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	17,870	17,258	17,361	17,071	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	3,466	3,125	3,031	2,856	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	8,989	8,582	8,733	8,467	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	5,008	5,052	5,074	5,121	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	286	293	313	419	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	18	20	26	21	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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	34	44	41	33	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	47	39	30	25	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,174	1,173	1,173	1,152	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	1,174	1,173	1,173	1,152	C 02.00 (r0620, c0010)
Other risk exposure amounts	125	32	34	40	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	19,269	18,566	18,665	18,342	

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.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,838	2,557	626	1,256
Of which debt securities income	66	93	29	59
Of which loans and advances income	1,078	1,482	397	803
Interest expenses	722	1,016	230	487
(Of which deposits expenses)	354	521	145	297
(Of which debt securities issued expenses)	38	57	22	45
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	26	14	16
Net Fee and commission income	110	151	52	103
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	2	5	2	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	-3	-7	7	7
Gains or (-) losses from hedge accounting, net	0	-10	-4	-1
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	2	6	1	1
TOTAL OPERATING INCOME, NET	1,243	1,713	467	896
(Administrative expenses)	605	752	209	422
(Cash contributions to resolution funds and deposit guarantee schemes)	15	15	0	0
(Depreciation)	22	29	6	13
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	65	205	13	18
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-2	-3	-3
(Other provisions)	66	207	16	21
Of which pending legal issues and tax litigation ¹	0	-14	0	0
Of which restructuring ¹	0	-15	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	100	150	38	120
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	133	191	42	98
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-24	-18	-2	-5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	9	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	327	397	162	231
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	277	359	109	128
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	277	359	109	128
Of which attributable to owners of the parent	277	359	109	128

⁽¹⁾ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	14,214				6,407				13,769				12,317				IAS 1.54 (f)	
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	0				0				0				0				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	292	0	0	0	272	0	0	0	229	0	0	0	222	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	48,080				48,850				47,177				47,407					
TOTAL ASSETS	62,586				53,530				61,165				59,946				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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	55,449	46,611	53,951	52,576	Accounting Directive art 8(3)
Derivatives – Hedge accounting	259	280	246	262	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	721	814	780	701	IAS 37.10; IAS 1.54(l)
Tax liabilities	19	24	17	25	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	1,650	1,280	1,506	1,614	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	58,097	49,010	56,500	55,179	IAS 1.9(b); IG 6
TOTAL EQUITY	4,488	4,520	4,666	4,767	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	62,586	53,530	61,166	59,946	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		259	280	246	262	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	4,422	0	2,759	2,129	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	700	0	761	129	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,621	1,519	4,168	3,513	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,667	676	2,005	2,603	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,597	6,626	9,722	9,580	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	167	119	278	335	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,891	2,626	1,917	1,803	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	824	855	499	580	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,872	5,606	5,330	5,525	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,134	5,042	4,709	4,780	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,406	25,420	25,277	25,246	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	20,349	20,266	19,948	19,844	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		4,640	4,814	4,778	4,782	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		232	228	229	230	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		55,708	46,891	54,197	52,839	

2024 EU-wide Transparency Exercise
Market Risk
Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mfc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mfc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mfc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mfc) 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	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	13,001	13,792	0	0	13,221	13,962	0	0
	Regional governments or local authorities	1,427	1,720	952	0	1,486	1,780	976	0
	Public sector entities	694	790	0	0	645	725	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	250	250	0	0	236	236	0	0
	Institutions	4,086	4,733	261	0	4,227	4,746	248	0
	Corporates	183	198	131	0	157	148	106	0
	of which: SME	151	166	73	0	131	128	76	0
	Retail	32	32	1,851	0	26	26	1,561	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	0	0	0	0	4	4	4	0
	of which: SME	0	0	0	0	1	1	1	0
	Risks associated with particular high risk	10	10	0	0	10	10	0	0
	Risks associated with particular high risk	36	33	18	0	36	33	18	0
	Covered bonds	201	201	0	0	200	200	0	0
Claims on institutions and corporates with a ST credit assessment	156	156	100	0	168	168	110	0	
Collective investments undertakings (CIU)	28	28	41	0	24	24	24	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴		21,871	24,470	2,710	71	28,021	31,211	2,111	211

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

² Exposure Value does not include the securitisation portfolio under the results prior to the 2024 exercise.

³ Only the most relevant categories are disclosed. These have been reported under the following table. Categories of counterparty covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	13,001	13,792	0	0	13,221	13,962	0	0
	Regional governments or local authorities	1,213	1,468	949	0	1,223	1,468	976	0
	Public sector entities	460	548	0	0	411	481	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3,794	4,467	204	0	4,022	4,533	185	0
	Corporates	142	129	111	0	112	106	90	0
	of which: SME	91	86	73	0	81	76	64	0
	Retail	4,929	5,296	1,775	0	4,934	5,163	1,629	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	0	0	0	0	4	4	4	0
	of which: SME	0	0	0	0	1	1	1	0
	Risks associated with particular high risk	10	10	0	0	10	10	0	0
	Risks associated with particular high risk	42	42	18	0	42	42	18	0
	Covered bonds	201	201	0	0	200	200	0	0
Claims on institutions and corporates with a ST credit assessment	142	142	111	0	152	152	90	0	
Collective investments undertakings (CIU)	36	36	12	0	36	36	13	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴					61				81

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	160	160	0	0	160	160	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	26	26	13	0	26	26	13	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	10	10	0	0	10	10	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴					1				1

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	1	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴					0				0

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	270	261	52	0	270	257	51	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	18	18	13	0	18	18	13	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴					52				51

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IN EUR, %									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	18	18	0	0	18	18	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Structuralised Total⁽⁴⁾									

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IN EUR, %									
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Structuralised Total⁽⁴⁾									

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data								
(H000R_N)	Central governments or central banks	5,962	5,960	0	10,802	10,828	0	0
	Regional governments or local authorities	1,906	1,903	0	1,962	1,961	0	0
	Public sector entities	820	806	0	820	801	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	238	238	0	239	239	0	0
	Institutions	6,939	5,168	248	16,472	16,407	271	271
	Corporates	152	142	101	139	129	100	100
	of which: SME	83	76	66	88	82	76	76
	Retail	4,770	3,899	1,957	4,677	3,779	1,334	1,334
	of which: SME	4	1	0	5	1	0	0
	Secured by mortgages on immovable property	2	2	1	5	1	2	2
	of which: SME	1	1	0	1	1	0	0
	Exposures in default	1	1	0	3	3	0	4
	Exposures in default	11	11	0	26	11	0	22
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	212	212	0	212	212	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	368	368	118	174	174	122	122
	Equity	1	1	0	0	0	0	11
	Other securities	0	0	0	0	0	0	0
	Standardised Total ³	23,260	18,427	3,443	24,463	21,261	3,480	40

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Discontinued Total does not include the securitisation portfolio until the results prior to the 2024 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
GERMANY								
(H000R_N)	Central governments or central banks	5,962	5,960	0	10,802	10,828	0	0
	Regional governments or local authorities	1,906	1,903	0	1,962	1,961	0	0
	Public sector entities	207	483	0	305	403	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	6,920	5,084	246	6,472	5,807	271	271
	Corporates	123	102	66	114	104	87	87
	of which: SME	83	76	66	88	82	76	76
	Retail	4,770	3,899	1,957	4,689	3,779	1,334	1,334
	of which: SME	1	1	0	1	1	0	0
	Secured by mortgages on immovable property	2	2	1	5	1	2	2
	of which: SME	1	1	0	1	1	0	0
	Exposures in default	17	17	0	17	17	0	4
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	212	212	0	212	212	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	18	18	13	21	21	13	13
	Equity	0	0	0	0	0	0	0
	Other securities	0	0	0	0	0	0	0
	Standardised Total ³	23,260	18,427	3,443	24,463	21,261	3,480	40

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
FRANCE								
(H000R_N)	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	164	164	0	163	161	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	25	25	13	25	25	13	13
	of which: SME	0	0	0	0	0	0	0
	Retail	0	1	0	2	1	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	12	12	9	12	12	9	9
	Equity	0	0	0	0	0	0	0
	Other securities	0	0	0	0	0	0	0
	Standardised Total ³	23,260	18,427	3,443	24,463	21,261	3,480	40

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
LUXEMBOURG								
(H000R_N)	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	-2	-2	0	-2	-2	0	0
	Equity	0	0	0	0	0	0	0
	Other securities	0	0	0	0	0	0	0
	Standardised Total ³	23,260	18,427	3,443	24,463	21,261	3,480	40

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
NETHERLANDS								
(H000R_N)	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	18	18	14	18	18	12	12
	Equity	0	0	0	0	0	0	0
	Other securities	0	0	0	0	0	0	0
	Standardised Total ³	23,260	18,427	3,443	24,463	21,261	3,480	40

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, M)									
SWITZERLAND	Capital instruments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	21	21	3		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Collective investments and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, M)									
SWEDEN	Capital instruments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Collective investments and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified					
Central banks and central governments	70	0	87	55	0	0	0	0	0	0	0	
Institutions	4,210	0	4,208	617	0	3,884	0	3,879	0	0	0	
Corporates	27,462	282	25,129	8,396	0	26,546	370	24,351	8,004	0	365	
Corporates - Of which: Specialised Lending	5,037	22	5,113	2,125	0	5,283	147	5,100	2,088	0	56	
Corporates - Of which: SME	7,229	114	6,718	2,046	0	7,198	93	6,746	2,154	0	87	
Retail	16,348	128	15,855	5,008	55	16,514	133	16,023	5,602	57	377	
Retail - Secured on real estate property	3,885	5	3,841	484	0	4,136	4	4,117	565	0	15	
Retail - Secured on real estate property - Of which: SME	156	1	146	50	0	153	1	144	50	0	2	
Retail - Secured on real estate property - Of which: non-SME	3,704	4	3,695	444	0	3,983	4	3,974	515	0	11	
Retail - Qualifying Revolving	3,917	3	3,651	537	0	3,912	3	3,643	545	0	17	
Retail - Other Retail	8,570	120	8,364	3,977	55	8,467	126	8,264	3,943	57	248	
Retail - Other Retail - Of which: SME	743	12	680	298	0	734	12	671	302	0	21	
Retail - Other Retail - Of which: non-SME	7,828	108	7,784	3,679	55	7,733	113	7,693	3,642	57	226	
Equity	225	0	215	390	0	228	0	218	393	0	0	
Other non-credit-obligation assets												
IRB Total ⁽³⁾			24,423					24,244				

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	269	0	266	60	0	263	0	264	69	0	220	
Corporates	24,225	183	22,013	7,257	0	23,399	171	21,308	7,684	0	34	
Corporates - Of which: Specialised Lending	4,465	17	3,989	1,908	0	4,444	17	3,956	1,791	0	158	
Corporates - Of which: SME	6,700	114	6,209	1,905	0	6,796	93	6,302	2,028	0	218	
Retail	16,237	127	15,743	4,385	54	16,401	132	15,912	5,626	56	280	
Retail - Secured on real estate property	3,852	5	3,783	468	0	4,076	4	4,058	537	0	44	
Retail - Secured on real estate property - Of which: SME	155	1	145	50	0	152	1	142	50	0	7	
Retail - Secured on real estate property - Of which: non-SME	3,647	4	3,638	439	0	3,924	4	3,915	507	0	38	
Retail - Qualifying Revolving	3,853	3	3,637	534	0	3,897	3	3,629	542	0	42	
Retail - Other Retail	8,532	119	8,326	3,863	54	8,428	124	8,226	3,927	56	194	
Retail - Other Retail - Of which: SME	743	12	679	296	0	734	12	671	301	0	44	
Retail - Other Retail - Of which: non-SME	7,791	107	7,747	3,665	54	7,694	112	7,655	3,626	56	150	
Equity	215	0	215	288	0	217	0	217	292	0	0	
Other non-credit-obligation assets												
IRB Total ⁽³⁾												

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

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,049	0	1,049	145	0	1,049	0	1,049	123	0	0	
Corporates	272	0	272	69	0	283	0	283	70	0	0	
Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	4	0	4	1	0	4	0	4	1	0	0	
Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0	0	
Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	2	0	2	0	0	2	0	2	0	0	0	
Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	
Retail - Other Retail	1	0	1	1	0	1	0	1	1	0	0	
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	1	0	1	1	0	1	0	1	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets												
IRB Total ⁽³⁾												

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

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,449	0	1,389	605	0	1,413	116	1,356	469	0	40	
Corporates	753	0	550	430	0	600	115	605	382	0	38	
Corporates - Of which: Specialised Lending	409	0	388	117	0	343	0	353	107	0	1	
Corporates - Of which: SME	1	0	1	0	0	1	0	1	0	0	0	
Retail	1	0	1	0	0	1	0	1	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	1	0	1	0	0	1	0	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets												
IRB Total ⁽³⁾												

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

	IRB Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified	Of which: reclassified					
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	411	0	411	52	0	470	0	470	65	0	0	
Corporates	441	0	473	150	0	451	0	443	132	0	0	
Corporates - Of which: Specialised Lending	94	0	87	27	0	94	0	87	24	0	0	
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	3	0	3	0	0	3	0	3	0	0	0	
Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0	0	
Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME	2	0	2	0	0	2	0	2	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	1	0	1	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	
Retail - Other Retail - Of which: non-SME	1	0	1	0	0	1	0	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets												
IRB Total ⁽³⁾												

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹⁾	Exposure Value ²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹⁾	Exposure Value ²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹⁾	Exposure Value ²⁾
		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	263	0	263	44	0	0	3	0	3	1
	Corporates	37	0	37	0	0	36	0	36	6	0
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	1	0	1	0	0	1	0	1	0	0
	Retail	17	0	17	4	0	18	0	18	4	0
	Retail - Secured on real estate property	15	0	15	1	0	15	0	15	1	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	11	0	11	1	0	11	0	11	1	0
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail	4	0	4	3	0	4	0	4	3	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	4	0	4	3	0	4	0	4	3	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹⁾	Exposure Value ²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹⁾	Exposure Value ²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹⁾	Exposure Value ²⁾
		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified		Of which: reclassified	
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	628	0	628	79	0	628	0	628	74	0
	Corporates	61	0	61	20	0	54	0	58	17	0
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
	(in EUR, %)	Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		4,339	0	4,339	615	0	0	4,682	0	4,688	679
Corporates		27,958	402	24,464	8,113	0	155	26,540	486	24,391	7,762
Corporates - Of Which: Specialised Lending		5,569	100	5,276	2,214	0	20	5,176	181	4,936	1,877
Corporates - Of Which: SME		7,496	91	6,745	2,199	0	63	7,223	173	6,446	2,662
Retail		16,565	143	16,086	5,074	61	148	16,764	154	16,579	5,111
Retail - Secured on real estate property		4,201	5	4,183	580	0	12	4,208	7	4,181	582
Retail - Secured on real estate property - Of Which: SME		157	1	148	55	0	2	157	1	148	56
Retail - Secured on real estate property - Of Which: non-SME		4,044	4	4,035	525	0	10	4,042	6	4,033	526
Retail - Qualifying Revolving		3,948	2	3,675	556	0	10	3,969	3	3,665	557
Retail - Other Retail		8,427	135	8,229	3,937	61	126	8,397	144	8,452	3,963
Retail - Other Retail - Of Which: SME		794	14	576	306	0	15	727	17	571	305
Retail - Other Retail - Of Which: non-SME		7,633	121	7,653	3,632	61	108	7,670	128	7,832	3,678
Equity		246	0	246	211	0	0	246	0	246	211
Other non-credit-obligation assets											
IRB Total ³											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation portion unless in the table prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
	(in EUR, %)	Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		257	0	257	40	0	0	256	0	261	46
Corporates		23,640	168	21,412	7,197	0	188	23,033	265	21,073	6,845
Corporates - Of Which: Specialised Lending		4,808	16	4,970	1,959	0	12	4,231	7	3,796	1,602
Corporates - Of Which: SME		6,832	91	6,260	2,284	0	100	6,123	172	6,028	0
Retail		16,449	141	15,972	6,642	60	223	16,646	152	16,342	6,089
Retail - Secured on real estate property		4,143	5	4,123	589	0	15	4,134	6	4,128	573
Retail - Secured on real estate property - Of Which: SME		166	1	147	55	0	6	166	1	147	56
Retail - Secured on real estate property - Of Which: non-SME		3,983	4	3,976	535	0	29	3,979	6	3,971	515
Retail - Qualifying Revolving		3,931	2	3,669	522	0	100	3,963	3	3,661	523
Retail - Other Retail		8,377	133	8,138	3,200	60	141	8,558	143	8,303	3,965
Retail - Other Retail - Of Which: SME		734	14	576	305	0	15	727	17	570	304
Retail - Other Retail - Of Which: non-SME		7,643	119	7,562	3,895	60	126	7,832	126	7,733	3,661
Equity		246	0	246	212	0	0	246	0	246	212
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
	(in EUR, %)	Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,095	0	1,095	122	0	0	1,095	0	1,085	121
Corporates		314	0	314	77	0	0	314	0	327	82
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail		4	0	4	2	0	0	4	0	4	2
Retail - Secured on real estate property		2	0	2	0	0	0	2	0	2	0
Retail - Secured on real estate property - Of Which: SME		2	0	2	0	0	0	2	0	2	0
Retail - Secured on real estate property - Of Which: non-SME		1	0	1	0	0	0	1	0	1	0
Retail - Qualifying Revolving		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail		1	0	1	0	0	0	1	0	1	0
Retail - Other Retail - Of Which: SME		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
Equity		0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
	(in EUR, %)	Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,443	160	1,385	464	0	35	1,462	160	1,401	475
Corporates		354	160	708	292	0	13	329	159	709	289
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail		1	0	1	0	0	0	1	0	1	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024				As of 30/06/2024					
	(in EUR, %)	Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Central banks and central governments		444	0	444	60	0	0	422	0	423	56
Institutions		695	0	415	122	0	2	622	0	342	96
Corporates		69	0	164	23	0	0	160	0	164	26
Corporates - Of Which: Specialised Lending		278	0	8	3	0	1	281	0	10	4
Corporates - Of Which: SME		1	0	1	0	0	0	1	0	3	1
Retail		2	0	2	0	0	0	2	0	2	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		2	0	2	0	0	0	2	0	2	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Equity		1	0	1	0	0	0	1	0	1	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erwertgesellschaft der S-Finanzgruppe mbH & Co. KG

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: off-balance		Of which: securities		Of which: off-balance			
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	362	0	362	67	0	0	681	0	681	129
	Corporates	35	0	35	8	0	116	0	116	26	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail	17	0	17	5	0	17	0	17	4	0
	Retail - Secured on real estate property	11	0	11	1	0	10	0	10	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	0	10	0	10	1	0
	Retail - Qualifying Reserving	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail	5	0	5	3	0	5	0	5	3	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	3	0	5	0	5	3	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: securities		Of which: off-balance		Of which: securities		Of which: off-balance			
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	668	0	668	69	0	565	0	565	66	0
	Corporates	65	0	65	21	0	65	0	66	10	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	4	0	2	0	2	1	0
	Retail - Secured on real estate property	1	0	1	3	0	1	0	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	3	0	1	0	1	1	0
	Retail - Qualifying Reserving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB total											

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

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Erwerbgesellschaft der S-Finanzgruppe mbH & Co. KG

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	57	91	185	43	269	262	42	0	0	0	1	0	0	1	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,047	1,046	0	0	0	0	0	0	0	1	0	0	17	0	0	0	31

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Erwerbgsellschaft der S-Finanzgruppe mbH & Co. KG

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		17	17	0	0	0	0	0	0	0	0	0	0	0	12	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		60	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		141	141	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		217	216	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions:

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	20	206	10	225	110	483	41	0	0	0	0	0	0	15	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		163	1,095	163	1,094	0	0	0	0	0	0	0	0	0	17	0	0	52

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Erwerbgsellschaft der S-Finanzgruppe mbH & Co. KG

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures									
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions								
		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	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		65	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		37	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	137	137	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	239	239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	

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.

- 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".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 30/09/2023										As of 31/12/2023															
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						Collaterals and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾					Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾					Collaterals and financial guarantees received on non-performing exposures				
		Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 1 ⁵⁾	Of which Stage 2 ⁶⁾	Of which Stage 3 ⁷⁾	Of which Stage 1 ⁵⁾	Of which Stage 2 ⁶⁾			Of which Stage 3 ⁷⁾	Of which: defaulted	Of which Stage 3 ⁴⁾		Of which Stage 1 ⁵⁾	Of which Stage 2 ⁶⁾	Of which Stage 3 ⁷⁾							
min: EUR																										
Cash balances at central banks and other demand deposits	13,937	0	11	11	0	0	0	0	0	0	10	6,111	0	11	11	0	0	0	0	0	10					
Debt securities (including at amortised cost and fair value)	7,403	0	0	0	0	0	0	0	0	0	0	7,329	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	1,376	0	0	0	0	0	0	0	0	0	0	1,374	0	0	0	0	0	0	0	0	0					
Credit institutions	4,561	0	0	0	0	0	0	0	0	0	0	4,544	0	0	0	0	0	0	0	0	0					
Other financial corporations	912	0	0	0	0	0	0	0	0	0	0	765	0	0	0	0	0	0	0	0	0					
Non-financial corporations	553	0	0	0	0	0	0	0	0	0	0	545	0	0	0	0	0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	39,227	63	408	405	0	381	173	0	158	158	37,922	121	490	489	0	392	190	0	0	228						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
General governments	212	0	0	0	0	1	0	0	0	0	211	0	0	0	0	1	0	0	0	0						
Credit institutions	1,048	0	35	35	0	17	2	0	32	32	653	0	29	29	0	15	1	0	0	27						
Other financial corporations	2,114	0	0	0	0	0	0	0	0	0	2,078	0	0	0	0	0	0	0	0	0						
Non-financial corporations	18,177	3	210	210	0	114	88	0	114	114	18,703	46	293	293	0	112	103	0	0	189						
of which: small and medium-sized enterprises	6,698	3	133	133	0	65	69	0	69	69	6,896	46	99	99	0	70	51	0	0	44						
of which: Loans collateralized by commercial immovable property	13,887	0	63	63	0	53	5	0	57	57	13,578	45	170	170	0	54	37	0	0	132						
Households	16,674	0	183	180	0	243	83	0	13	13	16,277	75	188	187	0	209	85	0	0	11						
of which: Loans collateralized by residential immovable property	5,605	13	20	20	0	43	10	0	9	9	5,671	28	21	21	0	54	10	0	0	6						
of which: Credit for consumption	6,805	29	105	105	0	73	40	0	0	0	6,718	35	110	110	0	73	42	0	0	0						
DEBT INSTRUMENTS other than HFT	60,566	63	419	416	0	381	174	0	168	168	51,363	121	501	501	0	392	191	0	0	238						
OFF-BALANCE SHEET EXPOSURES	13,295		11	11		17	3		1	1	14,296		18	18		14	2			4						

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

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

	As of 31/03/2024										As of 30/06/2024																							
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collateral and financial guarantees received on non-performing exposures												
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾														
			Of which: defaulted		Of which Stage 3 ⁽⁴⁾						Of which Stage 3 ⁽⁴⁾			Of which: defaulted		Of which Stage 3 ⁽⁴⁾																		
(in € bn)																																		
Cash balances at central banks and other demand deposits	13,471	0	15	15	0	0	0	1	0	15	12,026	0	20	20	0	0	0	1	0	20	11,819	0	19	19	0	0	0	1	0	19	11,819	0		
Debt securities (including at amortised cost and fair value)	7,272	0	0	0	0	0	0	0	0	0	7,359	0	0	0	0	0	0	0	0	0	7,359	0	0	0	0	0	0	0	0	0	7,359	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,355	0	0	0	0	0	0	0	0	0	1,288	0	0	0	0	0	0	0	0	0	1,288	0	0	0	0	0	0	0	0	0	1,288	0		
Credit institutions	4,586	0	0	0	0	0	0	0	0	0	4,650	0	0	0	0	0	0	0	0	0	4,650	0	0	0	0	0	0	0	0	0	4,650	0		
Other financial corporations	699	0	0	0	0	0	0	0	0	0	684	0	0	0	0	0	0	0	0	0	684	0	0	0	0	0	0	0	0	0	684	0		
Non-financial corporations	631	0	0	0	0	0	0	0	0	0	697	0	0	0	0	0	0	0	0	0	697	0	0	0	0	0	0	0	0	0	697	0		
Loans and advances (including at amortised cost and fair value)	38,079	89	487	487	0	294	192	0	194	38,296	62	582	582	0	382	214	0	218	38,082	62	582	582	0	382	214	0	218	38,082	62					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	209	0	0	0	0	-1	0	0	0	351	0	0	0	0	-1	0	0	0	0	351	0	0	0	0	-1	0	0	0	0	351	0			
Credit institutions	962	0	14	14	0	16	1	0	11	1,418	0	8	8	0	15	0	0	0	0	1,418	0	8	8	0	15	0	0	0	0	1,418	0			
Other financial corporations	1,992	1	0	0	0	5	0	0	0	1,928	0	0	0	0	5	0	0	0	0	1,928	0	0	0	0	5	0	0	0	0	1,928	0			
Non-financial corporations	18,760	7	298	298	0	114	103	0	169	19,079	3	389	389	0	128	123	0	196	18,767	3	389	389	0	128	123	0	196	18,767	3					
of which: small and medium-sized enterprises	7,027	7	98	98	0	69	56	0	42	7,146	3	177	177	0	77	70	0	83	7,034	3	177	177	0	77	70	0	83	7,034	3					
of which: Loans collateralised by commercial immovable property	13,630	4	172	172	0	57	37	0	134	14,313	1	241	241	0	61	51	0	178	13,635	1	241	241	0	61	51	0	178	13,635	1					
Households	16,149	81	175	174	0	259	87	0	11	15,519	59	185	185	0	233	89	0	11	16,149	59	185	185	0	233	89	0	11	16,149	59					
of which: Loans collateralised by residential immovable property	5,756	33	22	22	0	55	19	0	7	5,403	19	25	25	0	57	10	0	14	5,756	19	25	25	0	57	10	0	14	5,756	19					
of which: Credit for consumption	6,746	36	118	118	0	77	46	0	0	6,893	32	124	124	0	78	48	0	0	6,746	32	124	124	0	78	48	0	0	6,746	32					
DEBT INSTRUMENTS other than HFT	58,821	89	503	503	0	294	193	0	209	57,880	62	602	602	0	382	215	0	238	58,821	62	602	602	0	382	215	0	238	58,821	62					
OFF-BALANCE SHEET EXPOSURES	12,230	0	59	59	0	11	1	0	1	12,790	0	61	61	0	11	1	0	1	12,230	0	61	61	0	11	1	0	1	12,230	0					

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 19.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Forborne exposures

Erwerbgsellschaft der S-Finanzgruppe mbH & Co. KG

	As of 30/09/2023						As of 31/12/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which 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	
(min EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	637	180	103	81	196	54	727	249	106	87	384	117	117
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	334	100	48	44	189	52	452	167	52	49	376	116	116
of which: small and medium-sized enterprises	59	47	41	38	8		95	21	15	13	57		
Households	303	80	55	37	7	1	274	81	53	38	8	1	1
DEBT INSTRUMENTS other than HFT	637	180	103	81	196		727	249	106	87	384		
Loan commitments given	9	1	0	0	0	0	10	2	0	0	2	2	2
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise
Forborne exposures

Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	710	242	102	85	391	111	652	231	99	83	364	101
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	461	161	52	48	380	110	430	151	53	48	355	100
of which: small and medium-sized enterprises	112	20	16	13	68		108	19	17	13	73	
Households	248	81	49	37	11	1	222	79	45	35	9	1
DEBT INSTRUMENTS other than HFT	710	242	102	85	391		652	231	99	83	364	
Loan commitments given	12	3	0	0	2	2	13	3	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4	3	3	4	3	0	4	3	3	4	3	0	4	3	3	4	3	0	4	3	3	4	3	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	423	34	34	423	37	0	385	38	38	385	38	0	428	38	38	428	38	0	424	31	31	424	38	0
D Electricity, gas, steam and air conditioning supply	1,122	38	38	1,122	9	0	1,107	28	28	1,107	7	0	1,159	28	28	1,159	7	0	1,088	15	15	1,088	6	0
E Water supply	538	0	0	538	7	0	537	17	17	537	1	0	523	0	0	523	1	0	535	0	0	535	1	0
F Construction	392	24	24	392	11	0	388	25	25	388	12	0	317	24	24	317	13	0	334	18	18	334	16	0
G Wholesale and retail trade	732	19	19	732	28	0	773	22	21	773	29	0	691	22	22	691	30	0	638	46	46	638	32	0
H Transport and storage	774	3	3	774	6	0	769	4	4	769	6	0	690	4	4	690	7	0	538	4	4	538	7	0
I Accommodation and food service activities	38	3	3	38	3	0	35	3	3	35	3	0	34	4	4	34	4	0	43	3	3	43	5	0
J Information and communication	200	5	5	200	9	0	188	6	6	188	10	0	164	8	8	164	9	0	174	9	9	174	11	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	12,508	28	28	12,508	45	0	12,303	138	138	12,303	84	0	12,374	141	141	12,374	84	0	12,941	225	225	12,941	104	0
M Professional, scientific and technical activities	1,471	47	47	1,471	46	0	1,353	20	20	1,353	17	0	1,534	19	19	1,534	19	0	1,474	19	19	1,474	19	0
N Administrative and support service activities	643	23	23	643	13	0	510	24	24	510	14	0	539	25	25	539	15	0	573	27	27	573	16	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	11	1	1	11	1	0	11	1	1	11	1	0	11	1	1	11	1	0	11	1	1	11	1	0
Q Human health services and social work activities	208	0	0	208	4	0	204	0	0	204	3	0	204	0	0	204	3	0	203	1	1	203	4	0
R Arts, entertainment and recreation	104	0	0	104	1	0	97	1	1	97	1	0	99	0	0	99	2	0	100	1	1	100	2	0
S Other services	34	1	1	34	3	0	33	1	1	33	1	0	31	1	1	31	3	0	36	2	2	36	4	0
Loans and advances	19,177	210	210	19,177	202	0	18,703	293	292	18,703	215	0	18,760	298	298	18,760	217	0	19,079	389	389	19,079	251	0

¹The 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 FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.