

Goldman Sachs Bank Europe SE

COVID-19 Disclosures

As of June 30, 2020

TABLE OF CONTENTS

	Page No.
Introduction.....	2
Template 1: Information on loans and advances subject to legislative and non-legislative moratoria.....	2
Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria.....	3
Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis.....	3

Introduction

The following disclosures relating to Goldman Sachs Bank Europe SE (GSBE) are pursuant to the Guidelines on disclosure of exposures subject to measures applied in response to the Covid-19 crisis issued by the European Banking Association (EBA) in June 2020, subsequently adopted by the European Central Bank (ECB). The disclosure requirements are on the basis of these guidelines put forward strictly in the context of the COVID-19 pandemic, and are therefore expected to be time-limited.

For further information on GSBE, please refer to the publications made for the period ended 2019.

Credit institutions are required to disclose information on exposures subject to the EBA guidelines on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 crisis and on newly originated exposures subject to public guarantee schemes, in accordance with the templates set out in Annex 3 of the Guidelines. GSBE does not have exposures in these categories as of June 2020.

Please see the following tables for further details

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk				As of June 2020	
	Performing		Non performing		Performing		Non performing		Gross carrying amount	Inflows to non-performing exposures
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		
Loans and advances subject to moratorium	-	-	-	-	-	-	-	-	-	-
of which: Households	-	-	-	-	-	-	-	-	-	-
of which: Collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-
of which: Non-financial corporations	-	-	-	-	-	-	-	-	-	-
of which: Small and Medium-sized Enterprises	-	-	-	-	-	-	-	-	-	-
of which: Collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

As of June 2020

	Number of obligors	Gross carrying amount							
		Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
				<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
Loans and advances for which moratorium was offered	-	-							
Loans and advances subject to moratorium (granted)	-	-	-	-	-	-	-	-	-
of which: Households		-	-	-	-	-	-	-	-
of which: Collateralised by residential immovable property		-	-	-	-	-	-	-	-
of which: Non-financial corporations		-	-	-	-	-	-	-	-
of which: Small and Medium-sized Enterprises		-	-	-	-	-	-	-	-
of which: Collateralised by commercial immovable property		-	-	-	-	-	-	-	-

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

As of June 2020

	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forbore	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	-	-	-	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	-	-	-	-
of which: Small and Medium-sized Enterprises	-			-
of which: Collateralised by commercial immovable property	-			-