2023 EU-wide Transparency Exercise

Bank Name	Erste Group Bank AG
LEI Code	PQOH26KWDF7CG10L6792
Country Code	AT

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.

2023 EU-wide Transparency Exercise

Key Metrics

Erste Group Bank AG

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,428	20,443	20,489	22,048	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	19,428	20,443	20,489	22,048	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,670	22,684	22,730	24,289	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	21,670	22,684	22,730	24,289	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	25,250	26,184	26,373	28,116	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	25,250	26,184	26,373	28,116	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	138,623	141,793	145,389	146,881	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	138,623	141,793	145,389	146,881	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.02%	14.42%	14.09%	15.01%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.02%	14.42%	14.09%	15.01%	(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	15.63%	16.00%	15.63%	16.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.63%	16.00%	15.63%	16.54%	(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	18.22%	18.47%	18.14%	19.14%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.22%	18.47%	18.14%	19.14%	(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	353,377	342,292	361,854	366,825	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	6.13%	6.63%	6.28%	6.62%	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

Erste Group Bank AG

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,670	22,684	22,730	24,289	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	21,670	22,684	22,730	24,289	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	353,377	342,292	361,854	366,825	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	353,377	342,292	361,854	366,825	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.13%	6.63%	6.28%	6.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.13%	6.63%	6.28%	6.62%	[A.2]/[B.2]	

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Capital

Erste Group Bank AG

		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**25,250**	**26,184**	**26,373**	**28,116**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**19,428**	**20,443**	**20,489**	**22,048**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,252	2,250	2,264	2,264	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	14,042	14,504	14,498	15,455	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,932	-1,820	-1,736	-1,522	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	919	921	922	924	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5,501	5,866	5,881	6,203	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	86	94	15	40	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-931	-942	-936	-907	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-169	-219	-219	-219	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-31	-31	-33	-14	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-31	-31	-33	-14	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-18	-26	-13	-21	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-108	-154	-154	-154	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-182	0	0	-2	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**2,242**	**2,241**	**2,241**	**2,241**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,242	2,241	2,241	2,241	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**21,670**	**22,684**	**22,730**	**24,289**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**3,581**	**3,500**	**3,643**	**3,827**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,011	2,926	3,047	3,226	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	568	575	597	601	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	2	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	138,623	141,793	145,389	146,881	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**14.02%**	**14.42%**	**14.09%**	**15.01%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**15.63%**	**16.00%**	**15.63%**	**16.54%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**18.22%**	**18.47%**	**18.14%**	**19.14%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**19,428**	**20,443**	**20,489**	**22,048**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**14.02%**	**14.42%**	**14.09%**	**15.01%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0040)	

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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Erste Group Bank AG

(mln EUR, %)	RWAs				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	113,593	115,464	119,653	121,262	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 (r0460, c0010)]
Of which the standardised approach	20,145	20,837	21,495	22,832	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	66,292	67,137	69,370	69,431	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	21,373	21,327	22,771	22,799	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	2,653	2,628	2,669	2,938	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	1,207	1,106	1,223	1,262	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 (r0460,
Credit valuation adjustment - CVA	444	418	421	396	C 02.00 (r0640, c0010)
Settlement risk	71	11	1	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	164	160	167	600	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,816	7,027	6,306	5,904	C 02.00 (r0520, c0010)
Of which the standardised approach	3,791	3,863	3,892	3,652	C 02.00 (r0530, c0010)
Of which IMA	2,025	3,164	2,414	2,252	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*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	14,567	14,831	14,857	14,700	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,005	4,211	4,211	4,211	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	10,562	10,620	10,646	10,489	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,761	2,775	2,760	2,757	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	138,623	141,793	145,389	146,881	

[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.

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P&L
Erste Group Bank AG

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	7,617	11,367	4,478	9,445
Of which debt securities income	778	1,122	355	763
Of which loans and advances income	4,923	6,985	2,393	5,107
Interest expenses	3,239	5,417	2,719	5,880
(Of which deposits expenses)	1,160	2,164	1,185	2,643
(Of which debt securities issued expenses)	410	665	306	643
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	26	34	5	25
Net Fee and commission income	1,937	2,614	719	1,385
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	-43	-15	2	5
Gains or (-) losses on financial assets and liabilities held for trading, net	-805	-1,267	-159	-127
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	758	752	-80	-60
Gains or (-) losses from hedge accounting, net	-17	-11	-9	-6
Exchange differences [gain or (-) loss], net	-200	261	191	262
Net other operating income /(expenses)	44	40	-7	-7
TOTAL OPERATING INCOME, NET	6,079	8,357	2,424	5,041
(Administrative expenses)	2,932	4,051	1,087	2,194
(Cash contributions to resolution funds and deposit guarantee schemes)	298	282	252	228
(Depreciation)	381	509	127	258
Modification gains or (-) losses, net	3	-6	14	-12
(Provisions or (-) reversal of provisions)	-23	-23	-39	-46
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	34	28	-36	-29
(Other provisions)	-57	-52	-3	-16
Of which pending legal issues and tax litigation[1]	0	-41	0	0
Of which restructuring[1]	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	112	257	19	-8
(Financial assets at fair value through other comprehensive income)	-1	1	-1	-1
(Financial assets at amortised cost)	113	255	19	-7
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	65	0	2
(of which Goodwill)	0	5	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	15	22	8	34
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	-19	-1	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,398	3,213	1,000	2,433
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,971	2,662	817	1,991
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**1,971**	**2,662**	**817**	**1,991**
Of which attributable to owners of the parent	1,653	2,176	593	1,489

(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."

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erste Group Bank AG

(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	44,466				35,659				43,286				32,793				IAS 1.54 (i)
Financial assets held for trading	5,371	2,266	2,988	116	7,759	1,829	5,617	313	6,467	1,958	4,323	186	8,070	2,032	5,948	91	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,205	847	146	1,212	2,173	769	168	1,235	2,332	798	138	1,396	2,398	800	134	1,464	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	373	336	23	14	327	304	23	0	295	262	34	0	246	246	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,247	7,580	1,259	409	9,560	7,878	1,284	399	9,812	8,553	912	346	10,087	8,536	1,040	511	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	266,300				260,553				272,713				282,411				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	99	0	98	1	159	0	155	3	218	0	218	0	226	0	226	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	-38				-38				-35				-35				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	7,164				7,696				7,806				7,779				
TOTAL ASSETS	335,187				323,847				342,893				343,975				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
		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)]			
Breakdown of financial assets by instrument and by counterparty sector[1]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	8,822	802	0	-7	-15	0	9,117	808	3	-7	-16	-1	9,317	802	3	-6	-16	-1	9,543	811	3	-6	-15	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	40,927	348	0	-14	-8	0	40,333	296	4	-13	-5	-3	43,023	396	5	-14	-6	-4	44,526	310	5	-15	-3	-4	Annex V.Part 1.31, 44(b)
	Loans and advances	187,121	37,630	3,838	-350	-1,428	-2,024	180,395	39,155	4,028	-367	-1,458	-2,077	189,566	39,342	4,075	-363	-1,454	-2,114	197,893	39,404	3,920	-380	-1,478	-2,035	Annex V.Part 1.32, 44(a)

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	3,175	3,264	3,139	2,788	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	9,870	10,664	11,093	11,092	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	292,766	279,882	296,887	298,334	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	380	372	365	322	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	1,688	1,665	1,846	1,691	IAS 37.10; IAS 1.54(l)
Tax liabilities	116	126	164	156	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	2,641	2,484	2,839	2,793	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	115	112	104	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	310,636	298,572	316,444	317,280	IAS 1.9(b);IG 6
TOTAL EQUITY	24,551	25,275	26,449	26,695	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	335,187	323,847	342,893	343,975	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		2,920	2,999	2,870	2,392	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	119	129	129	125	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	466	456	453	543	Annex V.Part 1.31
Deposits	Central banks	23,915	18,733	18,275	13,440	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	515	415	753	635	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,538	11,070	14,369	14,881	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,276	7,070	8,463	8,412	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,270	10,177	11,697	12,325	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,831	1,635	1,714	1,887	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	20,247	15,433	22,999	24,518	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8,965	8,253	7,136	6,043	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	49,329	48,605	51,846	51,245	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	41,328	39,572	37,165	35,957	ECB/2013/33 Annex 2.Part 2.9.1
	Households	148,539	149,060	149,056	150,640	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	117,213	116,888	114,904	114,512	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,381	35,956	38,299	40,697	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,678	6,605	6,729	4,542	Annex V.Part 1.37
Other financial liabilities		1,466	1,563	1,492	1,731	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		306,190	294,182	311,484	312,536	

2023 EU-wide Transparency Exercise

Market Risk

Erste Group Bank AG

(mln EUR)	SA		IM										IM									
			VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	641	604	30	10	108	37							51	14	185	53						
Of which: General risk	35	61	30	10	108	37							51	14	185	53						
Of which: Specific risk	606	534	0	0	0	0							0	0	0	0						
Equities	4	52	18	5	45	17							15	5	58	26						
Of which: General risk	2	14	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	33	0	0	0	0							0	0	0	0						
Foreign exchange risk	2,917	3,073	12	3	26	7							12	3	38	11						
Commodities risk	0	0	2	1	2	1							2	1	3	1						
Total	**3,562**	**3,729**	**36**	**11**	**126**	**50**	**0**	**0**	**0**	**0**	**0**	**2,025**	**51**	**14**	**202**	**61**	**0**	**0**	**0**	**0**	**0**	**3,164**
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	561	587	44	12	138	41							40	13	132	44						
Of which: General risk	86	77	44	12	138	41							40	13	132	44						
Of which: Specific risk	467	503	0	0	0	0							0	0	0	0						
Equities	73	49	12	5	46	21							14	6	45	20						
Of which: General risk	21	16	0	0	0	0							0	0	0	0						
Of which: Specific risk	45	29	0	0	0	0							0	0	0	0						
Foreign exchange risk	3,099	2,821	16	5	35	11							21	9	39	14						
Commodities risk	5	4	2	1	3	1							1	0	1	1						
Total	**3,737**	**3,461**	**47**	**15**	**146**	**39**	**0**	**0**	**0**	**0**	**0**	**2,414**	**47**	**16**	**133**	**41**	**0**	**0**	**0**	**0**	**0**	**2,252**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[4]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	72,838	79,041	936		66,860	74,995	891	
	Regional governments or local authorities	6,098	6,595	415		5,775	6,655	435	
	Public sector entities	2,961	1,532	209		2,545	1,482	213	
	Multilateral Development Banks	244	852	0		249	769	0	
	International Organisations	616	496	0		642	535	0	
	Institutions	934	662	230		1,005	743	289	
	Corporates	17,074	10,781	9,820		17,769	11,121	10,163	
	of which: SME	6,037	3,653	2,985		5,823	3,443	2,784	
	Retail	9,043	6,256	4,303		9,162	6,268	4,301	
	of which: SME	2,861	2,199	1,264		2,972	2,271	1,308	
	Secured by mortgages on immovable property	4,940	4,881	1,744		5,012	4,942	1,764	
	of which: SME	463	434	161		479	449	163	
	Exposures in default	661	184	212	454	649	178	202	445
	Items associated with particularly high risk	94	55	83		74	53	80	
	Covered bonds	5	5	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	131	131	94		130	130	94	
	Equity	173	173	296		176	176	301	
	Other exposures	3,384	3,382	2,032		3,414	3,413	2,211	
	Standardised Total [2]	**119,196**	**115,026**	**20,375**	**1,081**	**113,469**	**111,467**	**20,945**	**1,087**

(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) Standardised Total does not include the securitisation position unlike 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	7,340	9,715	24		9,848	12,078	77	
	Regional governments or local authorities	3,719	4,604	32		3,388	4,553	32	
	Public sector entities	1,726	700	138		1,690	718	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	119	26		203	203	28	
	Corporates	1,896	1,176	1,044		1,963	1,209	1,077	
	of which: SME	682	343	301		553	215	174	
	Retail	749	652	423		765	673	434	
	of which: SME	453	372	213		475	399	229	
	Secured by mortgages on immovable property	207	198	76		208	191	68	
	of which: SME	20	20	6		20	20	6	
	Exposures in default	22	9	10	14	28	15	16	13
	Items associated with particularly high risk	1	1	1		2	2	3	
	Covered bonds	0	0	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	107	107	80		108	108	82	
	Equity	39	39	44		34	34	38	
	Other exposures	1,257	1,257	1,256		1,397	1,397	1,396	
	Standardised Total[2]				**31**				**33**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CZECH REPUBLIC	Central governments or central banks	36,612	35,551	6		27,064	27,727	19	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	306	11	2		13	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	58	9	2		62	61	60	
	Corporates	1,756	1,327	1,221		1,882	1,465	1,356	
	of which: SME	579	524	418		608	546	437	
	Retail	545	533	319		566	553	331	
	of which: SME	470	458	263		493	481	277	
	Secured by mortgages on immovable property	16	15	5		16	15	5	
	of which: SME	11	11	4		11	11	4	
	Exposures in default	41	19	25	21	41	18	24	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		1	1	1	
	Equity	82	82	169		86	86	176	
	Other exposures	115	115	114		92	92	92	
	Standardised Total[2]				**47**				**48**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SLOVAKIA	Central governments or central banks	5,863	5,861	4		6,012	6,010	4	
	Regional governments or local authorities	430	332	66		423	354	71	
	Public sector entities	13	12	4		13	12	4	
	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	625	229	207		789	322	284	
	of which: SME	184	123	101		295	215	178	
	Retail	502	481	276		511	485	278	
	of which: SME	498	476	272		507	481	275	
	Secured by mortgages on immovable property	8	8	3		9	9	3	
	of which: SME	8	8	3		9	9	3	
	Exposures in default	8	1	1	7	8	1	1	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	18		9	9	20	
	Other exposures	158	158	158		47	47	47	
	Standardised Total[2]				**16**				**13**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ROMANIA	Central governments or central banks	7,242	8,545	202		8,095	9,548	192	
	Regional governments or local authorities	1,314	1,056	234		1,305	1,108	243	
	Public sector entities	60	44	44		60	43	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	106	78	41		131	77	69	
	Corporates	7,130	4,030	3,739		7,445	4,032	3,772	
	of which: SME	2,802	1,430	1,158		2,804	1,318	1,066	
	Retail	3,759	2,238	1,624		3,721	2,196	1,593	
	of which: SME	587	334	196		601	338	199	
	Secured by mortgages on immovable property	2,859	2,847	996		2,861	2,850	997	
	of which: SME	27	17	5		26	16	5	
	Exposures in default	339	79	90	246	344	79	89	248
	Items associated with particularly high risk	39	14	21		20	11	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	16	16	28		18	18	30	
	Other exposures	1,379	1,379	266		1,232	1,233	271	
	Standardised Total[2]				**628**				**640**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
HUNGARY	Central governments or central banks	3,367	6,403	2		4,070	7,254	1	
	Regional governments or local authorities	34	9	2		18	4	1	
	Public sector entities	12	6	6		12	6	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	58	19		73	72	11	
	Corporates	424	232	206		405	202	181	
	of which: SME	321	162	141		151	107	96	
	Retail	680	94	61		760	72	45	
	of which: SME	107	51	29		122	48	27	
	Secured by mortgages on immovable property	26	25	9		27	26	10	
	of which: SME	7	6	2		6	5	2	
	Exposures in default	12	3	4	7	13	2	3	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	5	5	1		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	8	8	14		9	9	14	
	Other exposures	57	54	54		81	79	78	
	Standardised Total[2]				15				20

[(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CROATIA	Central governments or central banks	4,530	5,065	20		5,654	6,221	20	
	Regional governments or local authorities	201	186	47		204	191	56	
	Public sector entities	61	10	9		61	10	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	46	20		35	35	14	
	Corporates	557	451	437		532	429	415	
	of which: SME	313	257	202		288	235	183	
	Retail	473	382	267		484	395	276	
	of which: SME	129	108	62		133	113	65	
	Secured by mortgages on immovable property	1	1	0		9	9	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	10	13	17	27	10	13	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	0		1	1	0	
	Equity	4	4	7		4	4	7	
	Other exposures	35	35	29		35	35	29	
	Standardised Total[2]				59				58

[(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	3,072	3,073	0		1,090	1,091	0	
	Regional governments or local authorities	320	329	0		359	369	0	
	Public sector entities	731	731	2		660	660	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	196	137	24		188	127	25	
	Corporates	387	361	320		398	363	330	
	of which: SME	33	29	22		54	35	25	
	Retail	13	12	7		13	13	7	
	of which: SME	12	12	7		12	12	7	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	1	1	0		1	1	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	
	Claims on institutions 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		1	1	1	
	Standardised Total[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	89	51	18		80	24	7	
	Corporates	50	23	22		33	26	26	
	of which: SME	1	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
	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	
	Claims on institutions 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[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	348	364	0		357	373	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	24	8	2		22	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	13	5		14	9	4	
	Corporates	46	44	37		47	44	40	
	of which: SME	4	6	3		5	6	3	
	Retail	2	2	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
POLAND	Central governments or central banks	597	645	8		621	670	1	
	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	18	17	17		22	22	22	
	Corporates	59	43	41		51	27	27	
	of which: SME	14	6	5		13	3	3	
	Retail	3	3	2		4	4	2	
	of which: SME	3	3	2		4	4	2	
	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	
	Claims on institutions 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	10	10	10		4	4	4	
	Standardised Total[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Standardised Approach: As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	72,617	78,417	1,104		71,787	77,654	1,044	
	Regional governments or local authorities	6,031	6,712	421		6,128	6,792	426	
	Public sector entities	2,767	1,426	204		2,820	1,456	216	
	Multilateral Development Banks	279	893	0		243	844	0	
	International Organisations	772	694	0		793	736	0	
	Institutions	1,205	822	296		1,501	723	235	
	Corporates	18,815	11,688	10,670		19,739	12,552	11,444	
	of which: SME	6,233	3,757	3,029		6,658	4,108	3,328	
	Retail	9,071	6,192	4,240		9,356	6,522	4,480	
	of which: SME	2,922	2,254	1,293		2,890	2,292	1,314	
	Secured by mortgages on immovable property	4,957	4,904	1,750		5,730	5,654	2,014	
	of which: SME	435	408	146		483	456	164	
	Exposures in default	656	177	202	450	672	193	222	446
	Items associated with particularly high risk	64	41	62		73	46	69	
	Covered bonds	8	8	1		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	135	135	106		644	644	137	
	Equity	183	183	319		183	183	324	
	Other exposures	3,226	3,224	2,237		3,327	3,326	2,357	
	Standardised Total [2]	**120,787**	**115,515**	**21,613**	**1,082**	**123,001**	**117,332**	**22,970**	**1,137**

(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) Standardised Total does not include the securitisation position unlike 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach: As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	8,026	10,152	71		6,735	8,905	10	
	Regional governments or local authorities	3,620	4,581	32		3,629	4,601	32	
	Public sector entities	1,637	715	142		1,682	744	147	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	213	201	16		261	212	15	
	Corporates	2,004	1,249	1,110		2,111	1,384	1,246	
	of which: SME	538	216	174		488	196	158	
	Retail	778	690	444		790	707	452	
	of which: SME	491	418	240		506	437	250	
	Secured by mortgages on immovable property	228	227	84		217	216	80	
	of which: SME	20	20	6		18	18	6	
	Exposures in default	29	15	17	14	31	15	17	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	105	105	79		381	381	103	
	Equity	39	39	48		35	35	45	
	Other exposures	1,425	1,425	1,424		1,476	1,476	1,475	
	Standardised Total[2]				**34**				**38**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach: As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CZECH REPUBLIC	Central governments or central banks	35,819	35,352	26		36,442	35,768	26	
	Regional governments or local authorities	0	0	0		9	9	2	
	Public sector entities	321	10	2		334	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	77	77	73		11	10	8	
	Corporates	2,011	1,500	1,384		2,098	1,724	1,586	
	of which: SME	643	577	461		784	689	551	
	Retail	582	568	338		863	830	521	
	of which: SME	508	495	284		597	573	329	
	Secured by mortgages on immovable property	16	15	5		825	822	289	
	of which: SME	11	10	4		53	51	17	
	Exposures in default	41	15	20	25	69	37	46	31
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	8		4	4	2	
	Equity	90	90	182		92	92	188	
	Other exposures	96	96	96		101	101	101	
	Standardised Total[2]				**51**				**79**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach: As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SLOVAKIA	Central governments or central banks	5,799	5,797	5		5,900	5,898	5	
	Regional governments or local authorities	437	366	73		443	367	73	
	Public sector entities	29	16	4		29	16	4	
	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	966	390	343		1,169	550	512	
	of which: SME	364	273	228		285	221	183	
	Retail	511	486	278		509	489	280	
	of which: SME	507	482	276		505	485	277	
	Secured by mortgages on immovable property	8	8	3		12	12	4	
	of which: SME	7	7	3		9	9	3	
	Exposures in default	7	1	1	6	6	0	0	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	18		7	7	18	
	Other exposures	47	47	47		45	45	45	
	Standardised Total[2]				**13**				**13**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach: As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ROMANIA	Central governments or central banks	7,432	8,914	397		8,044	9,510	392	
	Regional governments or local authorities	1,321	1,118	244		1,321	1,120	244	
	Public sector entities	58	37	37		56	43	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	147	97	62		112	77	62	
	Corporates	7,769	4,265	3,997		7,931	4,287	4,003	
	of which: SME	2,922	1,382	1,118		3,114	1,531	1,260	
	Retail	3,682	2,179	1,579		3,733	2,229	1,612	
	of which: SME	586	313	180		634	339	195	
	Secured by mortgages on immovable property	2,816	2,805	981		2,750	2,738	957	
	of which: SME	23	14	4		23	14	4	
	Exposures in default	351	81	90	252	348	81	91	245
	Items associated with particularly high risk	20	8	12		20	8	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	0	
	Equity	21	21	36		21	21	37	
	Other exposures	1,048	1,046	275		1,022	1,021	283	
	Standardised Total[2]				**640**				**669**

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
HUNGARY	Central governments or central banks	5,134	7,421	1		4,363	6,782	2	
	Regional governments or local authorities	16	4	1		22	5	1	
	Public sector entities	11	5	5		11	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	53	7		57	42	8	
	Corporates	433	212	189		437	241	216	
	of which: SME	143	95	83		142	100	86	
	Retail	823	84	53		905	96	63	
	of which: SME	132	55	32		143	55	31	
	Secured by mortgages on immovable property	26	25	9		26	25	9	
	of which: SME	6	5	2		7	6	2	
	Exposures in default	14	3	4	8	16	3	3	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	5	5	1		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	0	
	Equity	9	9	14		9	9	15	
	Other exposures	73	73	73		72	72	72	
	Standardised Total[2]				21				22

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CROATIA	Central governments or central banks	4,134	4,681	20		3,965	4,530	21	
	Regional governments or local authorities	212	192	38		238	206	41	
	Public sector entities	61	11	10		63	13	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	48	10		40	40	8	
	Corporates	530	433	418		550	466	449	
	of which: SME	282	236	185		289	251	197	
	Retail	486	394	274		504	442	309	
	of which: SME	137	117	67		144	130	74	
	Secured by mortgages on immovable property	8	8	8		9	9	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	9	12	16	25	9	11	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	0		2	2	1	
	Equity	4	4	7		4	4	7	
	Other exposures	33	33	27		35	35	30	
	Standardised Total[2]				53				54

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	1,871	1,872	0		2,479	2,479	0	
	Regional governments or local authorities	352	362	0		392	395	0	
	Public sector entities	615	615	0		611	611	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	350	170	35		614	167	31	
	Corporates	441	408	367		459	466	397	
	of which: SME	72	44	32		71	49	37	
	Retail	14	13	8		15	14	8	
	of which: SME	13	13	7		13	13	8	
	Secured by mortgages on immovable property	4	4	1		3	3	1	
	of which: SME	1	1	0		1	1	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	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		93	93	1	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		0	0	0	
	Standardised Total[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	15	6		86	29	9	
	Corporates	32	25	24		35	28	27	
	of which: SME	1	0	0		1	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	1	1	1		2	2	1	
	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	
	Claims on institutions 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[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	354	371	0		327	344	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	22	6	1		22	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	11	5		14	9	4	
	Corporates	49	44	40		52	47	41	
	of which: SME	5	4	3		4	4	2	
	Retail	3	3	2		4	4	2	
	of which: SME	3	3	2		4	4	2	
	Secured by mortgages on immovable property	0	0	0		1	1	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	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		35	35	4	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
POLAND	Central governments or central banks	1	1	1		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	25	25	25		21	20	20	
	Corporates	71	51	50		76	56	55	
	of which: SME	17	10	9		15	8	7	
	Retail	3	3	2		5	4	2	
	of which: SME	3	3	2		5	4	2	
	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	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	0	
	Equity	0	0	0		0	0	0	
	Other exposures	4	4	4		5	5	5	
	Standardised Total[2]				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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

EBA

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erste Group Bank AG

Consolidated data

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	2,321	11	2,194	1,298	0	35	4,095	10	3,962	1,358	0	32
Institutions	18,667	0	15,080	3,173	0	13	17,713	0	14,234	3,217	0	11
Corporates	127,080	2,029	102,884	62,791	0	1,821	130,075	2,323	103,613	63,555	0	1,934
Corporates - Of Which: Specialised Lending	26,411	478	25,240	19,301	0	464	26,881	504	25,812	18,328	0	531
Corporates - Of Which: SME	31,335	810	25,160	14,533	0	651	31,422	890	25,231	13,710	0	664
Retail	99,496	1,601	93,280	21,375	394	1,446	99,403	1,589	93,699	21,328	385	1,395
Retail - Secured on real estate property	72,471	849	70,011	12,903	230	546	72,904	839	70,879	12,864	221	504
Retail - Secured on real estate property - Of Which: SME	8,843	269	8,439	2,601	65	176	8,812	266	8,460	2,554	61	141
Retail - Secured on real estate property - Of Which: non-SI	63,627	581	61,572	10,301	165	371	64,092	573	62,419	10,311	160	363
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	27,026	752	23,268	8,473	164	900	26,499	750	22,820	8,463	163	892
Retail - Other Retail - Of Which: SME	6,434	184	5,686	1,853	53	232	6,395	183	5,638	1,840	53	194
Retail - Other Retail - Of Which: non-SME	20,592	568	17,583	6,620	111	668	20,104	568	17,182	6,624	111	697
Equity	990	0	990	2,653	3		989	0	989	2,628	3	
Other non credit-obligation assets				3,130						3,535		
IRB Total[2]				**94,420**						**95,620**		

(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) IRB Total does not include the Securitisation position unlike 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

AUSTRIA

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	95	0	97	238	0	0	138	0	142	345	0	0
Institutions	2,415	0	2,003	423	0	3	2,254	0	1,856	400	0	3
Corporates	67,206	1,094	55,838	30,062	0	821	69,100	1,255	56,761	29,207	0	866
Corporates - Of Which: Specialised Lending	13,006	253	12,433	9,655	0	202	13,179	285	12,707	8,916	0	246
Corporates - Of Which: SME	19,908	485	17,005	9,141	0	351	19,696	524	16,965	8,056	0	348
Retail	54,149	736	48,751	8,572	83	524	53,491	736	48,594	8,329	81	467
Retail - Secured on real estate property	40,235	467	37,839	5,645	52	202	39,914	471	37,947	5,486	51	173
Retail - Secured on real estate property - Of Which: SME	7,539	204	7,147	1,754	25	96	7,528	202	7,186	1,723	23	70
Retail - Secured on real estate property - Of Which: non-SI	32,695	263	30,693	3,891	28	107	32,386	269	30,761	3,762	27	103
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	13,914	269	10,911	2,927	31	322	13,577	265	10,647	2,843	30	294
Retail - Other Retail - Of Which: SME	4,230	126	3,541	1,128	17	141	4,188	126	3,490	1,089	17	118
Retail - Other Retail - Of Which: non-SME	9,684	143	7,370	1,799	14	181	9,389	139	7,158	1,754	13	176
Equity	570	0	570	1,301	0	0	589	0	589	1,326	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).

CZECH REPUBLIC

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	110	0	110	275	0	0	102	0	102	255	0	0
Institutions	2,999	0	2,633	365	0	1	2,037	0	1,629	368	0	1
Corporates	20,340	364	15,862	11,454	0	324	19,976	399	15,356	11,930	0	348
Corporates - Of Which: Specialised Lending	4,595	42	4,368	3,255	0	62	4,511	46	4,314	3,182	0	76
Corporates - Of Which: SME	4,695	144	3,358	2,180	0	105	4,636	157	3,268	2,254	0	118
Retail	25,875	336	25,480	5,806	97	457	26,175	349	25,781	5,803	98	470
Retail - Secured on real estate property	17,915	107	17,913	2,720	48	136	18,438	106	18,437	2,745	46	131
Retail - Secured on real estate property - Of Which: SME	948	45	948	660	32	64	931	44	930	638	31	57
Retail - Secured on real estate property - Of Which: non-SI	16,967	62	16,966	2,060	16	72	17,507	62	17,507	2,107	15	74
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	7,959	229	7,566	3,086	49	321	7,736	244	7,344	3,058	52	339
Retail - Other Retail - Of Which: SME	1,743	32	1,737	530	21	61	1,746	34	1,740	520	22	51
Retail - Other Retail - Of Which: non-SME	6,216	197	5,829	2,556	28	259	5,990	210	5,604	2,537	30	288
Equity	100	0	100	332	0	0	99	0	99	340	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).

SLOVAKIA

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	119	0	71	178	0	0	118	0	70	175	0	0
Institutions	361	0	358	76	0	0	463	0	459	139	0	0
Corporates	7,462	69	5,670	4,326	0	177	7,661	70	5,631	4,371	0	154
Corporates - Of Which: Specialised Lending	1,757	10	1,628	1,320	0	67	1,772	10	1,661	1,217	0	71
Corporates - Of Which: SME	2,282	51	1,753	1,052	0	49	2,230	53	1,686	1,092	0	51
Retail	12,643	230	12,513	3,640	117	203	12,753	221	12,623	3,759	113	201
Retail - Secured on real estate property	10,470	146	10,465	2,891	75	109	10,596	142	10,592	2,958	73	109
Retail - Secured on real estate property - Of Which: SME	95	4	93	78	4	5	98	4	96	87	4	5
Retail - Secured on real estate property - Of Which: non-SI	10,375	142	10,373	2,813	71	104	10,498	138	10,496	2,871	69	104
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	2,173	85	2,047	749	42	95	2,157	79	2,031	801	40	92
Retail - Other Retail - Of Which: SME	332	17	292	135	12	20	332	15	290	170	11	18
Retail - Other Retail - Of Which: non-SME	1,841	68	1,755	614	30	75	1,825	64	1,741	631	29	74
Equity	80	0	80	233	0	0	62	0	62	190	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).

ROMANIA

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	95	0	95	9	0	0	103	0	103	9	0	0
Corporates	1,219	0	1,122	840	0	6	1,286	0	1,184	887	0	9
Corporates - Of Which: Specialised Lending	869	0	856	657	0	3	950	0	931	704	0	8
Corporates - Of Which: SME	50	0	45	51	0	3	48	0	44	16	0	0
Retail	6	2	6	2	0	2	9	1	7	3	0	1
Retail - Secured on real estate property	3	0	3	0	0	0	6	0	4	1	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SI	2	0	2	0	0	0	6	0	4	1	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	3	1	3	1	0	1	3	1	3	1	0	1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	1	3	1	2	1	0	1
Equity	6	0	6	35	0	0	6	0	6	21	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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erste Group Bank AG

HUNGARY

(mln EUR, %)	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	74	0	179	85	0	0	82	0	165	80	0	0
Institutions	2,413	0	198	74	0	2	2,342	0	106	85	0	2
Corporates	4,445	47	3,376	2,532	0	58	5,858	63	3,963	3,242	0	78
Corporates - Of Which: Specialised Lending	1,505	20	1,474	1,014	0	15	1,533	18	1,509	1,009	0	20
Corporates - Of Which: SME	1,198	27	708	551	0	33	1,462	34	836	671	0	32
Retail	2,407	102	2,314	1,680	56	105	2,492	104	2,396	1,739	56	108
Retail - Secured on real estate property	1,399	50	1,399	855	34	41	1,458	49	1,458	881	33	40
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	1,399	50	1,398	854	34	41	1,458	49	1,457	881	33	40
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1,008	52	915	825	22	65	1,033	55	939	857	24	69
Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	1,006	52	914	825	22	65	1,032	55	937	857	24	69
Equity	0	0	0	1	0	0	0	0	0	1	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).

CROATIA

(mln EUR, %)	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	288	0	351	250	0	0	282	0	359	204	0	0
Institutions	45	0	44	23	0	0	128	0	132	24	0	0
Corporates	5,661	154	3,760	3,195	0	189	5,715	158	3,816	3,145	0	186
Corporates - Of Which: Specialised Lending	1,358	63	1,309	932	0	66	1,428	50	1,372	949	0	57
Corporates - Of Which: SME	2,125	65	1,314	998	0	79	2,163	84	1,349	1,008	0	85
Retail	2,924	157	2,828	1,278	37	127	3,021	139	2,919	1,322	32	123
Retail - Secured on real estate property	1,177	52	1,176	456	18	43	1,234	44	1,233	478	16	38
Retail - Secured on real estate property - Of Which: SME	57	6	56	46	3	6	56	6	56	46	2	6
Retail - Secured on real estate property - Of Which: non-SME	1,120	46	1,120	410	15	37	1,177	38	1,177	432	13	32
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1,747	104	1,651	822	18	84	1,788	95	1,686	844	17	85
Retail - Other Retail - Of Which: SME	89	7	82	48	3	6	90	6	85	49	2	6
Retail - Other Retail - Of Which: non-SME	1,659	97	1,569	774	16	78	1,697	89	1,602	795	14	79
Equity	41	0	41	125	0	0	40	0	40	123	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).

GERMANY

(mln EUR, %)	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	30	0	54	4	0	0	18	0	40	3	0	0
Institutions	1,669	0	1,610	309	0	0	2,324	0	2,273	383	0	0
Corporates	5,497	98	4,608	2,853	0	110	5,803	107	4,751	3,125	0	118
Corporates - Of Which: Specialised Lending	881	0	804	658	0	8	983	7	882	643	0	11
Corporates - Of Which: SME	694	21	634	390	0	21	761	21	696	387	0	17
Retail	778	19	727	211	2	13	749	19	706	193	2	13
Retail - Secured on real estate property	683	13	650	184	1	8	661	14	631	167	1	7
Retail - Secured on real estate property - Of Which: SME	148	5	143	47	0	2	143	6	138	44	1	2
Retail - Secured on real estate property - Of Which: non-SME	535	9	507	137	1	5	518	8	492	124	1	5
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	95	5	77	27	0	5	89	6	75	26	1	5
Retail - Other Retail - Of Which: SME	30	1	26	9	0	2	28	2	25	8	0	2
Retail - Other Retail - Of Which: non-SME	64	4	51	18	0	4	61	4	50	18	0	4
Equity	14	0	14	31	0	0	16	0	16	36	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).

SWITZERLAND

(mln EUR, %)	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	241	0	241	1	0	0	2,031	0	2,031	27	0	0
Institutions	94	0	55	21	0	0	106	0	67	31	0	0
Corporates	1,791	3	874	314	0	14	1,799	3	943	398	0	8
Corporates - Of Which: Specialised Lending	3	0	3	2	0	0	3	0	3	2	0	0
Corporates - Of Which: SME	48	1	47	28	0	1	38	1	38	31	0	1
Retail	184	7	167	49	1	4	176	8	164	41	1	3
Retail - Secured on real estate property	157	6	150	43	1	2	154	7	148	36	1	2
Retail - Secured on real estate property - Of Which: SME	10	2	9	2	0	1	10	2	9	2	0	1
Retail - Secured on real estate property - Of Which: non-SME	147	4	140	41	1	1	145	5	139	35	1	1
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	27	1	18	6	0	1	22	1	15	5	0	1
Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	25	1	16	5	0	1	20	1	14	5	0	1
Equity	3	0	3	7	0	0	3	0	3	7	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).

FRANCE

(mln EUR, %)	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	2,385	0	2,456	338	0	0	2,092	0	2,166	338	0	0
Corporates	869	0	506	352	0	5	935	40	576	322	0	42
Corporates - Of Which: Specialised Lending	30	0	28	26	0	0	30	0	28	24	0	0
Corporates - Of Which: SME	2	0	2	1	0	0	1	0	1	1	0	0
Retail	10	0	9	2	0	0	10	0	9	2	0	0
Retail - Secured on real estate property	7	0	7	2	0	0	8	0	8	2	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	8	0	8	2	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	2	0	2	0	0	0	2	0	1	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	1	0	0	0
Equity	2	0	2	4	0	0	2	0	2	5	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).

POLAND

(mln EUR, %)	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	109	0	109	33	0	0	103	0	103	32	0	0
Institutions	596	0	542	48	0	0	376	0	316	37	0	0
Corporates	2,377	85	2,206	1,312	0	46	2,380	83	2,285	1,547	0	46
Corporates - Of Which: Specialised Lending	1,447	81	1,406	1,003	0	38	1,421	79	1,386	919	0	35
Corporates - Of Which: SME	19	1	19	13	0	1	30	1	30	27	0	2
Retail	8	1	7	3	0	1	7	1	7	3	0	1
Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	5	1	4	3	0	1	4	1	4	3	0	1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	5	1	4	3	0	1	4	1	4	2	0	1
Equity	0	0	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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erste Group Bank AG

	(mln EUR, %)	IRB Approach – As of 31/03/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	IRB Approach – As of 30/06/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments	8,160	79	9,086	2,501	0	26	12,200	63	13,034	2,287	0	26
	Institutions	22,804	0	19,154	3,772	0	16	23,785	0	20,286	3,700	0	19
	Corporates	134,465	2,219	106,546	64,195	0	1,941	137,194	2,040	109,782	64,563	0	1,844
	Corporates - Of Which: Specialised Lending	27,220	487	26,197	18,631	0	525	27,671	489	26,439	18,905	0	537
	Corporates - Of Which: SME	31,740	863	25,560	14,088	0	677	31,713	887	25,522	13,748	0	674
	Retail	99,761	1,605	94,162	22,772	435	1,434	99,665	1,628	94,309	22,800	441	1,442
	Retail - Secured on real estate property	73,181	835	71,360	13,890	228	510	73,094	856	71,436	13,793	231	508
	Retail - Secured on real estate property - Of Which: SME	8,754	259	8,414	2,770	63	147	8,709	265	8,371	2,686	64	143
	Retail - Secured on real estate property - Of Which: non-SI	64,427	576	62,946	11,120	165	363	64,385	591	63,065	11,107	167	365
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	26,581	770	22,803	8,882	207	924	26,570	772	22,873	9,007	210	934
	Retail - Other Retail - Of Which: SME	6,411	189	5,652	1,935	58	206	6,380	189	5,628	1,943	59	208
	Retail - Other Retail - Of Which: non-SME	20,169	581	17,151	6,946	149	718	20,191	583	17,245	7,063	151	726
	Equity	998	0	998	2,669	3		1,079	0	1,079	2,938	0	
	Other non credit-obligation assets				3,349						3,262		
	IRB Total[2]				**99,257**						**99,549**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	IRB Approach – As of 31/03/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	IRB Approach – As of 30/06/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
AUSTRIA	Central banks and central governments	147	0	150	369	0	0	66	0	72	166	0	0
	Institutions	2,643	0	2,224	471	0	3	2,745	0	2,279	522	0	1
	Corporates	69,937	1,233	57,059	29,388	0	890	69,714	1,179	57,217	29,219	0	861
	Corporates - Of Which: Specialised Lending	13,254	268	12,785	8,972	0	249	13,446	284	12,822	9,119	0	259
	Corporates - Of Which: SME	19,823	520	17,065	8,304	0	369	20,175	530	17,348	8,316	0	359
	Retail	52,907	743	48,136	8,630	83	478	52,571	754	48,045	8,584	87	477
	Retail - Secured on real estate property	39,486	474	37,716	5,752	52	177	39,350	489	37,739	5,738	55	176
	Retail - Secured on real estate property - Of Which: SME	7,458	201	7,127	1,861	24	72	7,431	209	7,103	1,793	26	70
	Retail - Secured on real estate property - Of Which: non-SI	32,028	273	30,589	3,891	28	105	31,920	280	30,635	3,945	29	106
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,421	268	10,420	2,878	31	301	13,220	266	10,306	2,846	32	301
	Retail - Other Retail - Of Which: SME	4,160	131	3,460	1,142	18	124	4,090	133	3,400	1,107	19	126
	Retail - Other Retail - Of Which: non-SME	9,262	137	6,960	1,736	13	176	9,131	133	6,906	1,739	12	175
	Equity	586	0	586	1,341	0	0	593	0	593	1,342	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).

	(mln EUR, %)	IRB Approach – As of 31/03/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	IRB Approach – As of 30/06/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
CZECH REPUBLIC	Central banks and central governments	91	0	91	229	0	0	77	0	77	192	0	0
	Institutions	3,520	0	3,133	366	0	1	3,170	0	2,853	350	0	0
	Corporates	22,281	372	17,525	12,009	0	355	24,305	343	19,682	12,299	0	327
	Corporates - Of Which: Specialised Lending	4,539	47	4,353	3,195	0	73	4,538	51	4,363	3,156	0	73
	Corporates - Of Which: SME	5,004	152	3,596	2,318	0	121	4,944	161	3,580	2,264	0	124
	Retail	26,805	349	26,395	6,801	107	487	26,655	354	26,244	6,754	110	486
	Retail - Secured on real estate property	18,982	99	18,980	3,482	49	134	18,857	101	18,855	3,407	49	132
	Retail - Secured on real estate property - Of Which: SME	949	37	948	704	31	60	933	36	932	691	30	58
	Retail - Secured on real estate property - Of Which: non-SI	18,033	62	18,033	2,778	17	74	17,924	65	17,923	2,716	18	74
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,823	251	7,415	3,320	58	353	7,798	253	7,389	3,348	61	354
	Retail - Other Retail - Of Which: SME	1,774	35	1,768	550	26	55	1,779	34	1,772	571	26	55
	Retail - Other Retail - Of Which: non-SME	6,049	216	5,647	2,769	33	297	6,019	219	5,617	2,776	35	299
	Equity	111	0	111	383	0	0	150	0	150	527	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).

	(mln EUR, %)	IRB Approach – As of 31/03/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	IRB Approach – As of 30/06/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
SLOVAKIA	Central banks and central governments	149	0	100	180	0	0	150	0	102	183	0	0
	Institutions	418	0	415	133	0	0	450	0	447	139	0	0
	Corporates	7,662	67	5,555	4,719	0	157	7,844	79	5,802	5,070	0	167
	Corporates - Of Which: Specialised Lending	1,772	10	1,671	1,251	0	74	1,803	10	1,688	1,277	0	78
	Corporates - Of Which: SME	2,153	50	1,647	1,295	0	52	2,065	61	1,637	1,281	0	54
	Retail	12,889	222	12,759	3,732	113	203	13,067	228	12,935	3,761	116	207
	Retail - Secured on real estate property	10,715	142	10,711	2,910	73	109	10,838	147	10,835	2,902	75	111
	Retail - Secured on real estate property - Of Which: SME	100	4	97	92	4	5	103	4	101	96	4	5
	Retail - Secured on real estate property - Of Which: non-SI	10,615	138	10,613	2,818	69	104	10,735	143	10,734	2,806	72	105
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,174	80	2,048	822	40	94	2,228	81	2,100	859	41	97
	Retail - Other Retail - Of Which: SME	345	15	304	181	11	18	369	15	327	197	11	19
	Retail - Other Retail - Of Which: non-SME	1,829	65	1,744	641	29	76	1,860	67	1,774	663	30	78
	Equity	61	0	61	177	0	0	65	0	65	189	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).

	(mln EUR, %)	IRB Approach – As of 31/03/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions	IRB Approach – As of 30/06/2023: Original Exposure[1]	Original Exposure[1]: Of which: defaulted	Exposure Value[1]	Risk exposure amount	Risk exposure amount: Of which: defaulted	Value adjustments and provisions
ROMANIA	Central banks and central governments	708	0	708	342	0	0	712	0	712	344	0	0
	Institutions	94	0	93	8	0	0	110	0	110	9	0	0
	Corporates	1,439	0	1,344	1,011	0	7	1,425	0	1,330	987	0	6
	Corporates - Of Which: Specialised Lending	1,066	0	1,059	808	0	6	1,057	0	1,050	793	0	5
	Corporates - Of Which: SME	47	0	43	15	0	0	59	0	56	20	0	0
	Retail	9	1	8	2	0	1	9	1	8	2	0	1
	Retail - Secured on real estate property	6	0	5	1	0	0	6	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	6	0	5	1	0	0	6	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	1	3	1	0	1	3	1	3	1	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	1	3	1	3	1	0	1
	Equity	5	0	5	18	0	0	6	0	6	19	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).

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erste Group Bank AG

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
HUNGARY	Central banks and central governments	277	0	1,407	668	0	0	265	0	1,304	618	0	0
	Institutions	2,655	0	357	281	0	3	2,329	0	101	69	0	3
	Corporates	5,924	56	3,938	3,240	0	78	6,015	58	4,013	3,135	0	75
	Corporates - Of Which: Specialised Lending	1,529	18	1,506	1,024	0	18	1,479	18	1,462	1,007	0	18
	Corporates - Of Which: SME	1,348	24	804	664	0	27	1,307	26	727	595	0	31
	Retail	2,615	114	2,514	1,836	65	119	2,643	114	2,541	1,851	64	122
	Retail - Secured on real estate property	1,521	50	1,521	941	34	40	1,529	49	1,528	915	33	40
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,521	50	1,520	941	34	40	1,529	49	1,528	915	33	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,093	65	993	895	30	79	1,114	66	1,012	936	31	82
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,092	65	992	895	30	79	1,113	66	1,011	936	31	82
	Equity	1	0	1	4	0	0	1	0	1	4	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
CROATIA	Central banks and central governments	268	0	351	201	0	0	274	0	358	197	0	0
	Institutions	40	0	41	22	0	0	35	0	35	21	0	0
	Corporates	5,828	153	3,894	3,015	0	173	6,152	136	4,176	3,059	0	160
	Corporates - Of Which: Specialised Lending	1,484	50	1,424	970	0	55	1,702	47	1,588	1,095	0	53
	Corporates - Of Which: SME	2,163	79	1,348	894	0	79	2,107	70	1,294	776	0	75
	Retail	3,108	138	3,003	1,374	62	122	3,318	135	3,212	1,450	59	123
	Retail - Secured on real estate property	1,248	43	1,247	471	16	37	1,320	40	1,319	500	15	36
	Retail - Secured on real estate property - Of Which: SME	56	6	55	51	3	6	55	5	54	49	2	5
	Retail - Secured on real estate property - Of Which: non-SME	1,191	37	1,191	421	13	31	1,265	35	1,265	451	13	31
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,860	95	1,757	902	46	85	1,998	95	1,893	950	44	87
	Retail - Other Retail - Of Which: SME	95	5	88	50	2	6	102	5	97	56	2	6
	Retail - Other Retail - Of Which: non-SME	1,765	89	1,669	852	44	79	1,895	89	1,797	894	41	81
	Equity	40	0	40	125	0	0	41	0	41	126	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
GERMANY	Central banks and central governments	27	0	37	3	0	0	31	0	46	3	0	0
	Institutions	2,363	0	2,309	442	0	0	2,736	0	2,662	427	0	0
	Corporates	6,180	107	4,971	3,265	0	118	6,465	72	5,132	3,186	0	104
	Corporates - Of Which: Specialised Lending	992	8	899	647	0	9	1,024	3	927	679	0	14
	Corporates - Of Which: SME	788	21	687	378	0	19	674	23	563	304	0	20
	Retail	727	21	687	208	2	13	713	23	671	202	3	13
	Retail - Secured on real estate property	638	15	611	181	2	8	620	17	598	176	2	8
	Retail - Secured on real estate property - Of Which: SME	137	6	134	45	1	2	135	7	131	42	1	2
	Retail - Secured on real estate property - Of Which: non-SME	501	9	477	136	1	6	485	10	467	133	1	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	90	5	75	27	1	6	92	6	73	26	1	6
	Retail - Other Retail - Of Which: SME	29	2	26	9	0	2	31	2	25	9	0	2
	Retail - Other Retail - Of Which: non-SME	61	4	50	18	0	3	61	4	48	18	0	4
	Equity	17	0	17	33	0	0	16	0	16	31	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SWITZERLAND	Central banks and central governments	4,576	0	4,576	65	0	0	8,645	0	8,645	120	0	0
	Institutions	1,064	0	1,024	32	0	0	72	0	33	15	0	0
	Corporates	1,688	3	718	391	0	11	1,761	1	838	405	0	7
	Corporates - Of Which: Specialised Lending	3	0	3	2	0	0	1	0	1	1	0	0
	Corporates - Of Which: SME	50	1	49	25	0	1	32	1	32	16	0	1
	Retail	174	7	160	42	1	3	170	8	160	48	1	3
	Retail - Secured on real estate property	152	6	147	37	1	2	152	7	148	43	1	2
	Retail - Secured on real estate property - Of Which: SME	10	2	10	2	0	1	10	2	10	2	0	1
	Retail - Secured on real estate property - Of Which: non-SME	142	4	137	35	1	1	142	4	138	41	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22	1	14	5	0	1	18	1	13	5	0	1
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	20	1	13	4	0	1	16	1	12	4	0	1
	Equity	3	0	3	5	0	0	3	0	3	5	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,446	0	2,510	407	0	0	3,632	0	3,745	385	0	0
	Corporates	953	40	580	333	0	42	944	41	582	293	0	43
	Corporates - Of Which: Specialised Lending	30	0	28	24	0	0	30	0	28	25	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail	11	0	10	3	0	0	10	0	10	2	0	0
	Retail - Secured on real estate property	9	0	8	2	0	0	9	0	8	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	9	0	8	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	1	0	0	0
	Equity	2	0	2	4	0	0	3	0	3	9	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 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
POLAND	Central banks and central governments	780	0	780	257	0	1	782	0	782	240	0	0
	Institutions	1,347	0	1,355	75	0	0	1,539	0	1,552	94	0	0
	Corporates	2,463	81	2,358	1,602	0	42	2,544	75	2,423	1,692	0	37
	Corporates - Of Which: Specialised Lending	1,479	78	1,436	947	0	33	1,544	74	1,493	979	0	31
	Corporates - Of Which: SME	30	1	30	21	0	1	30	1	30	16	0	1
	Retail	7	1	7	3	0	1	7	1	7	3	0	1
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	4	2	0	1	4	1	4	2	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	1	4	2	0	1	4	1	4	2	0	1
	Equity	0	0	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).

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 - Direct exposures - On 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: 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	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	647	646	100	0	0	547	0	1	0	0	75	0	
[3M - 1Y [		1,024	1,022	30	0	127	865	0	4	0	0	148	0	
[1Y - 2Y [		464	464	13	0	18	433	1	3	0	71	289	0	
[2Y - 3Y [		863	862	7	0	196	658	0	0	0	0	25	0	
[3Y - 5Y [		1,031	1,030	30	0	117	883	0	0	0	0	27	0	
[5Y - 10Y [		2,340	2,340	20	0	181	2,138	0	0	0	0	27	0	
[10Y - more		1,702	1,693	13	0	9	1,672	0	0	0	0	391	0	
Total		**8,069**	**8,058**	**213**	**0**	**647**	**7,195**	**1**	**8**	**0**	**71**	**983**	**0**	**890**
[0 - 3M [	Belgium	5	5	5	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	1	0	1	4	0	0	0	0	0	0	
[1Y - 2Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[2Y - 3Y [		101	101	1	0	72	29	0	0	0	0	0	0	
[3Y - 5Y [		59	59	2	0	50	8	0	0	0	0	0	0	
[5Y - 10Y [		280	280	2	0	3	275	0	0	0	0	0	0	
[10Y - more		29	29	8	0	0	21	0	0	0	0	0	0	
Total		**488**	**488**	**19**	**0**	**125**	**344**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria	5	5	5	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	2	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		11	11	5	0	0	6	0	0	0	0	0	0	
[10Y - more		1	1	0	0	0	1	0	0	0	0	0	0	
Total		**18**	**18**	**11**	**0**	**2**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	791	791	0	0	0	791	0	0	1	30	3	0	
[3M - 1Y [		1,168	1,168	108	0	204	856	0	0	0	16	175	0	
[1Y - 2Y [		1,238	1,238	2	0	0	1,236	24	400	0	0	76	0	
[2Y - 3Y [		1,004	1,003	12	0	0	991	0	0	3	35	186	0	
[3Y - 5Y [		3,714	3,714	62	0	1,116	2,536	0	0	0	0	186	0	
[5Y - 10Y [		7,255	7,223	23	0	41	7,159	4	10	2	35	46	0	
[10Y - more		2,140	2,123	23	0	0	2,100	1	12	8	112	0	0	
Total		**17,310**	**17,261**	**231**	**0**	**1,361**	**15,669**	**29**	**422**	**14**	**228**	**673**	**0**	**602**
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	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	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		10	10	6	0	0	4	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**10**	**10**	**6**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 - Direct exposures - On 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: 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	Derivatives - Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	5	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		13	13	0	0	13	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y [		17	17	0	0	0	17	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**37**	**37**	**5**	**0**	**13**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	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	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		27	27	0	0	2	25	0	0	0	0	0	0	
[3Y - 5Y [		8	8	0	0	2	5	0	0	0	0	0	0	
[5Y - 10Y [		237	237	0	0	12	225	0	0	0	0	0	0	
[10Y - more		76	76	0	0	0	76	0	0	0	0	0	0	
Total		**349**	**349**	**0**	**0**	**16**	**333**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Germany	168	168	0	0	0	168	0	18	0	3	0	0	
[3M - 1Y [		2	2	0	0	0	2	0	0	0	24	0	0	
[1Y - 2Y [		128	128	0	0	99	29	0	0	3	100	0	0	
[2Y - 3Y [		99	99	0	0	60	38	0	0	6	113	0	0	
[3Y - 5Y [		78	78	0	0	5	73	0	0	2	25	0	0	
[5Y - 10Y [		663	663	28	0	287	349	0	0	2	40	0	0	
[10Y - more		50	50	0	0	0	50	11	75	0	0	0	0	
Total		**1,189**	**1,188**	**28**	**0**	**452**	**709**	**11**	**93**	**14**	**305**	**0**	**0**	**3**
[0 - 3M [	Croatia	69	69	6	0	0	63	0	0	0	0	9	0	
[3M - 1Y [		413	413	99	0	155	160	0	0	0	0	6	0	
[1Y - 2Y [		193	193	14	0	74	105	0	0	0	0	1	0	
[2Y - 3Y [		415	414	3	0	88	324	0	0	0	0	0	0	
[3Y - 5Y [		502	501	4	0	45	452	0	0	0	0	0	0	
[5Y - 10Y [		1,609	1,608	5	0	128	1,474	0	0	0	0	15	0	
[10Y - more		290	289	1	0	27	261	0	0	0	0	21	0	
Total		**3,491**	**3,487**	**132**	**0**	**516**	**2,839**	**0**	**0**	**0**	**0**	**52**	**1**	**321**
[0 - 3M [	Greece	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Hungary	144	144	95	0	0	48	0	0	0	0	2	0	
[3M - 1Y [		733	733	107	0	80	546	0	0	0	0	50	0	
[1Y - 2Y [		377	377	21	0	72	284	0	0	0	0	0	0	
[2Y - 3Y [		340	339	19	0	31	289	0	0	0	0	0	0	
[3Y - 5Y [		448	448	7	0	68	372	0	0	0	0	0	0	
[5Y - 10Y [		1,075	1,074	15	0	244	815	0	0	0	0	3	0	
[10Y - more		103	102	0	0	0	102	0	0	0	0	1	0	
Total		**3,219**	**3,216**	**264**	**0**	**496**	**2,456**	**0**	**0**	**0**	**0**	**56**	**0**	**130**
[0 - 3M [	Ireland	1	1	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y [		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	
[2Y - 3Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[5Y - 10Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[10Y - more		4	4	0	0	4	0	0	0	0	0	0	0	
Total		**23**	**23**	**0**	**0**	**4**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	15	15	15	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	1	0	0	0	0	0	0	0	
[1Y - 2Y [		516	515	0	0	0	515	0	0	0	0	0	0	
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[3Y - 5Y [		12	12	0	0	0	12	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		56	54	0	0	54	0	0	0	0	0	0	0	
Total		**600**	**597**	**15**	**0**	**55**	**527**	**0**	**0**	**0**	**0**	**1**	**0**	**1**
[0 - 3M [	Latvia	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	
[1Y - 2Y [		8	8	0	0	1	7	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		23	23	10	0	2	11	0	0	0	0	0	0	
[5Y - 10Y [		10	10	1	0	3	6	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**41**	**41**	**11**	**0**	**6**	**24**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Lithuania	10	10	10	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Lithuania	45	45	45	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Lithuania	13	13	5	0	0	8	0	0	0	0	0	0	
[3Y - 5Y [	Lithuania	9	9	0	0	0	8	0	0	0	0	0	0	
[5Y - 10Y [	Lithuania	34	34	26	0	0	8	0	0	0	0	0	0	
[10Y - more	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Lithuania	**111**	**111**	**87**	**0**	**1**	**24**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	1	1	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y [	Luxembourg	15	15	0	0	2	13	0	0	0	0	0	0	
[1Y - 2Y [	Luxembourg	24	24	0	0	0	24	0	0	0	0	0	0	
[2Y - 3Y [	Luxembourg	12	12	0	0	0	12	0	0	0	0	0	0	
[3Y - 5Y [	Luxembourg	42	42	0	0	0	42	0	0	0	0	0	0	
[5Y - 10Y [	Luxembourg	65	65	0	0	1	64	0	0	0	0	0	0	
[10Y - more	Luxembourg	8	8	0	0	0	8	0	0	0	0	0	0	
Total	Luxembourg	**167**	**167**	**0**	**0**	**3**	**164**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Malta	3	3	0	0	0	3	0	0	0	0	0	0	
[10Y - more	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Malta	**3**	**3**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Netherlands	3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Netherlands	25	25	0	0	0	25	0	0	0	0	0	0	
[5Y - 10Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Netherlands	**29**	**29**	**0**	**0**	**0**	**29**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	121	95	0	0	68	27	0	0	0	0	0	0	
[3M - 1Y [	Poland	129	129	2	0	0	127	0	0	0	0	0	0	
[1Y - 2Y [	Poland	188	188	4	0	77	107	0	0	0	0	0	0	
[2Y - 3Y [	Poland	70	70	5	0	26	39	0	0	0	0	0	0	
[3Y - 5Y [	Poland	122	122	15	0	24	83	0	0	0	0	0	0	
[5Y - 10Y [	Poland	123	123	5	0	4	114	0	0	0	0	0	0	
[10Y - more	Poland	1	1	1	0	0	0	0	0	0	0	0	0	
Total	Poland	**754**	**727**	**31**	**0**	**199**	**497**	**0**	**0**	**0**	**0**	**0**	**0**	**32**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Portugal	3	3	0	0	0	3	0	0	0	0	0	0	
[1Y - 2Y [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Portugal	2	2	0	0	1	1	0	0	0	0	0	0	
[3Y - 5Y [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Portugal	**5**	**5**	**0**	**0**	**1**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	212	211	0	0	7	204	0	0	0	0	138	0	
[3M - 1Y [	Romania	1,328	1,325	95	0	797	433	0	0	0	0	174	1	
[1Y - 2Y [	Romania	854	845	71	0	401	373	0	0	0	0	262	0	
[2Y - 3Y [	Romania	913	912	18	0	289	606	0	0	0	0	143	1	
[3Y - 5Y [	Romania	1,179	1,177	37	0	315	825	0	0	0	0	0	0	
[5Y - 10Y [	Romania	1,958	1,949	41	0	138	1,770	0	0	0	0	28	0	
[10Y - more	Romania	796	795	18	0	0	777	0	0	0	0	0	0	
Total	Romania	**7,240**	**7,215**	**280**	**0**	**1,947**	**4,988**	**0**	**0**	**0**	**0**	**746**	**3**	**530**
[0 - 3M [	Slovakia	614	614	0	0	43	570	0	0	0	0	1	0	
[3M - 1Y [	Slovakia	214	214	0	0	58	156	0	0	0	0	12	0	
[1Y - 2Y [	Slovakia	535	535	1	0	56	478	0	0	0	0	37	0	
[2Y - 3Y [	Slovakia	388	388	1	0	41	346	0	0	0	0	19	0	
[3Y - 5Y [	Slovakia	1,129	1,128	0	0	28	1,100	0	0	0	0	13	0	
[5Y - 10Y [	Slovakia	2,687	2,686	1	0	49	2,635	0	0	0	0	15	0	
[10Y - more	Slovakia	668	665	1	0	4	661	0	0	0	0	54	0	
Total	Slovakia	**6,235**	**6,231**	**3**	**0**	**281**	**5,947**	**0**	**0**	**0**	**0**	**151**	**0**	**254**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Slovenia	18	17	0	0	8	10	0	0	0	0	0	0	
[1Y - 2Y [	Slovenia	125	125	0	0	121	4	0	0	0	0	0	0	
[2Y - 3Y [	Slovenia	42	42	0	0	0	42	0	0	0	0	0	0	
[3Y - 5Y [	Slovenia	139	139	3	0	0	136	0	0	0	0	0	0	
[5Y - 10Y [	Slovenia	457	456	3	0	32	421	0	0	0	0	0	0	
[10Y - more	Slovenia	41	41	2	0	20	20	0	0	0	0	0	0	
Total	Slovenia	**821**	**821**	**8**	**0**	**181**	**633**	**0**	**0**	**0**	**0**	**0**	**0**	**5**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On 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: 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	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	2	2	1	0	0	2	0	0	0	0	0	0	
[3M - 1Y [		307	307	0	0	298	9	0	0	0	0	0	0	
[1Y - 2Y [		66	66	0	0	50	17	0	0	0	0	0	0	
[2Y - 3Y [		29	29	0	0	1	28	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**430**	**430**	**1**	**0**	**349**	**80**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia	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	
[1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	0	0	
[2Y - 3Y [		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	
[5Y - 10Y [		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	
Total		**1**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	1	1	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		102	102	64	0	0	37	0	0	0	0	0	0	
[2Y - 3Y [		353	353	0	0	223	129	0	0	0	0	0	0	
[3Y - 5Y [		183	183	0	0	174	9	0	0	0	0	0	0	
[5Y - 10Y [		144	144	0	0	113	23	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		783	783	65	0	510	198	0	0	0	0	0	0	50
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Other Central and eastern Europe countries non EEA	54	54	5	0	33	16	0	0	0	0	1	0	
[3M - 1Y [		208	208	27	0	50	131	0	0	0	0	0	0	
[1Y - 2Y [		102	102	68	0	25	9	0	0	0	0	0	0	
[2Y - 3Y [		144	142	7	0	85	50	0	0	0	0	0	0	
[3Y - 5Y [		217	215	4	0	85	126	0	0	0	0	0	0	
[5Y - 10Y [		291	289	7	0	58	225	0	0	0	0	0	0	
[10Y - more		11	11	0	0	3	8	0	0	0	0	1	0	
Total		1,027	1,021	118	0	339	564	0	0	0	0	3	0	377
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On 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: 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	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	33	7	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		66	50	0	0	0	50	0	0	0	0	0	0	
Total		**67**	**50**	**0**	**0**	**0**	**50**	**0**	**0**	**0**	**0**	**33**	**7**	**6**
[0 - 3M [	Others	41	41	26	15	0	0	0	0	0	0	19	0	
[3M - 1Y [		52	52	21	20	0	11	0	0	0	0	0	0	
[1Y - 2Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[2Y - 3Y [		39	39	0	0	0	39	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [		75	72	0	0	0	72	0	0	0	0	0	0	
[10Y - more		68	67	0	0	0	67	0	0	0	0	1	0	
Total		**292**	**287**	**47**	**35**	**0**	**205**	**0**	**0**	**0**	**0**	**19**	**0**	**51**

Notes and definitions

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

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

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

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

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

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

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 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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	673	673	28	0	22	623	0	3	0	0	82	0	
[3M - 1Y [		1,144	1,143	94	0	107	942	0	0	0	0	682	0	
[1Y - 2Y [		687	687	26	0	18	644	1	3	0	0	79	0	
[2Y - 3Y [		798	798	64	0	222	509	0	0	0	0	34	0	
[3Y - 5Y [		1,235	1,234	67	0	102	1,065	0	0	0	0	20	0	
[5Y - 10Y [		2,597	2,597	47	0	157	2,393	0	0	0	0	21	0	
[10Y - more		1,673	1,662	12	0	9	1,641	0	0	0	0	263	0	
Total		**8,808**	**8,794**	**337**	**0**	**637**	**7,817**	**1**	**6**	**0**	**0**	**1,180**	**0**	**939**
[0 - 3M [	Belgium	10	10	10	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		24	24	16	0	0	8	0	0	0	0	0	0	
[1Y - 2Y [		28	28	0	0	0	28	0	0	0	0	0	0	
[2Y - 3Y [		85	85	2	0	74	9	0	0	0	0	0	0	
[3Y - 5Y [		133	133	0	0	50	84	0	0	0	0	0	0	
[5Y - 10Y [		273	273	3	0	1	269	0	0	0	0	0	0	
[10Y - more		134	134	0	0	0	133	0	0	0	0	0	0	
Total		**687**	**687**	**31**	**0**	**125**	**531**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria	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	
[1Y - 2Y [		2	2	0	0	2	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y [		9	9	5	0	0	3	0	0	0	0	0	0	
[10Y - more		1	1	0	0	0	1	0	0	0	0	0	0	
Total		**13**	**13**	**6**	**0**	**2**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	1,523	1,523	0	0	4	1,518	0	17	0	10	8	0	
[3M - 1Y [		1,948	1,947	25	0	0	1,923	6	400	0	7	199	0	
[1Y - 2Y [		147	147	16	0	0	130	0	0	0	4	223	0	
[2Y - 3Y [		2,998	2,998	14	0	655	2,328	0	0	2	25	78	0	
[3Y - 5Y [		1,672	1,672	41	0	475	1,156	0	0	0	0	153	0	
[5Y - 10Y [		8,005	7,973	34	0	478	7,462	4	9	1	34	12	0	
[10Y - more		2,358	2,338	3	0	0	2,335	1	12	4	110	1,250	0	
Total		**18,651**	**18,598**	**133**	**0**	**1,612**	**16,853**	**11**	**438**	**8**	**190**	**1,923**	**0**	**546**
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		20	20	20	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		10	10	5	0	0	4	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**29**	**29**	**24**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023 - Direct exposures - On 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 - 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	Derivatives - Derivatives with positive fair value - Carrying amount	Derivatives with positive fair value - Notional amount	Derivatives with negative fair value - Carrying amount	Derivatives with negative fair value - Notional amount	Off balance sheet - Off-balance sheet exposures - Nominal	Off-balance sheet exposures - Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	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	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		15	15	0	0	13	2	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		17	17	0	0	0	17	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**32**	**32**	**0**	**0**	**13**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	1	0	0	0	0	0	0	0	
[1Y - 2Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[2Y - 3Y [		11	11	0	0	2	9	0	0	0	0	0	0	
[3Y - 5Y [		132	132	0	0	4	128	0	0	0	0	0	0	
[5Y - 10Y [		110	110	0	0	8	102	0	0	0	0	0	0	
[10Y - more		75	75	0	0	0	75	0	0	0	0	0	0	
Total		**349**	**349**	**0**	**0**	**16**	**333**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Germany	61	61	0	0	0	61	0	0	0	0	0	0	
[3M - 1Y [		33	33	0	0	0	33	0	0	2	76	0	0	
[1Y - 2Y [		144	144	0	0	106	38	0	0	4	127	0	0	
[2Y - 3Y [		83	83	0	0	55	28	0	0	2	27	0	0	
[3Y - 5Y [		321	321	0	0	154	166	0	0	2	65	0	0	
[5Y - 10Y [		426	426	0	0	132	295	0	0	0	0	0	0	
[10Y - more		50	50	0	0	0	50	11	75	0	0	0	0	
Total		**1,119**	**1,119**	**0**	**0**	**447**	**672**	**11**	**75**	**10**	**295**	**0**	**0**	**3**
[0 - 3M [	Croatia	65	65	0	0	0	65	0	0	0	0	4	0	
[3M - 1Y [		468	468	60	0	231	177	0	0	0	0	20	0	
[1Y - 2Y [		608	608	34	0	132	442	0	0	0	0	0	0	
[2Y - 3Y [		11	11	0	0	0	10	0	0	0	0	2	0	
[3Y - 5Y [		589	588	14	0	77	498	0	0	0	0	0	0	
[5Y - 10Y [		1,849	1,848	20	0	125	1,702	0	0	0	0	14	0	
[10Y - more		138	138	12	0	0	126	0	0	0	0	52	0	
Total		**3,728**	**3,725**	**140**	**0**	**565**	**3,020**	**0**	**0**	**0**	**0**	**92**	**0**	**301**
[0 - 3M [	Greece	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	
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [	Hungary	51	51	32	0	0	19	0	0	0	0	0	0	
[3M - 1Y [		838	837	10	0	126	701	0	0	0	0	59	0	
[1Y - 2Y [		409	409	18	0	27	363	0	0	0	0	1	0	
[2Y - 3Y [		236	235	8	0	9	219	0	0	0	0	0	0	
[3Y - 5Y [		583	582	9	0	139	434	0	0	0	0	0	0	
[5Y - 10Y [		1,197	1,196	1	0	372	823	0	0	0	0	0	0	
[10Y - more		4	2	0	0	0	2	0	0	0	0	1	0	
Total		**3,317**	**3,312**	**78**	**0**	**673**	**2,561**	**0**	**0**	**0**	**0**	**60**	**0**	**641**
[0 - 3M [	Ireland	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	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y [		13	13	0	0	0	13	0	0	0	0	0	0	
[10Y - more		4	4	0	0	4	0	0	0	0	0	0	0	
Total		**22**	**22**	**0**	**0**	**4**	**18**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		519	518	0	0	0	518	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		12	12	0	0	0	12	0	0	0	0	0	0	
[3Y - 5Y [		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	
[10Y - more		63	61	0	0	61	0	0	0	0	0	0	0	
Total		**594**	**591**	**0**	**0**	**61**	**530**	**0**	**0**	**0**	**0**	**1**	**0**	**1**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		9	9	1	0	1	7	0	0	0	0	0	0	
[1Y - 2Y [		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	
[3Y - 5Y [		20	20	4	0	2	15	0	0	0	0	0	0	
[5Y - 10Y [		19	19	9	0	3	6	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**48**	**48**	**15**	**0**	**6**	**28**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023 — Direct exposures — On 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: 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	Derivatives — Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet — Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		4	4	3	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		6	6	3	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [		14	14	6	0	0	8	0	0	0	0	0	0	
[5Y - 10Y [		22	22	14	0	0	8	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**51**	**51**	**27**	**0**	**1**	**24**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	8	8	0	0	0	8	0	0	0	0	0	0	
[3M - 1Y [		30	30	0	0	1	29	0	0	0	0	0	0	
[1Y - 2Y [		12	12	0	0	0	12	0	0	0	0	0	0	
[2Y - 3Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[3Y - 5Y [		52	52	0	0	0	52	0	0	0	0	0	0	
[5Y - 10Y [		58	58	0	0	1	57	0	0	0	0	0	0	
[10Y - more		8	8	0	0	0	8	0	0	0	0	0	0	
Total		**183**	**183**	**0**	**0**	**2**	**181**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	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	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	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	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		26	26	0	0	0	26	0	0	0	0	0	0	
[5Y - 10Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**31**	**31**	**0**	**0**	**0**	**31**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	134	134	7	0	0	127	0	0	0	0	0	0	
[3M - 1Y [		160	160	24	0	64	71	0	0	0	0	0	0	
[1Y - 2Y [		108	108	7	0	37	64	0	0	0	0	0	0	
[2Y - 3Y [		71	71	7	0	3	61	0	0	0	0	0	0	
[3Y - 5Y [		57	57	6	0	21	30	0	0	0	0	0	0	
[5Y - 10Y [		312	312	9	0	4	299	0	0	0	0	0	0	
[10Y - more		4	4	4	0	0	0	0	0	0	0	0	0	
Total		**847**	**847**	**65**	**0**	**129**	**653**	**0**	**0**	**0**	**0**	**0**	**0**	**240**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		2	2	0	0	1	1	0	0	0	0	0	0	
[3Y - 5Y [		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	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**0**	**0**	**1**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	280	279	106	0	170	2	0	0	0	0	43	0	
[3M - 1Y [		1,449	1,440	230	0	777	433	0	0	0	0	373	2	
[1Y - 2Y [		802	801	74	0	273	454	0	0	0	0	132	0	
[2Y - 3Y [		857	856	1	0	463	391	0	0	0	0	128	2	
[3Y - 5Y [		1,251	1,250	16	0	288	945	0	0	0	0	0	0	
[5Y - 10Y [		2,245	2,230	44	0	293	1,893	0	0	0	0	37	0	
[10Y - more		764	763	59	0	0	704	0	0	0	0	0	0	
Total		**7,650**	**7,617**	**530**	**0**	**2,265**	**4,823**	**0**	**0**	**0**	**0**	**713**	**4**	**1,034**
[0 - 3M [	Slovakia	75	75	0	0	0	75	0	0	0	0	5	0	
[3M - 1Y [		439	439	4	0	59	375	0	0	0	0	45	0	
[1Y - 2Y [		414	414	1	0	57	356	0	0	0	0	29	0	
[2Y - 3Y [		1,185	1,185	3	0	70	1,112	0	0	0	0	8	0	
[3Y - 5Y [		652	652	4	0	18	631	0	0	0	0	12	0	
[5Y - 10Y [		2,582	2,581	28	0	32	2,521	0	0	0	0	12	0	
[10Y - more		875	873	8	0	4	861	0	0	0	0	66	0	
Total		**6,222**	**6,218**	**48**	**0**	**240**	**5,930**	**0**	**0**	**0**	**0**	**177**	**0**	**265**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		44	44	2	0	32	10	0	0	0	0	0	0	
[1Y - 2Y [		93	93	1	0	88	4	0	0	0	0	0	0	
[2Y - 3Y [		80	80	0	0	0	80	0	0	0	0	0	0	
[3Y - 5Y [		124	124	11	0	0	113	0	0	0	0	0	0	
[5Y - 10Y [		509	509	28	0	33	448	0	0	0	0	0	0	
[10Y - more		51	51	12	0	21	19	0	0	0	0	0	0	
Total		**901**	**900**	**53**	**0**	**174**	**673**	**0**	**0**	**0**	**0**	**0**	**0**	**5**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial 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 [	Spain	2	2	0	0	0	2	0	0	0	0	0	0	
[3M - 1Y [	Spain	69	69	0	0	50	19	0	0	0	0	0	0	
[1Y - 2Y [	Spain	30	30	0	0	0	30	0	0	0	0	0	0	
[2Y - 3Y [	Spain	3	3	0	0	1	2	0	0	0	0	0	0	
[3Y - 5Y [	Spain	6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [	Spain	22	22	0	0	0	22	0	0	0	0	0	0	
[10Y - more	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Spain	**132**	**132**	**0**	**0**	**51**	**80**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [	Sweden													
[1Y - 2Y [	Sweden													
[2Y - 3Y [	Sweden													
[3Y - 5Y [	Sweden													
[5Y - 10Y [	Sweden													
[10Y - more	Sweden													
Total	Sweden													
[0 - 3M [	United Kingdom													
[3M - 1Y [	United Kingdom													
[1Y - 2Y [	United Kingdom													
[2Y - 3Y [	United Kingdom													
[3Y - 5Y [	United Kingdom													
[5Y - 10Y [	United Kingdom													
[10Y - more	United Kingdom													
Total	United Kingdom													
[0 - 3M [	Iceland													
[3M - 1Y [	Iceland													
[1Y - 2Y [	Iceland													
[2Y - 3Y [	Iceland													
[3Y - 5Y [	Iceland													
[5Y - 10Y [	Iceland													
[10Y - more	Iceland													
Total	Iceland													
[0 - 3M [	Liechtenstein													
[3M - 1Y [	Liechtenstein													
[1Y - 2Y [	Liechtenstein													
[2Y - 3Y [	Liechtenstein													
[3Y - 5Y [	Liechtenstein													
[5Y - 10Y [	Liechtenstein													
[10Y - more	Liechtenstein													
Total	Liechtenstein													
[0 - 3M [	Norway													
[3M - 1Y [	Norway													
[1Y - 2Y [	Norway													
[2Y - 3Y [	Norway													
[3Y - 5Y [	Norway													
[5Y - 10Y [	Norway													
[10Y - more	Norway													
Total	Norway													
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Australia	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Canada													
[3M - 1Y [	Canada													
[1Y - 2Y [	Canada													
[2Y - 3Y [	Canada													
[3Y - 5Y [	Canada													
[5Y - 10Y [	Canada													
[10Y - more	Canada													
Total	Canada													
[0 - 3M [	Hong Kong													
[3M - 1Y [	Hong Kong													
[1Y - 2Y [	Hong Kong													
[2Y - 3Y [	Hong Kong													
[3Y - 5Y [	Hong Kong													
[5Y - 10Y [	Hong Kong													
[10Y - more	Hong Kong													
Total	Hong Kong													

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
(mln EUR)		As of 30/06/2023 — Direct exposures — On balance sheet		Non-derivative financial assets by accounting portfolio				Derivatives				Off balance sheet		
[0 - 3M [	Japan													
[3M - 1Y [	Japan													
[1Y - 2Y [	Japan													
[2Y - 3Y [	Japan													
[3Y - 5Y [	Japan													
[5Y - 10Y [	Japan													
[10Y - more	Japan													
Total	Japan													
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	U.S.	64	64	23	0	0	41	0	0	0	0	0	0	
[1Y - 2Y [	U.S.	131	131	45	0	0	85	0	0	0	0	0	0	
[2Y - 3Y [	U.S.	270	270	0	0	219	52	0	0	0	0	0	0	
[3Y - 5Y [	U.S.	179	179	0	0	178	0	0	0	0	0	0	0	
[5Y - 10Y [	U.S.	127	127	0	0	104	23	0	0	0	0	0	0	
[10Y - more	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
Total	U.S.	**771**	**771**	**69**	**0**	**501**	**202**	**0**	**0**	**0**	**0**	**0**	**0**	**49**
[0 - 3M [	China													
[3M - 1Y [	China													
[1Y - 2Y [	China													
[2Y - 3Y [	China													
[3Y - 5Y [	China													
[5Y - 10Y [	China													
[10Y - more	China													
Total	China													
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Switzerland	10	10	0	0	0	10	0	0	0	0	0	0	
[1Y - 2Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Switzerland	52	52	0	0	0	52	0	0	0	0	0	0	
[3Y - 5Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Switzerland	**62**	**62**	**0**	**0**	**0**	**62**	**0**	**0**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Other advanced economies non EEA	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other Central and eastern Europe countries non EEA	129	129	29	0	24	76	0	0	0	0	0	0	
[3M - 1Y [	Other Central and eastern Europe countries non EEA	114	113	60	0	42	11	0	0	0	0	0	0	
[1Y - 2Y [	Other Central and eastern Europe countries non EEA	166	165	21	0	131	13	0	0	0	0	2	0	
[2Y - 3Y [	Other Central and eastern Europe countries non EEA	167	165	4	0	36	125	0	0	0	0	0	0	
[3Y - 5Y [	Other Central and eastern Europe countries non EEA	235	233	10	0	71	152	0	0	0	0	0	0	
[5Y - 10Y [	Other Central and eastern Europe countries non EEA	218	215	7	0	30	178	0	0	0	0	0	0	
[10Y - more	Other Central and eastern Europe countries non EEA	13	13	10	0	0	3	0	0	0	0	0	0	
Total	Other Central and eastern Europe countries non EEA	**1,043**	**1,032**	**140**	**0**	**335**	**558**	**0**	**0**	**0**	**0**	**3**	**0**	**333**
[0 - 3M [	Middle East													
[3M - 1Y [	Middle East													
[1Y - 2Y [	Middle East													
[2Y - 3Y [	Middle East													
[3Y - 5Y [	Middle East													
[5Y - 10Y [	Middle East													
[10Y - more	Middle East													
Total	Middle East													
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [	Latin America and the Caribbean													
[1Y - 2Y [	Latin America and the Caribbean													
[2Y - 3Y [	Latin America and the Caribbean													
[3Y - 5Y [	Latin America and the Caribbean													
[5Y - 10Y [	Latin America and the Caribbean													
[10Y - more	Latin America and the Caribbean													
Total	Latin America and the Caribbean													

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
(mln EUR)		As of 30/06/2023												
		Direct exposures												
		On balance sheet		Non-derivative financial assets by accounting portfolio				Derivatives				Off balance sheet		
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	16	4	
[1Y - 2Y [		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	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		37	32	0	0	0	32	0	0	0	0	0	0	
[10Y - more		31	23	0	0	0	23	0	0	0	0	0	0	
Total		**68**	**55**	**0**	**0**	**0**	**55**	**0**	**0**	**0**	**0**	**16**	**4**	**0**
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	10	0	
[1Y - 2Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[2Y - 3Y [		21	21	0	0	0	21	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	109	0	
[5Y - 10Y [		109	107	0	0	0	107	0	0	0	0	0	0	
[10Y - more		30	28	0	0	0	28	0	0	0	0	0	0	
Total		**195**	**190**	**0**	**0**	**0**	**190**	**0**	**0**	**0**	**0**	**119**	**0**	**73**

Notes and definitions

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

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

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

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

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

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

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 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

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

(mln EUR)	As of 30/09/2022									As of 31/12/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			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[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**38,593**	**2**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**31,866**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**51,498**	**0**	**0**	**0**	**0**	**44**	**0**	**0**	**0**	**51,109**	**0**	**8**	**8**	**8**	**41**	**5**	**5**	**0**
Central banks	14	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0
General governments	40,919	0	0	0	0	22	0	0	0	40,247	0	0	0	0	19	0	0	0
Credit institutions	8,056	0	0	0	0	8	0	0	0	8,220	0	0	0	0	7	0	0	0
Other financial corporations	775	0	0	0	0	3	0	0	0	777	0	2	2	2	2	2	2	0
Non-financial corporations	1,735	0	0	0	0	11	0	0	0	1,849	0	6	6	6	13	3	3	0
Loans and advances(including at amortised cost and fair value)	**229,710**	**825**	**4,052**	**4,051**	**3,838**	**1,803**	**2,098**	**2,024**	**1,371**	**224,776**	**1,062**	**4,226**	**4,225**	**4,028**	**1,852**	**2,144**	**2,077**	**1,461**
Central banks	20,160	0	0	0	0	1	0	0	0	13,516	0	0	0	0	0	0	0	0
General governments	8,905	8	11	11	11	34	1	1	10	9,438	240	10	10	10	34	1	1	10
Credit institutions	6,605	1	0	0	0	7	0	0	0	4,969	1	0	0	0	6	0	0	0
Other financial corporations	5,408	3	93	93	68	25	23	20	33	5,512	3	101	101	101	28	37	37	30
Non-financial corporations	93,650	550	2,153	2,153	2,017	971	1,091	1,045	720	95,261	540	2,344	2,344	2,200	1,013	1,152	1,109	808
of which: small and medium-sized enterprises	42,131	437	1,332	1,332	1,246	584	655	622	492	43,207	472	1,410	1,409	1,322	602	671	643	560
of which: Loans collateralised by commercial immovable property	29,455	64	898	898	832	325	405	384	390	30,130	76	922	922	851	363	396	378	430
Households	94,981	264	1,795	1,794	1,742	765	983	959	609	96,081	279	1,770	1,769	1,717	771	955	930	614
of which: Loans collateralised by residential immovable property	67,225	152	781	781	749	307	252	236	503	68,585	163	779	778	747	293	243	227	511
of which: Credit for consumption	12,836	59	698	698	680	271	538	529	29	13,186	66	728	728	704	324	567	554	33
DEBT INSTRUMENTS other than HFT	**319,801**	**827**	**4,052**	**4,051**	**3,838**	**1,851**	**2,098**	**2,024**	**1,371**	**307,750**	**1,062**	**4,233**	**4,232**	**4,035**	**1,896**	**2,149**	**2,081**	**1,461**
OFF-BALANCE SHEET EXPOSURES	**62,156**		**239**	**239**	**159**	**422**	**116**	**84**	**31**	**63,915**		**275**	**275**	**199**	**397**	**139**	**107**	**27**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(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 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.

(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.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

(mln EUR)	As of 31/03/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**40,114**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**54,060**	**0**	**8**	**8**	**8**	**41**	**6**	**6**	**0**
Central banks	15	0	0	0	0	0	0	0	0
General governments	42,541	0	0	0	0	19	0	0	0
Credit institutions	8,884	0	0	0	0	8	0	0	0
Other financial corporations	757	0	2	2	2	2	2	2	0
Non-financial corporations	1,863	0	6	6	6	12	4	4	0
Loans and advances(including at amortised cost and fair value)	**234,210**	**1,189**	**4,267**	**4,266**	**4,075**	**1,846**	**2,182**	**2,114**	**1,475**
Central banks	21,121	0	0	0	0	1	0	0	0
General governments	8,348	132	47	47	47	24	6	6	33
Credit institutions	6,225	0	0	0	0	9	0	0	0
Other financial corporations	5,504	4	100	100	100	26	36	36	31
Non-financial corporations	96,097	754	2,322	2,322	2,183	1,023	1,157	1,113	791
of which: small and medium-sized enterprises	43,527	578	1,374	1,374	1,293	611	684	656	544
of which: Loans collateralised by commercial immovable property	30,618	103	809	809	745	342	368	351	386
Households	96,915	299	1,799	1,798	1,745	763	983	959	620
of which: Loans collateralised by residential immovable property	69,563	179	788	788	756	289	249	233	522
of which: Credit for consumption	13,422	70	750	750	724	325	585	571	34
DEBT INSTRUMENTS other than HFT	**328,384**	**1,189**	**4,275**	**4,274**	**4,083**	**1,890**	**2,188**	**2,119**	**1,475**
OFF-BALANCE SHEET EXPOSURES	**66,415**		**264**	**264**	**188**	**378**	**124**	**94**	**78**

(mln EUR)	As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**29,380**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**55,662**	**0**	**8**	**8**	**8**	**40**	**6**	**6**	**0**
Central banks	14	0	0	0	0	0	0	0	0
General governments	43,728	0	0	0	0	19	0	0	0
Credit institutions	9,275	0	0	0	0	7	0	0	0
Other financial corporations	806	0	2	2	2	2	2	2	0
Non-financial corporations	1,839	0	6	6	6	12	4	4	0
Loans and advances(including at amortised cost and fair value)	**242,529**	**1,160**	**4,123**	**4,123**	**3,920**	**1,889**	**2,111**	**2,035**	**1,469**
Central banks	26,779	0	0	0	0	1	0	0	0
General governments	7,895	127	49	49	49	23	6	6	33
Credit institutions	6,712	0	0	0	0	14	0	0	0
Other financial corporations	5,605	13	98	98	98	29	35	35	30
Non-financial corporations	97,179	694	2,143	2,143	2,000	1,046	1,081	1,028	764
of which: small and medium-sized enterprises	43,782	612	1,405	1,405	1,322	633	681	654	575
of which: Loans collateralised by commercial immovable property	31,695	75	778	778	713	395	335	321	375
Households	98,359	325	1,832	1,832	1,772	776	990	965	643
of which: Loans collateralised by residential immovable property	70,698	188	805	805	770	296	246	231	542
of which: Credit for consumption	13,891	76	759	759	732	331	592	579	32
DEBT INSTRUMENTS other than HFT	**327,572**	**1,160**	**4,131**	**4,131**	**3,928**	**1,930**	**2,117**	**2,041**	**1,469**
OFF-BALANCE SHEET EXPOSURES	**67,899**		**237**	**237**	**161**	**372**	**120**	**92**	**47**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(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 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.

(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.

2023 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**4,275**	**1,560**	**828**	**709**	**2,385**	**630**	**4,088**	**1,564**	**780**	**675**	**2,290**	**664**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	1	1	1	1	0	54	1	1	1	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	85	59	20	18	35	28	77	59	19	18	30	25
Non-financial corporations	2,394	906	506	431	1,249	345	2,252	916	462	398	1,211	380
of which: small and medium-sized enterprises	1,398	574	288	255	809		1,361	564	268	235	823	
Households	1,789	593	302	260	1,100	256	1,705	589	298	258	1,048	258
DEBT INSTRUMENTS other than HFT	**4,275**	**1,560**	**828**	**709**	**2,385**		**4,088**	**1,564**	**780**	**675**	**2,290**	
Loan commitments given	**151**	**33**	**19**	**14**	**37**	**5**	**128**	**39**	**23**	**20**	**31**	**4**
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.

2023 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	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[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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**3,913**	**1,576**	**803**	**697**	**2,128**	**654**	**3,922**	**1,533**	**780**	**670**	**2,110**	**655**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	1	1	1	1	0	3	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	76	58	18	17	31	26	72	55	16	15	30	25
Non-financial corporations	2,290	922	476	411	1,191	367	2,304	884	458	388	1,171	369
of which: small and medium-sized enterprises	1,396	579	286	252	823		1,387	593	292	258	818	
Households	1,543	595	308	269	906	261	1,543	593	305	267	909	262
DEBT INSTRUMENTS other than HFT	**3,913**	**1,576**	**803**	**697**	**2,128**		**3,922**	**1,533**	**780**	**670**	**2,110**	
Loan commitments given	**121**	**38**	**13**	**10**	**39**	**13**	**167**	**35**	**21**	**14**	**25**	**3**
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.

2023 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Erste Group Bank AG

As of 30/09/2022

(mln EUR)	Gross carrying amount	Gross carrying amount – Of which: non-performi	Of which: non-performi – of which: defaulted	Gross carrying amount – 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[1]
A Agriculture, forestry and fishing	1,726	68	68	1,726	60	0
B Mining and quarrying	457	7	7	457	6	0
C Manufacturing	17,906	640	640	17,906	485	0
D Electricity, gas, steam and air conditioning supply	4,543	31	31	4,543	114	0
E Water supply	643	11	11	643	24	0
F Construction	8,181	245	245	8,168	209	0
G Wholesale and retail trade	11.934	324	324	11.934	338	0
H Transport and storage	4,418	80	80	4,418	101	0
I Accommodation and food service activities	4,390	237	237	4,389	189	0
J Information and communication	2.765	39	39	2.765	36	0
K Financial and insurance activities	398	9	9	398	3	0
L Real estate activities	29.083	297	297	29.052	328	2
M Professional, scientific and technical activities	2,352	46	46	2,352	50	0
N Administrative and support service activities	2,396	79	79	2,396	65	0
O Public administration and defence, compulsory social security	115	0	0	115	8	0
P Education	99	3	3	99	2	0
Q Human health services and social work activities	967	14	14	948	18	0
R Arts, entertainment and recreation	806	7	7	806	15	0
S Other services	469	14	14	469	11	0
Loans and advances	93,650	2,153	2,153	93,586	2,060	2

As of 31/12/2022

(mln EUR)	Gross carrying amount	Gross carrying amount – Of which: non-performi	Of which: non-performi – of which: defaulted	Gross carrying amount – 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[1]
A Agriculture, forestry and fishing	1,835	72	72	1,835	65	0
B Mining and quarrying	425	7	7	425	5	0
C Manufacturing	18,220	736	736	18,220	516	0
D Electricity, gas, steam and air conditioning supply	4,983	29	29	4,983	109	0
E Water supply	670	12	12	670	23	0
F Construction	8,586	258	258	8,573	229	0
G Wholesale and retail trade	12.228	329	329	12.228	321	0
H Transport and storage	4,214	76	76	4,214	96	0
I Accommodation and food service activities	4,534	234	234	4,534	183	0
J Information and communication	2.521	38	38	2.521	38	0
K Financial and insurance activities	470	14	14	470	11	0
L Real estate activities	29.633	330	330	29.611	355	2
M Professional, scientific and technical activities	2,437	51	51	2,437	54	0
N Administrative and support service activities	2,193	87	87	2,193	62	0
O Public administration and defence, compulsory social security	119	0	0	119	11	0
P Education	90	3	3	90	2	0
Q Human health services and social work activities	971	53	53	971	56	0
R Arts, entertainment and recreation	704	6	6	704	16	0
S Other services	427	10	10	427	10	0
Loans and advances	95,261	2,344	2,344	95,226	2,163	2

As of 31/03/2023

(mln EUR)	Gross carrying amount	Gross carrying amount – Of which: non-performi	Of which: non-performi – of which: defaulted	Gross carrying amount – 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[1]
A Agriculture, forestry and fishing	1,841	72	72	1,841	64	0
B Mining and quarrying	439	6	6	439	6	0
C Manufacturing	18,343	730	730	18,343	506	0
D Electricity, gas, steam and air conditioning supply	5,357	27	27	5,357	106	0
E Water supply	692	12	12	692	23	0
F Construction	8,717	242	242	8,705	232	0
G Wholesale and retail trade	12.278	330	330	12.278	339	0
H Transport and storage	4,543	77	77	4,543	100	0
I Accommodation and food service activities	4,480	217	217	4,480	184	0
J Information and communication	2.291	38	38	2.291	32	0
K Financial and insurance activities	292	8	8	292	4	0
L Real estate activities	30.205	356	356	30.183	368	2
M Professional, scientific and technical activities	2,485	45	45	2,485	51	0
N Administrative and support service activities	1,841	91	91	1,841	65	0
O Public administration and defence, compulsory social security	107	0	0	107	11	0
P Education	86	3	3	86	2	0
Q Human health services and social work activities	982	52	52	982	58	0
R Arts, entertainment and recreation	685	6	6	685	16	0
S Other services	433	11	11	433	11	0
Loans and advances	96,097	2,322	2,322	96,062	2,178	2

As of 30/06/2023

(mln EUR)	Gross carrying amount	Gross carrying amount – Of which: non-performi	Of which: non-performi – of which: defaulted	Gross carrying amount – 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[1]
A Agriculture, forestry and fishing	1,876	71	71	1,876	66	0
B Mining and quarrying	457	2	2	457	7	0
C Manufacturing	18,693	565	565	18,693	453	0
D Electricity, gas, steam and air conditioning supply	4,928	29	29	4,928	112	0
E Water supply	724	5	5	724	19	0
F Construction	9,124	239	239	9,112	230	0
G Wholesale and retail trade	12.406	327	327	12.406	343	0
H Transport and storage	4,284	74	74	4,284	91	0
I Accommodation and food service activities	4,514	219	219	4,514	178	0
J Information and communication	2.319	43	43	2.319	36	0
K Financial and insurance activities	422	5	5	422	5	0
L Real estate activities	30.494	361	361	30.481	381	0
M Professional, scientific and technical activities	2,567	45	45	2,567	52	0
N Administrative and support service activities	1,909	86	86	1,909	59	0
O Public administration and defence, compulsory social security	248	0	0	248	11	0
P Education	89	2	2	89	2	0
Q Human health services and social work activities	1,028	51	51	1,028	56	0
R Arts, entertainment and recreation	760	9	9	760	18	0
S Other services	337	8	8	337	7	0
Loans and advances	97,179	2,143	2,143	97,153	2,126	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.