



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Erste Group Bank AG

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	5,950	5,969	6,645	6,961	4,106	5,143	5,893	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1,267	-47	-47	-47	-862	-47	-47	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-257	-1,310	-858	-605	-3,895	-1,758	-1,678	
Profit or (-) loss for the year	2,662	1,483	2,174	2,483	-2,773	200	948	
Coverage ratio: non-performing exposure (%)	53.10%	51.62%	48.48%	46.64%	55.67%	52.89%	51.05%	
Common Equity Tier 1 capital	20,443	20,958	21,909	22,846	15,615	15,496	15,952	
Total Risk exposure amount (all transitional adjustments included)	141,793	141,880	143,798	142,428	144,496	146,904	145,718	
Common Equity Tier 1 ratio, %	14.42%	14.77%	15.24%	16.04%	10.81%	10.55%	10.95%	
Fully loaded Common Equity Tier 1 ratio, %	14.20%	14.55%	15.01%	15.80%	10.65%	10.40%	10.79%	
Tier 1 capital	22,684	23,199	24,151	25,088	17,856	17,737	18,193	
Total leverage ratio exposures	342,292	342,292	342,292	342,292	342,292	342,292	342,292	
Leverage ratio, %	6.63%	6.78%	7.06%	7.33%	5.22%	5.18%	5.32%	
Fully loaded leverage ratio, %	6.63%	6.78%	7.06%	7.33%	5.22%	5.18%	5.32%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.20%	14.55%	15.01%	15.80%	10.65%	10.40%	10.79%	

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Erste Group Bank AG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	2,013	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,970	0	0	0	0	1,370	0	1,285	111	0	0	21	0
	Corporates	0	0	14,234	0	0	0	0	3,217	0	2,096	483	2	8	0	0,00%
	Corporates - Of Which: Specialised Lending	0	0	10,624	0	0	0	0	63,553	0	13,848	24,244	3,983	154	724	963
	Corporates - Of Which: SME	0	0	23,306	0	0	0	0	18,328	0	17,818	7,316	495	54	294	183
	Retail	92,127	1,573	24,495	736	0	0	13,710	0	17,883	5,513	740	45	230	387	52,17%
	Retail - Secured on real estate property	70,045	834	0	0	12,643	221	0	0	62,173	7,728	837	70	207	227	27,88%
	Retail - Secured on real estate property - Of Which: SME	6,286	263	0	0	2,420	61	0	0	5,688	1,020	3,586	140	66	75	21,37%
	Retail - Secured on real estate property - Of Which: non-SME	6,848	571	0	0	10,151	166	0	0	58,993	5,697	572	59	134	170	29,74%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22,082	739	0	0	8,360	163	0	0	17,511	4,347	749	69	258	561	75,16%
	Retail - Other Retail - Of Which: SME	5,461	177	0	0	1,767	53	0	0	4,033	1,288	183	14	58	123	67,38%
	Retail - Other Retail - Of Which: non-SME	16,621	562	0	0	6,593	110	0	0	13,478	3,059	566	55	203	440	77,66%
	Equity	988	0	0	0	2,625	0	0	0	0	506	0	0	0	0	0
	Securitisation	6,118	0	0	0	3,534	0	0	0	6,042	0	0	4	15	4	85,85%
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	99,231	1,576	110,800	2,010	27,102	389	68,130	0	166,461	39,923	3,580	317	1,283	1,785	49,87%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	143	0	0	0	0	346	0	277	19	0	0	0	0
	Institutions	0	0	1,856	0	0	0	0	400	0	1,617	127	0	0	2	0,00%
	Corporates	0	0	35,691	1,070	0	0	0	29,207	0	49,690	18,718	1,081	63	303	460
	Corporates - Of Which: Specialised Lending	0	0	15,423	261	0	0	0	19,151	0	4,325	291	19	131	0	32,40%
	Corporates - Of Which: SME	0	0	16,516	420	0	0	0	8,656	0	12,344	4,180	420	23	130	194
	Retail	47,873	723	0	0	8,248	81	0	8,656	0	40,612	6,890	723	43	160	34,89%
	Retail - Secured on real estate property	37,481	466	0	0	5,433	51	0	0	32,464	5,032	470	26	87	60	12,68%
	Retail - Secured on real estate property - Of Which: SME	6,987	200	0	0	1,205	23	0	0	5,229	1,649	200	8	30	30	15,65%
	Retail - Secured on real estate property - Of Which: non-SME	30,494	266	0	0	3,728	27	0	0	27,235	3,383	269	20	56	29	19,46%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,392	257	0	0	2,815	30	0	0	8,378	1,858	243	17	83	101	34,38%
	Retail - Other Retail - Of Which: SME	3,370	120	0	0	1,073	17	0	0	2,421	871	125	4	28	64	66,39%
	Retail - Other Retail - Of Which: non-SME	7,022	136	0	0	1,742	13	0	0	5,787	987	119	11	55	113	81,62%
	Equity	988	0	0	0	3,236	0	0	0	301	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0
	Other non-credit obligation assets	5,571	0	0	0	2,334	0	0	0	3,526	0	0	0	15	0	0
IRB TOTAL	52,023	723	57,688	1,070	11,208	81	29,953	0	87,664	21,756	1,804	121	526	703	39,94%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	102	0	0	0	0	255	0	102	0	0	0	0	0
	Institutions	0	0	1,620	0	0	0	0	368	0	1,320	252	0	0	0	0,00%
	Corporates	0	0	15,020	336	0	0	0	11,938	0	9,716	3,435	335	23	100	210
	Corporates - Of Which: Specialised Lending	0	0	4,263	51	0	0	0	3,182	0	3,469	792	40	0	40	21
	Corporates - Of Which: SME	0	0	11,338	120	0	0	0	2,256	0	2,051	943	130	6	30	61
	Retail	25,434	347	0	0	5,705	98	0	0	22,024	3,338	348	49	196	225	64,59%
	Retail - Secured on real estate property	18,321	188	0	0	2,699	48	0	0	16,513	1,813	168	18	73	34	34,08%
	Retail - Secured on real estate property - Of Which: SME	885	41	0	0	608	31	0	0	651	289	44	1	37	13	34,95%
	Retail - Secured on real estate property - Of Which: non-SME	17,445	62	0	0	2,092	17	0	0	15,922	1,523	62	13	40	21	33,46%
	Retail - Qualifying Revolving	7,103	242	0	0	3,008	53	0	0	5,501	1,527	243	31	119	189	77,88%
	Retail - Other Retail	1,206	34	0	0	498	27	0	0	1,332	324	30	5	24	21	62,85%
	Retail - Other Retail - Of Which: SME	5,797	209	0	0	3,299	30	0	0	4,169	1,202	209	26	95	166	80,11%
	Retail - Other Retail - Of Which: non-SME	99	0	0	0	340	0	0	0	54	0	0	0	0	0	0
	Equity	1,260	0	0	0	665	0	0	0	1,254	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	26,793	350	16,751	336	6,710	98	12,552	0	34,440	7,030	686	72	301	447	65,18%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SLOVAKIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	70	0	0	0	0	175	0	77	11	0	0	0	0
	Institutions	0	0	459	0	0	0	0	139	0	399	124	0	0	0	0
	Corporates	0	0	5,568	64	0	0	0	4,571	0	3,241	2,594	64	11	104	34
	Corporates - Of Which: Specialised Lending	0	0	1,653	10	0	0	0	1,217	0	928	686	10	7	61	3
	Corporates - Of Which: SME	0	0	3,915	44	0	0	0	3,354	0	2,313	1,908	54	4	43	11
	Retail	12,402	221	0	0	3,648	113	0	0	11,850	586	221	30	43	139	58,65%
	Retail - Secured on real estate property	10,449	142	0	0	2,885	73	0	0	10,111	328	142	20	21	68	48,06%
	Retail - Secured on real estate property - Of Which: SME	521	0	0	0	83	0	0	0	38	22	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,358	139	0	0	2,802	69	0	0	10,042	316	139	19	19	66	47,44%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,953	79	0	0	763	40	0	0	1,689	248	70	10	20	61	77,85%
	Retail - Other Retail - Of Which: SME	276	14	0	0	159	11	0	0	200	68	15	2	4	13	81,81%
	Retail - Other Retail - Of Which: non-SME	1,677	64	0	0	604	29	0	0	1,489	179	54	8	16	47	76,95%
	Equity	62	0	0	0	190	0	0	0	51	0	0	0	0	0	0
	Securitisation	488	0	0	0	149	0	0	0	488	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	12,952	221	6,997	64	3,985	113	4,686	0	16,057	2,894	285	43	147	166	58,12%	

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
ROMANIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	103	0	0	0	0	0	12	0	0	0	0	0	0
	Corporates	0	0	1,184	0	0	0	0	882	0	834	139	0	0	0	75,00%
	Corporates - Of Which: Specialised Lending	0	0	911	0	0	0	0	704	0	621	307	0	0	0	0
	Corporates - Of Which: SME	0	0	44	0	0	0	0	16	0	40	4	0	0	0	75,00%
	Retail	0	0	0	0	0	0	0	0	0	1	0	0	0	0	69,92%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	4	0	0	0	0	0	45,45%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,52%
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	20,00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91,15%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66,67%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91,82%
	Equity	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	12	1	1.287	0	23	0	896	0	851	339	2	3	6	1	80,67%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
CROATIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00%
	Central governments	0	0	359	0	0	0	204	0	285	42	0	0	0	0	0,00%
	Institutions	0	0	132	0	0	0	24	0	38	0	0	0	0	0	0,00%
	Corporates	0	0	3,078	138	0	0	3,483	0	2,680	938	143	0	0	0	61,45%
	Corporates - Of Which: Specialised Lending	0	0	1,323	50	0	0	949	0	1,001	317	30	0	0	0	58,25%
	Corporates - Of Which: SME	0	0	1,281	67	0	0	1,008	0	920	342	71	0	0	0	68,30%
	Retail	2,789	179	0	0	1,299	37	0	2,198	659	139	8	30	48	27	69,25%
	Retail - Secured on real estate property	1,189	44	0	0	463	18	0	1,040	149	41	2	27	27	27	61,54%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,189	44	0	0	463	18	0	1,040	149	41	2	27	27	27	58,88%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,591	93	0	0	827	17	0	1,158	534	92	1	18	62	62	68,43%
	Retail - Other Retail - Of Which: SME	79	0	0	0	47	0	0	62	22	0	1	1	4	4	75,99%
	Retail - Other Retail - Of Which: non-SME	1,512	93	0	0	781	17	0	1,096	512	92	0	17	58	58	67,94%
	Equity	0	0	0	0	170	0	0	0	0	0	0	0	0	0	0
	Securitisation	507	0	0	0	0	0	0	0	507	0	0	0	0	0	90,00%
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	3,226	139	4,146	138	1,992	32	3,372	0	5,754	1,665	291	21	97	190	65,34%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
HUNGARY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	165	0	0	0	80	0	165	0	0	0	0	0	0
	Institutions	0	0	106	0	0	0	85	0	20	0	0	0	0	0	0
	Corporates	0	0	3,909	94	0	0	3,245	0	2,975	875	53	19	39	20	65,99%
	Corporates - Of Which: Specialised Lending	0	0	1,961	15	0	0	1,009	0	1,358	103	13	0	0	0	35,44%
	Corporates - Of Which: SME	0	0	811	26	0	0	671	0	569	237	20	5	13	15	57,17%
	Retail	2,273	103	0	0	1,687	58	0	3,062	766	109	11	22	20	20	63,90%
	Retail - Secured on real estate property	1,409	49	0	0	849	33	0	1,128	125	47	1	6	30	30	63,85%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,409	49	0	0	849	33	0	1,128	125	47	1	6	30	30	63,85%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	864	54	0	0	838	25	0	934	141	52	0	21	40	40	73,23%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100,00%
	Retail - Other Retail - Of Which: non-SME	864	54	0	0	838	25	0	934	141	52	0	21	40	40	73,23%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	229	0	0	0	0	0	0	0	229	0	0	0	0	0	79
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,68%
IRB TOTAL	2,959	104	4,180	54	3,074	57	3,407	0	5,445	1,145	157	33	64	94	60,90%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	95	0	0	0	0	0	92	20	0	0	0	0	0
	Institutions	0	0	2,273	0	0	0	381	0	629	44	0	0	0	0	0
	Corporates	0	0	4,657	94	0	0	3,125	0	3,713	900	94	7	54	57	60,52%
	Corporates - Of Which: Specialised Lending	0	0	87	0	0	0	30	0	211	159	0	0	0	0	21,10%
	Corporates - Of Which: SME	0	0	675	20	0	0	393	0	355	150	0	0	0	0	61,37%
	Retail	887	19	0	0	194	2	0	0	506	182	19	1	5	7	35,73%
	Retail - Secured on real estate property	612	12	0	0	166	0	0	0	408	163	2	1	1	1	15,04%
	Retail - Secured on real estate property - Of Which: SME	131	0	0	0	43	0	0	0	81	47	0	0	0	0	16,00%
	Retail - Secured on real estate property - Of Which: non-SME	481	12	0	0	123	0	0	0	327	115	0	0	0	0	21,12%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	69	0	0	0	25	0	0	0	48	20	0	0	0	0	74,78%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76,96%
	Retail - Other Retail - Of Which: non-SME	69	0	0	0	25	0	0	0	48	20	0	0	0	0	75,53%
	Equity	16	0	0	0	36	0	0	0	0	0	0	0	0	0	0
	Securitisation	13	0	0	0	13	0	0	0	13	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	716	19	6,970	94	241	2	3,511	0	4,863	1,106	111	8	59	64	56,30%	

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	574	0	0	0	468	0	468	88	0	0	0	0	55.56%
	Corporates - Of Which: Specialised Lending	0	0	306	0	0	0	246	0	231	75	0	1	0	0	0
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail	12	0	0	0	0	0	0	0	16	11	0	0	0	0	68.97%
	Retail - Secured on real estate property	12	0	0	0	0	0	0	0	11	11	0	0	0	0	44.44%
	Retail - Secured on real estate property - Of Which: SME	12	0	0	0	0	0	0	0	11	11	0	0	0	0	44.44%
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	5	11	0	0	0	0	80.00%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	5	11	0	0	0	0	80.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	21	0	535	0	25	0	471	0	466	98	0	2	1	0	65.79%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	101	0	0	0	32	0	61	0	0	0	0	0	0
	Institutions	0	0	315	0	0	0	37	0	101	0	0	0	0	0	0
	Corporates	0	0	2,202	81	0	0	1,547	0	1,381	741	81	2	14	30	36.30%
	Corporates - Of Which: Specialised Lending	0	0	1,302	79	0	0	919	0	829	352	79	1	2	26	33.23%
	Corporates - Of Which: SME	0	0	29	1	0	0	27	0	0	28	1	0	1	1	100.00%
	Corporates - Of Which: non-SME	0	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail	0	1	0	0	1	0	0	0	4	2	0	0	0	0	85.54%
	Retail - Secured on real estate property	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	1	0	0	0	0	0	0	2	2	0	0	0	0	85.54%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	0	0	2	2	0	0	0	0	85.54%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	1	2,621	81	1	0	1,616	0	1,547	745	81	3	14	31	36.73%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SLOVENIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	89	0	0	0	23	0	89	1	0	0	0	0	0
	Corporates	0	0	851	0	0	0	263	0	274	106	0	0	2	2	86.61%
	Corporates - Of Which: Specialised Lending	0	0	176	0	0	0	137	0	124	51	0	0	1	0	0
	Corporates - Of Which: SME	0	0	12	0	0	0	6	0	24	3	0	0	0	0	0
	Corporates - Of Which: non-SME	0	0	0	0	0	0	0	0	12	4	0	0	0	0	0
	Retail	16	1	0	0	7	0	0	0	12	4	1	0	0	0	74.60%
	Retail - Secured on real estate property	0	1	0	0	2	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	2	0	0	0	0	1	0	0	0	0	100.00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16	0	0	0	5	0	0	0	7	3	0	0	0	0	88.24%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	16	0	0	0	5	0	0	0	7	3	0	0	0	0	100.00%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	16	1	472	0	7	0	316	0	375	110	4	1	2	1	82.29%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Central governments	1,281	109	10	0	0	0	38.00%	1,283	107	10	0	0	0	39.29%	1,279	105	17	0	0	0	38.66%
Institutions	6,488	5,075	17	34	54	0	30.92%	6,633	918	73	29	46	0	30.14%	6,758	786	17	0	0	0	29.51%
Corporates	65,474	33,394	1,208	127	1,023	1,643	52.46%	66,161	29,669	1,247	143	1,027	1,079	48.92%	66,820	28,060	5,213	148	1,013	2,443	45.79%
Corporates - Of Which: Specialised Lending	17,384	7,158	1,087	61	259	389	35.37%	18,206	7,527	1,594	53	419	553	34.66%	18,772	7,762	2,695	90	392	716	34.18%
Corporates - Of Which: SME	16,674	7,289	1,030	27	278	579	36.09%	16,920	6,898	1,275	37	245	675	32.74%	17,138	6,493	1,503	37	225	763	30.71%
Retail	79,681	13,959	2,259	65	389	1,014	19.41%	79,975	15,418	2,951	141	346	1,215	41.17%	79,207	15,950	3,456	61	309	1,399	39.45%
Retail - Secured on real estate property	61,328	8,115	1,253	39	183	324	25.07%	61,318	7,547	1,670	32	165	461	24.04%	61,684	7,054	1,999	32	149	468	23.41%
Retail - Secured on real estate property - Of Which: SME	5,885	1,059	259	10	61	101	28.37%	5,986	1,073	513	101	56	128	26.70%	5,880	1,077	619	101	169	169	27.46%
Retail - Secured on real estate property - Of Which: non-SME	55,443	6,025	894	24	122	223	24.94%	55,332	5,573	1,156	22	110	264	22.81%	55,801	5,177	1,384	22	98	298	21.60%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	17,925	4,251	1,004	31	206	689	68.66%	17,456	3,871	1,281	10	179	814	63.52%	17,523	3,538	1,547	29	158	831	60.19%
Retail - Other Retail - Of Which: SME	1,939	1,319	255	11	56	158	61.79%	1,968	1,250	328	12	49	191	58.47%	1,973	1,147	393	12	43	222	58.48%
Retail - Other Retail - Of Which: non-SME	15,424	2,932	749	20	149	531	71.80%	15,488	1,623	953	10	132	623	65.24%	15,550	2,391	1,154	18	114	709	61.62%
Equity	506	0	0	0	0	0	46.99%	506	0	0	0	0	0	46.19%	505	1	0	0	0	0	45.93%
Securitisation	6,039	11	0	0	0	0	78.92%	6,035	13	0	0	0	0	72.13%	6,031	14	0	0	0	0	67.85%
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	158,469	44,956	5,539	226	1,480	2,710	48.94%	159,922	42,124	7,248	209	1,510	3,312	45.69%	160,582	39,557	8,825	208	1,373	3,863	43.77%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	277	19	0	0	0	0	30.00%	276	19	0	0	0	0	30.00%	276	19	0	0	0	0	30.00%
Institutions	1,630	111	0	0	0	0	30.82%	1,640	98	0	0	0	0	30.03%	1,649	88	0	0	0	0	29.42%
Corporates	35,362	19,429	1,680	67	509	777	46.77%	35,694	18,244	1,641	61	444	961	43.99%	35,857	17,729	2,023	59	586	1,151	40.73%
Corporates - Of Which: Specialised Lending	7,916	4,150	500	10	125	189	31.80%	8,261	4,291	501	10	101	301	31.40%	8,351	1,273	27	20	286	600	28.34%
Corporates - Of Which: SME	11,149	6,204	599	15	174	282	47.93%	11,351	4,833	749	14	160	332	44.40%	11,512	4,540	881	14	147	377	42.28%
Retail	49,179	11,264	1,449	23	148	333	14.93%	49,212	14,053	1,450	21	137	402	22.58%	49,200	13,760	1,746	23	122	460	28.33%
Retail - Secured on real estate property	32,110	5,089	767	15	79	106	13.75%	32,120	4,830	749	14	72	144	14.13%	32,128	4,602	1,236	14	147	372	14.31%
Retail - Secured on real estate property - Of Which: SME	3,054	1,272	282	3	30	49	17.98%	3,081	1,093	355	4	34	60	18.37%	3,060	1,621	427	4	32	81	19.17%
Retail - Secured on real estate property - Of Which: non-SME	27,055	3,316	485	11	49	56	11.54%	27,039	1,661	394	10	39	79	11.75%	27,060	2,980	813	10	36	96	13.82%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	8,669	1,603	259	23	230	252	64.10%	8,709	4,797	417	4	64	259	68.22%	8,613	1,208	511	4	25	281	58.23%
Retail - Other Retail - Of Which: SME	2,943	909	166	4	30	101	60.86%	2,952	851	204	4	28	117	52.29%	2,958	826	238	4	25	131	54.98%
Retail - Other Retail - Of Which: non-SME	5,726	994	193	4	39	129	67.06%	5,746	936	216	4	36	141	59.97%	5,754	886	277	4	31	150	56.82%
Equity	301	0	0	0	0	0	46.61%	301	0	0	0	0	0	44.93%	301	0	0	0	0	0	45.75%
Securitisation	1,594	0	0	0	0	0	49.73%	1,550	0	0	0	0	0	45.25%	1,520	0	0	0	0	0	42.90%
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	81,251	26,581	2,791	92	657	1,114	39.93%	81,527	25,378	3,708	84	784	1,369	36.92%	81,821	24,215	4,585	82	726	1,612	35.22%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	102	0	0	0	0	0	30.00%	102	0	0	0	0	0	30.00%	102	0	0	0	0	0	30.00%
Institutions	690	89	0	0	0	0	30.96%	692	74	0	0	0	0	31.12%	695	61	0	0	0	0	29.51%
Corporates	8,893	3,984	609	50	193	383	62.90%	9,029	3,654	643	45	175	461	60.17%	9,151	3,174	967	46	159	566	58.26%
Corporates - Of Which: Specialised Lending	2,193	939	176	11	31	49	39.94%	2,195	871	241	10	30	141	38.90%	2,201	819	267	20	27	116	36.71%
Corporates - Of Which: SME	2,024	906	198	14	33	143	71.14%	2,099	928	235	14	29	173	62.98%	2,112	795	309	16	26	200	60.42%
Retail	21,524	3,692	484	14	166	299	61.62%	21,811	3,228	461	13	142	388	58.38%	22,041	2,823	833	13	121	469	56.17%
Retail - Secured on real estate property	16,066	2,204	165	4	71	61	38.32%	16,268	1,963	203	6	61	111	39.72%	16,444	1,749	233	6	64	265	40.88%
Retail - Secured on real estate property - Of Which: SME	607	256	91	5	32	39	43.32%	601	197	126	5	18	57	45.39%	593	175	151	5	15	79	46.30%
Retail - Secured on real estate property - Of Which: non-SME	15,459	1,978	174	1	50	22	31.79%	15,667	1,763	77	1	44	24	39.46%	15,851	1,573	83	1	49	241	29.60%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	5,458	1,488	324	8	95	217	73.15%	5,543	1,269	458	8	89	305	66.65%	5,597	1,078	598	8	67	371	62.39%
Retail - Other Retail - Of Which: SME	1,321	313	54	5	20	32	59.62%	1,344	268	78	5	16	40	57.89%	1,344	244	107	5	11	58	56.90%
Retail - Other Retail - Of Which: non-SME	4,136	1,176	270	3	74	205	75.88%	4,200	1,001	380	3	63	265	66.44%	4,253	832	490	3	56	313	61.52%
Equity	54	0	0	0	0	0	67.94%	54	0	0	0	0	0	67.89%	54	0	0	0	0	0	67.64%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	1,253	5	1	0	0	0	95.60%	1,252	5	1	0	0	0	92.54%	1,252	6	4	0	0	0	89.9%
IRB TOTAL	32,516	8,541	1,099	64	414	685	62.35%	33,071	7,612	1,472	99	363	874	59.35%	33,534	6,815	1,807	66	321	1,040	57.58%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	77	1	0	0	0	0	30.00%	77	1	0	0	0	0	30.00%	77	1	0	0	0	0	30.00%
Institutions	405	47	0	0	0																

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

Baselines Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	12	0	0	0	0	0	30.82%	11	0	0	0	0	0	11	0	0	0	0	0	0	29.37%
Corporates	844	318	11	2	2	1	31.36%	852	303	20	2	1	31.36%	860	295	22	2	2	1	31.36%	
Corporates - Of Which: Specialised Lending	631	288	10	1	6	3	30.08%	639	272	18	1	6	3	29.97%	645	257	23	1	6	3	29.90%
Corporates - Of Which: SME	46	4	0	0	0	0	57.80%	46	4	0	0	0	0	46	4	0	0	0	0	49.87%	
Retail	5	0	0	0	0	0	79.29%	5	0	0	0	0	0	5	0	0	0	0	0	73.97%	
Retail - Secured on real estate property	4	0	0	0	0	0	48.45%	4	0	0	0	0	0	4	0	0	0	0	0	41.97%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	52.78%	0	0	0	0	0	0	0	0	0	0	0	0	53.42%	
Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	36.44%	4	0	0	0	0	0	4	0	0	0	0	0	30.21%	
Retail - Qualifying Revolving	1	0	0	0	0	0	90.18%	1	0	0	0	0	0	1	0	0	0	0	0	86.35%	
Retail - Other Retail	0	0	0	0	0	0	70.96%	0	0	0	0	0	0	0	0	0	0	0	0	63.12%	
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	90.89%	1	0	0	0	0	0	1	0	0	0	0	0	69.46%	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	63.57%	0	0	0	0	0	0	0	0	0	0	0	0	0	62.17%
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	860	319	13	2	7	5	37.18%	869	301	21	2	6	7	34.69%	877	286	29	2	6	10	33.99%

Baselines Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	294	40	0	0	0	0	44.53%	293	43	0	0	0	0	294	42	0	0	0	0	0	43.67%
Institutions	38	0	0	0	0	0	31.63%	37	0	0	0	0	0	37	0	0	0	0	0	0	30.96%
Corporates	2,672	898	0	20	10	10	64.68%	2,671	847	2	2	0	0	2,668	803	3	13	13	53	170	53.36%
Corporates - Of Which: Specialised Lending	999	287	85	2	23	41	47.89%	998	271	102	2	19	46	45.48%	998	259	114	2	18	50	44.24%
Corporates - Of Which: SME	921	332	89	5	24	62	76.05%	917	317	105	6	23	70	72.83%	912	301	120	6	21	61	70.96%
Retail	3,184	667	170	7	22	1	67.64%	3,186	625	113	0	20	29	73.79%	3,194	599	239	7	12	149	67.47%
Retail - Secured on real estate property	1,034	145	54	2	3	32	58.62%	1,033	136	65	2	7	39	54.94%	1,031	127	71	2	6	39	52.36%
Retail - Secured on real estate property - Of Which: SME	36	11	7	0	0	0	77.32%	37	10	9	0	0	0	72.80%	37	9	13	0	0	13	69.73%
Retail - Secured on real estate property - Of Which: non-SME	998	134	47	2	7	26	55.77%	996	126	56	2	6	29	52.11%	994	118	63	2	6	33	49.50%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	3,150	522	115	5	19	83	71.89%	3,150	496	119	0	19	30	69.51%	3,157	472	159	4	13	109	67.88%
Retail - Other Retail - Of Which: SME	62	20	9	1	1	2	77.49%	62	18	11	1	1	1	75.00%	61	15	14	1	1	11	73.77%
Retail - Other Retail - Of Which: non-SME	3,088	502	107	4	18	78	71.44%	3,089	478	108	0	18	29	69.01%	3,096	457	145	3	12	98	67.39%
Equity	36	0	0	0	0	0	64.24%	35	0	0	0	0	0	64.94%	35	0	0	0	0	0	64.44%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	506	0	0	0	0	0	66.94%	506	0	0	0	0	0	506	0	0	0	0	0	0	59.08%
IRB TOTAL	5,721	1,603	385	17	83	252	65.44%	5,724	1,523	464	16	72	289	62.38%	5,723	1,448	539	19	16	72	60.57%

Baselines Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	165	0	0	0	0	0	0	166	0	0	0	0	0	164	0	0	0	0	0	0	0
Institutions	70	1	0	0	0	0	30.82%	70	1	0	0	0	0	70	1	0	0	0	0	0	29.34%
Corporates	2,051	742	111	8	29	53	47.39%	2,043	706	154	2	25	70	45.20%	2,034	659	193	2	23	80	43.01%
Corporates - Of Which: Specialised Lending	1,349	629	37	4	13	35	35.09%	1,343	581	91	5	15	33	33.78%	1,334	572	62	4	12	33	33.15%
Corporates - Of Which: SME	382	210	46	2	8	23	56.94%	390	193	48	2	7	27	55.20%	397	179	56	2	7	37	53.92%
Retail	3,019	172	115	10	10	88	63.92%	3,043	158	128	4	9	88	66.95%	3,047	146	129	6	8	91	66.16%
Retail - Secured on real estate property	1,440	107	53	1	4	33	62.02%	1,446	97	57	1	4	33	61.09%	1,451	89	61	1	3	36	60.28%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	23.84%	0	0	0	0	0	0	0	0	0	0	0	0	24.09%	
Retail - Secured on real estate property - Of Which: non-SME	1,440	107	53	1	4	33	62.02%	1,446	97	57	1	4	33	61.09%	1,451	89	61	1	3	36	60.28%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	898	66	60	2	3	47	72.55%	897	61	71	2	3	51	71.67%	895	57	72	2	4	54	70.79%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	65.44%	1	0	0	0	0	0	62.00%	1	0	0	0	0	0	59.08%
Retail - Other Retail - Of Which: non-SME	898	66	60	2	3	47	72.55%	897	61	71	2	3	51	71.64%	895	57	72	2	4	54	70.80%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45.93%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	272	0	0	0	0	0	76.94%	272	0	0	0	0	0	272	0	0	0	0	0	0	71.94%
IRB TOTAL	5,088	918	331	11	41	134	58.92%	5,094	869	285	11	37	197	55.13%	5,088	827	333	11	33	177	53.23%

Baselines Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	67	0	1	0	0	0	30.00%	62	0	0	0	0	0	62	0	0	0	0	0	0	29.34%
Corporates	3,310	1,022	160	4	63	100	62.44%	3,542	928	201	1	51	114	57.12%	3,579	891	237	1	46	129	54.15%
Corporates - Of Which: Specialised Lending	207	156	17	1	8	19	40.73%	205	145	21	1	6	17	38.93%	205	145	20	1	5	19	38.09%
Corporates - Of Which: SME	510	159	27	1	4	16	39.99%	516	146	33	1	5	17	53.11%	523	135	36	1	5	19	49.91%
Retail	456	376	29	0	4	9	30.86%	506	366	36	0	4	10	28.37%	507	357	43	0	3	12	26.87%
Retail - Secured on real estate property	456	376	29	0	4	9	30.86%	506	366	36	0	4	10	28.37%	507	357	43	0	3	12	26.87%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	82	47	4	0	1	1	18.99%	83	46	4	0	1	2	18.21%	83	43	11	0	1	1	19.72%
Retail																					

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025				31/12/2026									
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	0	30.01%
Institutions	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	0	30.01%
Corporates	446	84	6	0	0	0	32.57%	446	79	29	0	0	0	32.72%	446	79	29	0	0	0	0	34.91%
Corporates - Of Which: Specialised Lending	232	70	4	0	0	0	35.06%	234	62	6	0	0	0	34.97%	235	63	6	0	0	0	0	34.92%
Corporates - Of Which: SME	-1	0	0	0	0	0	24.32%	-1	0	0	0	0	0	24.26%	-1	0	0	0	0	0	0	24.23%
Retail	16	1	1	0	0	0	47.37%	15	1	1	0	0	0	41.80%	15	1	1	0	0	0	0	29.16%
Retail - Secured on real estate property	11	1	0	0	0	0	27.76%	11	0	0	0	0	0	25.19%	11	0	0	0	0	0	0	24.02%
Retail - Secured on real estate property - Of Which: SME	11	1	0	0	0	0	27.76%	11	0	0	0	0	0	25.19%	11	0	0	0	0	0	0	24.02%
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Retail - Other Retail	5	1	1	0	0	0	60.66%	4	0	0	0	0	0	54.26%	4	0	0	0	0	0	0	56.71%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	42.69%	0	0	0	0	0	0	41.77%	0	0	0	0	0	0	0	41.66%
Retail - Other Retail - Of Which: non-SME	5	1	0	0	0	0	60.66%	5	1	1	0	0	0	54.09%	4	0	1	0	0	0	0	58.73%
Equity	4	0	0	0	0	0	45.86%	4	0	0	0	0	0	45.37%	4	0	0	0	0	0	0	45.33%
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
IRB TOTAL	466	84	6	0	0	0	32.68%	466	80	10	0	0	37.62%	467	79	13	0	0	0	0	37.14%	

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025				31/12/2026									
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	0	30.01%
Institutions	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	0	29.95%
Corporates	1,439	670	86	2	14	39	36.22%	1,456	668	109	2	12	39	35.95%	1,535	553	110	2	11	41	41	39.69%
Corporates - Of Which: Specialised Lending	593	320	62	1	6	29	32.08%	592	293	95	1	11	31	32.74%	690	266	100	1	3	31	31	32.53%
Corporates - Of Which: SME	4	26	2	0	2	1	74.57%	3	24	2	0	1	2	64.66%	4	22	0	0	1	0	0	99.72%
Retail	2	2	2	1	0	0	85.28%	4	2	1	0	0	1	84.27%	4	2	1	0	0	1	0	83.34%
Retail - Secured on real estate property	2	2	2	1	0	0	85.28%	4	2	1	0	0	0	84.27%	4	2	1	0	0	0	0	83.34%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	2	2	2	1	0	0	85.28%	4	2	1	0	0	0	84.27%	4	2	1	0	0	0	0	83.34%
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Retail - Other Retail	2	1	1	1	0	0	85.91%	2	1	1	0	0	1	85.47%	2	1	1	0	0	0	0	85.07%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	42.38%	0	0	0	0	0	0	41.37%	0	0	0	0	0	0	0	41.02%
Retail - Other Retail - Of Which: non-SME	2	1	1	1	0	0	86.02%	2	1	1	0	0	1	85.08%	2	1	1	0	0	0	0	85.37%
Equity	0	0	0	0	0	0	45.86%	0	0	0	0	0	0	45.37%	0	0	0	0	0	0	0	45.19%
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	63.57%	0	0	0	0	0	0	62.90%	0	0	0	0	0	0	0	62.17%
IRB TOTAL	1,656	673	99	2	14	36	36.62%	1,655	610	111	2	12	40	36.29%	1,690	556	121	2	11	41	41	35.98%

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025				31/12/2026									
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	0	30.01%
Institutions	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	0	29.26%
Corporates	271	105	6	0	2	0	53.14%	277	83	8	0	2	0	47.11%	263	80	10	0	0	0	0	44.41%
Corporates - Of Which: Specialised Lending	125	47	3	0	1	1	29.28%	127	44	4	0	1	1	29.28%	129	41	1	0	0	0	0	29.29%
Corporates - Of Which: SME	14	3	0	0	0	0	32.05%	14	1	0	0	0	0	31.77%	14	2	0	0	0	0	0	31.69%
Retail	12	4	1	0	0	1	69.92%	12	3	2	0	0	1	66.28%	12	3	0	0	0	0	0	63.44%
Retail - Secured on real estate property	5	1	1	0	0	1	67.60%	5	1	1	0	0	1	65.95%	5	1	1	0	0	0	0	64.57%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	66.39%	0	0	0	0	0	0	62.96%	0	0	0	0	0	0	0	62.43%
Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	0	0	52.83%	5	1	1	0	0	0	41.38%	5	1	1	0	0	0	0	38.15%
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Retail - Other Retail	7	3	0	0	0	0	74.92%	7	2	1	0	0	0	66.88%	7	0	0	0	0	0	0	61.63%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	67.85%	0	0	0	0	0	0	59.21%	0	0	0	0	0	0	0	55.46%
Retail - Other Retail - Of Which: non-SME	7	3	0	0	0	0	75.38%	7	2	1	0	0	0	62.39%	7	2	1	0	0	0	0	62.07%
Equity	0	0	0	0	0	0	45.86%	0	0	0	0	0	0	45.37%	0	0	0	0	0	0	0	45.19%
Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
IRB TOTAL	372	109	8	0	2	4	54.93%	378	101	10	0	2	0	48.76%	363	84	12	0	0	0	0	45.72%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	0	0	0	0	0	0	40.0%	0	0	0	0	0	0	40.0%	0	0	0	0	0	0	40.0%	
Central governments	1,281	110	10	0	0	0	38.0%	1,280	107	10	0	0	0	39.76%	1,278	105	10	0	0	0	39.66%	
Institutions	6,978	4,450	27	77	66	27	34.65%	6,324	1,197	143	60	53	27	31.82%	6,511	994	170	30	43	77	33.02%	
Corporates	59,546	38,623	3,925	325	1,655	2,295	58.53%	58,438	20,549	23,548	6,087	313	1,611	3,354	53.10%	61,399	30,640	8,022	288	1,561	4,264	53.09%
Corporates - Of Which: Specialised Lending	15,477	8,760	1,393	160	493	667	47.92%	14,703	8,531	2,396	148	531	1,151	48.06%	14,178	8,662	3,389	126	569	1,598	47.16%	
Corporates - Of Which: SME	16,129	7,689	1,288	97	420	728	60.63%	15,804	7,272	1,892	77	494	1,055	55.24%	15,649	7,059	2,290	69	400	1,274	53.29%	
Retail	79,806	13,894	1,881	698	1,286	1,286	47.94%	79,721	14,620	4,009	148	733	1,755	48.82%	79,381	13,228	1,272	874	1,204	468	49.32%	
Retail - Secured on real estate property	69,006	9,163	1,362	96	387	499	31.61%	69,832	9,512	2,352	64	390	770	32.19%	67,525	10,001	3,211	98	530	1,023	31.93%	
Retail - Secured on real estate property - Of Which: SME	5,331	1,471	574	27	128	189	28.02%	5,659	1,720	3,009	28	145	248	25.87%	5,420	1,668	1,269	28	225	468	30.52%	
Retail - Secured on real estate property - Of Which: non-SME	54,676	6,692	994	59	247	306	30.88%	64,183	6,792	1,813	42	245	424	29.65%	62,105	7,135	1,945	38	316	558	28.67%	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	16,799	4,641	1,167	83	307	793	67.55%	15,895	5,108	1,613	83	340	1,024	63.60%	15,213	5,389	2,013	71	342	1,234	61.47%	
Retail - Other Retail - Of Which: non-SME	3,780	1,442	293	18	82	184	63.25%	13,807	1,297	409	16	69	244	59.68%	13,811	1,309	494	15	89	287	58.19%	
Retail - Other Retail - Of Which: non-SME	13,018	4,198	872	74	322	602	48.33%	13,088	1,584	1,201	62	372	789	44.93%	14,124	4,171	1,521	95	289	951	49.52%	
Equity	506	0	0	0	0	0	48.98%	506	0	0	0	0	0	48.87%	505	0	0	0	0	0	48.61%	
Securitisation	6,039	11	0	0	0	0	79.07%	6,035	13	0	0	0	0	73.20%	6,031	14	10	0	0	0	69.73%	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	150,276	52,004	6,683	554	2,455	3,589	53.70%	149,304	49,486	10,173	466	2,407	5,181	50.93%	148,462	47,135	13,366	412	2,489	6,570	49.15%	

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	276	19	0	0	0	0	30.00%	276	19	0	0	0	0	30.00%	276	19	0	0	0	0	30.00%
Institutions	1,560	179	3	1	1	1	34.98%	1,562	159	12	11	4	1	35.81%	1,601	128	13	11	1	1	36.00%
Corporates	34,985	24,285	2,187	171	838	1,176	53.70%	32,296	29,281	1,494	130	471	1,274	58.41%	33,811	19,241	4,521	1,113	922	2,152	46.90%
Corporates - Of Which: Specialised Lending	4,441	800	92	20	209	256	46.40%	4,441	800	1,470	68	254	693	48.50%	4,802	1,013	95	95	374	1,312	46.26%
Corporates - Of Which: SME	10,885	6,263	804	54	286	430	53.55%	10,339	5,184	1,730	37	288	690	48.81%	10,317	5,061	1,573	32	297	732	46.50%
Retail	38,811	1,401	1,401	94	493	1,326	44.01%	38,456	2,201	1,461	62	428	3,089	33.67%	38,077	1,617	1,022	53	412	1,043	31.51%
Retail - Secured on real estate property	39,921	6,056	989	58	228	238	24.02%	39,236	6,807	1,622	37	265	1,027	26.99%	38,946	7,622	1,298	31	423	642	27.95%
Retail - Secured on real estate property - Of Which: SME	4,533	2,143	431	20	102	110	26.63%	4,909	2,460	260	14	116	233	30.98%	4,470	2,618	1,021	11	192	331	32.39%
Retail - Secured on real estate property - Of Which: non-SME	29,388	3,913	558	33	139	122	22.00%	29,326	4,340	1,862	23	149	209	21.40%	29,476	4,905	1,277	20	230	310	29.24%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	3,890	7,921	4,022	61	263	1,116	63.04%	3,829	5,737	2,839	20	143	1,611	57.56%	3,694	6,324	3,288	29	193	408	48.15%
Retail - Other Retail - Of Which: SME	2,249	989	181	27	43	113	61.44%	2,252	918	246	51	89	341	52.10%	2,257	864	283	5	95	158	59.06%
Retail - Other Retail - Of Which: non-SME	5,649	1,032	231	39	52	149	62.50%	4,663	1,819	311	24	124	192	52.87%	4,955	2,520	417	17	138	241	56.52%
Equity	301	0	0	0	0	0	46.97%	301	0	0	0	0	0	42.35%	301	0	0	0	0	0	42.12%
Securitisation	13,294	0	0	0	0	0	47.20%	13,205	0	0	0	0	0	47.64%	13,200	0	0	0	0	0	47.45%
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	76,464	30,564	3,595	273	1,174	1,672	46.99%	74,407	30,597	5,610	197	1,307	2,491	44.34%	72,769	30,401	7,462	167	1,544	3,203	42.92%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	102	0	0	0	0	0	30.00%	102	0	0	0	0	0	30.00%	102	0	0	0	0	0	30.00%
Institutions	960	883	4	1	1	1	34.06%	935	798	0	0	0	0	40	921	569	12	0	0	0	35.00%
Corporates	8,345	4,483	658	99	277	403	70.64%	8,495	3,954	1,038	104	617	693	66.47%	8,572	3,521	1,413	94	183	891	63.02%
Corporates - Of Which: Specialised Lending	2,808	1,311	188	39	271	102	54.13%	2,795	1,133	385	48	212	260	53.29%	2,747	969	99	41	45	351	50.60%
Corporates - Of Which: SME	5,538	3,172	470	60	206	301	70.55%	5,700	2,821	653	56	405	433	74.04%	5,825	2,552	384	20	131	272	71.52%
Retail	21,212	3,898	990	43	247	373	63.52%	21,332	1,336	828	44	208	512	61.90%	21,726	2,865	1,060	39	174	643	60.71%
Retail - Secured on real estate property	19,923	2,253	186	11	103	188	48.33%	19,246	1,843	243	8	81	118	48.09%	18,468	1,803	293	8	28	143	48.50%
Retail - Secured on real estate property - Of Which: SME	984	628	1,401	6	31	60	53.90%	971	190	160	7	21	91	56.80%	965	165	196	15	18	111	57.20%
Retail - Secured on real estate property - Of Which: non-SME	15,409	2,025	73	2	70	24	32.46%	15,671	1,751	88	2	61	27	31.60%	15,894	1,517	96	2	52	29	30.37%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	5,219	1,645	406	32	144	285	71.76%	5,294	1,394	584	35	124	395	67.70%	5,320	1,183	768	31	103	502	66.37%
Retail - Other Retail - Of Which: SME	3,290	331	69	6	29	44	64.53%	3,311	270	100	8	23	63	64.13%	3,305	252	137	7	18	82	62.41%
Retail - Other Retail - Of Which: non-SME	1,929	1,314	337	26	117	241	73.24%	1,983	1,123	483	27	101	332	68.64%	2,015	930	626	23	85	420	69.99%
Equity	54	0	0	0	0	0	68.97%	54	0	0	0	0	0	70.34%	54	0	0	0	0	0	70.49%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	1,253	5	5	0	0	0	94.45%	1,252	5	5	0	0	0	91.91%	1,253	6	4	0	0	0	89.79%
IRB TOTAL	31,631	9,268	1,256	143	559	844	67.22%	32,275	8,002	1,878	148	470	1,209	64.35%	32,727	6,940	2,489	134	394	1,541	61.94%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

2023 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

	Adverse Scenario																											
	31/12/2023										31/12/2024									31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure							
(m EUR, %)																												
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Institutions	12	0	0	0	0	0	34.98%	11	0	0	0	0	0	0	38.84%	11	0	0	0	0								
Corporates	802	359	12	3	143	5	43.53%	815	339	29	2	13	11	43.70%	826	301	60	2	13	20								
Corporates - Of Which: Specialised Lending	605	313	11	2	11	3	41.91%	617	287	25	2	10	10	48.54%	626	261	41	2	9	16								
Corporates - Of Which: SME	46	4	1	1	3	0	49.93%	46	4	4	1	2	0	46.24%	46	4	1	1	2	0								
Corporates - Of Which: non-SME	5	3	0	0	0	0	60.13%	5	1	0	0	0	0	75.32%	5	3	1	0	0	0								
Retail	4	0	0	0	0	0	48.45%	4	0	1	0	0	0	44.38%	4	0	1	0	0	0								
Retail - Secured on real estate property	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	0%	4	0	0	0	0	0	0%	4	0	0	0	0	0								
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	36.68%	0	0	0	0	0	0	33.69%	0	0	0	0	0	0								
Retail - Qualifying Revolving	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Other Retail	0	0	0	0	0	0	52.07%	0	0	0	0	0	0	50.70%	0	0	0	0	0	0								
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	70.33%	0	0	0	0	0	0	64.66%	0	0	0	0	0	0								
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	92.85%	0	0	0	0	0	0	91.87%	0	0	0	0	0	0								
Equity	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Securitisation	0	0	0	0	0	0	65.26%	0	0	0	0	0	0	65.06%	0	0	0	0	0	0								
Other non-credit obligation assets	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
IRB TOTAL	819	359	14	3	14	7	46.86%	832	331	29	3	13	13	43.26%	842	302	60	2	12	19								

	Adverse Scenario																											
	31/12/2023										31/12/2024									31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure							
(m EUR, %)																												
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Central governments	284	40	3	0	0	0	44.53%	293	43	0	0	0	0	44.08%	293	43	0	0	0	0								
Institutions	27	10	0	0	0	0	35.30%	27	10	0	0	0	0	35.74%	28	9	0	0	0	0								
Corporates	2,549	989	23	23	62	14	63.87%	2,527	898	349	22	27	22	63.29%	2,520	460	28	28	69	27								
Corporates - Of Which: Specialised Lending	890	392	89	7	40	47	53.08%	882	352	137	9	33	68	49.80%	866	311	193	8	26	91								
Corporates - Of Which: SME	1,029	322	99	12	31	77	81.13%	1,006	299	139	10	29	100	76.20%	895	277	170	9	26	127								
Corporates - Of Which: non-SME	3,156	663	174	11	29	13	61.93%	3,116	619	210	213	13	13	63.03%	3,124	380	290	21	164	154								
Retail	923	138	56	4	34	6	68.05%	1,038	127	78	1	9	8	57.23%	1,033	218	82	1	7	40								
Retail - Secured on real estate property	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Secured on real estate property - Of Which: SME	1,022	126	48	2	7	27	56.98%	1,001	117	59	2	6	32	53.96%	999	109	68	2	6	33								
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0%	0	0	0	0	0	0%	0	0	0	0	0	0	0								
Retail - Qualifying Revolving	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Other Retail	3,147	521	119	7	19	89	72.55%	3,125	499	149	0	10	10	70.28%	3,116	462	169	14	114	69								
Retail - Other Retail - Of Which: SME	57	24	10	2	2	7	77.16%	56	18	16	2	11	12	74.94%	55	15	20	2	11	24								
Retail - Other Retail - Of Which: non-SME	1,099	499	109	5	16	79	72.14%	1,069	471	133	11	10	10	69.71%	1,021	447	149	9	103	62								
Equity	35	0	0	0	0	0	45.87%	35	0	0	0	0	0	45.73%	35	0	0	0	0	0								
Securitisation	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Other non-credit obligation assets	506	0	0	0	0	0	67.56%	506	0	0	0	0	0	62.97%	506	1	1	1	1	0								
IRB TOTAL	5,589	1,703	418	36	120	283	67.68%	5,576	1,567	573	32	105	367	63.99%	5,549	1,452	709	29	92	436								

	Adverse Scenario																											
	31/12/2023										31/12/2024									31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure							
(m EUR, %)																												
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Central governments	165	0	0	0	0	0	30.00%	166	0	0	0	0	0	30.01%	166	0	0	0	0	0								
Institutions	69	2	0	0	0	0	34.98%	69	1	1	0	0	0	34.84%	69	1	1	0	0	0								
Corporates	2,987	620	113	16	49	63	53.08%	2,961	716	205	17	39	106	51.67%	2,953	690	153	39	149	30								
Corporates - Of Which: Specialised Lending	1,522	266	37	5	21	12	65.30%	1,545	79	53	2	23	23	44.11%	1,526	70	72	1	0	31								
Corporates - Of Which: SME	534	255	43	2	29	29	59.21%	541	216	70	7	16	47	56.12%	542	182	90	6	13	149								
Corporates - Of Which: non-SME	1,952	239	179	13	24	14	67.50%	1,920	298	164	9	20	110	66.66%	1,960	181	187	8	12	121								
Retail	1,119	121	61	4	8	37	61.43%	1,124	106	71	1	7	41	66.63%	1,127	93	80	1	6	48								
Retail - Secured on real estate property	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Secured on real estate property - Of Which: SME	1,119	120	61	4	8	37	61.29%	1,121	106	71	1	7	41	66.66%	1,127	93	80	1	6	48								
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0%	0	0	0	0	0	0%	0	0	0	0	0	0	0								
Retail - Qualifying Revolving	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Other Retail	831	119	78	3	16	56	72.22%	834	103	93	1	13	67	71.21%	833	99	107	1	11	76								
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	62.24%	1	0	0	0	0	0	65.21%	1	0	0	0	0	0								
Retail - Other Retail - Of Which: non-SME	832	118	78	3	16	56	72.22%	833	103	93	1	13	67	71.22%	832	99	107	1	11	76								
Equity	0	0	0	0	0	0	47.46%	0	0	0	0	0	0	47.73%	0	0	0	0	0	0								
Securitisation	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Other non-credit obligation assets	273	0	0	0	0	0	78.78%	273	0	0	0	0	0	74.67%	273	0	0	0	0	0								
IRB TOTAL	5,427	1,035	295	24	78	154	60.93%	5,465	931	371	20	62	217	58.34%	5,429	841	480	23	51	274								

	Adverse Scenario																											
	31/12/2023										31/12/2024									31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure							
(m EUR, %)																												
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Central governments	0	22	0	0	0	0	30.00%	1	22	0	0	0	0	30.00%	1	21	0	0	0	0								
Institutions	600	32	1	1	0	0	34.98%	598	32	1	0	0	0	34.96%	597	32	1	0	0	0								
Corporates	3,775	1,749	185	27	115	118	63.72%	3,864	1,564	279	27	92	160	57.44%	3,938	1,425	344	7	80	188								
Corporates - Of Which: Specialised Lending	422	244	30	3	27	18	66.08%	461	263	44	3	25	11	65.30%	461	261	61	7	21	62								
Corporates - Of Which: SME	484	244	30	3	27	18	66.08%	488	244	40	3	25	11	65.30%	488	244	40	7	21	62								
Corporates - Of Which: non-SME	496	181	32	1	6	10	31.64%	496	187	44	1	5	11	29.80%	498	157	53	1	5	15								
Retail	450	158	62	4	5	20	30.26%	461	147	33	0	0	0	31.07%	462	136	61	0	0	0								
Retail - Secured on real estate property	0	0	0	0	0	0	0%	0	0	0	0	0	0	0%	0	0	0	0	0	0								
Retail - Secured on real estate property - Of Which: SME	79	50	9	1	2	21.67%	79	46	12	0	1	1	1	21.57%	80	44	14	1	1	0								
Retail - Secured on real estate property - Of Which: non-SME	371	108																										

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Erste Group Bank AG

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(in EUR, %)																					
Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Central governments	0	0	0	0	0	0	30.00%	0	0	0	0	0		0	0	0	0	0	0		
Institutions	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Corporates - Of Which: Specialised Lending	316	203	6	4	4	4	46.44%	324	187	14	14	14	44.49%	349	168	24	18	18	18	43.76%	
Corporates - Of Which: SME	130	172	4	1	2	2	43.99%	139	158	10	1	4	4	43.52%	146	143	18	1	5	7	46.86%
Retail	-1	0	0	0	0	0	31.05%	-1	0	0	0	0		-1	0	0	0	0	0		
Retail - Secured on real estate property	15	1	1	0	0	0	48.53%	15	1	1	1	0		15	1	1	1	1	1	44.15%	
Retail - Secured on real estate property - Of Which: SME	11	1	0	0	0	0	29.78%	11	0	1	0	0		11	0	1	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	11	1	1	0	0	0	29.78%	11	0	1	0	0		11	0	1	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Retail - Other Retail	4	1	0	0	0	0	62.99%	4	1	0	0	0		4	1	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	43.97%	0	0	0	0	0		0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	61.62%	4	1	0	0	0		4	1	0	0	0	0		
Equity	4	0	0	0	0	0	47.90%	4	0	0	0	0		4	0	0	0	0	0		
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
IRB TOTAL	345	203	9	4	10	9	45.77%	354	187	16	5	9	44.46%	361	169	26	1	8	11	42.76%	

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(in EUR, %)																					
Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Central governments	0	0	0	0	0	0	30.00%	0	0	0	0	0		0	0	0	0	0	0		
Institutions	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Corporates - Of Which: Specialised Lending	1,358	718	131	4	47	60	46.10%	1,401	597	209	6	62	109	52.24%	1,426	470	311	5	61	172	50.17%
Corporates - Of Which: SME	592	346	88	2	13	33	35.13%	598	305	121	2	12	34	33.57%	603	270	192	2	11	34	33.69%
Retail	2	25	2	0	2	1	69.86%	4	23	1	0	2	2	60.33%	5	28	4	0	1	7	55.52%
Retail - Secured on real estate property	4	2	1	0	0	0	87.26%	4	2	1	0	1	1	85.94%	4	2	1	0	1	1	80.84%
Retail - Secured on real estate property - Of Which: SME	2	1	0	0	0	0	73.09%	2	1	0	0	0	0	73.79%	2	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	23.09%	2	1	0	0	0	0	23.79%	2	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Retail - Other Retail	2	2	2	1	0	0	88.02%	2	2	1	0	1	1	87.40%	2	2	1	0	0	1	86.92%
Retail - Other Retail - Of Which: SME	1	2	1	0	0	0	44.37%	1	2	0	0	0	0	44.76%	1	2	0	0	0	0	44.20%
Retail - Other Retail - Of Which: non-SME	1	2	1	0	0	0	88.18%	1	2	1	0	0	0	87.73%	1	2	1	0	0	1	87.36%
Equity	0	0	0	0	0	0	47.40%	0	0	0	0	0	0	47.77%	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
IRB TOTAL	1,523	721	133	4	47	61	46.31%	1,565	600	211	6	62	111	52.37%	1,580	473	314	6	61	173	55.13%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(in EUR, %)																					
Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Central governments	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Institutions	58	31	1	0	1	2	34.98%	60	28	2	0	0		68	28	2	0	0	0		
Corporates	262	114	6	1	3	4	92.99%	265	101	12	1	2	2	95.53%	274	85	18	1	3	8	45.10%
Corporates - Of Which: Specialised Lending	116	57	3	1	3	1	42.07%	118	50	2	1	2	2	40.35%	119	44	11	1	2	0	37.91%
Corporates - Of Which: SME	13	3	0	0	0	0	36.06%	14	3	0	0	0	0	39.79%	14	3	0	0	0	0	39.04%
Retail	12	4	2	0	0	1	64.38%	12	3	2	0	0	1	58.25%	12	3	0	0	0	0	54.06%
Retail - Secured on real estate property	5	1	1	0	0	1	65.74%	5	1	1	0	1	1	62.41%	5	1	1	0	0	1	59.56%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	69.00%	0	0	0	0	0	0	69.00%	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	0	0	37.87%	5	1	0	0	0	0	32.45%	5	1	0	0	0	0	29.26%
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Retail - Other Retail	7	3	1	0	0	0	62.21%	7	2	1	0	0	0	53.22%	7	0	0	0	0	0	46.48%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	64.26%	0	0	0	0	0	0	58.02%	0	0	0	0	0	0	54.84%
Retail - Other Retail - Of Which: non-SME	7	3	1	0	0	0	62.11%	7	2	1	0	0	0	52.99%	7	0	0	0	0	0	49.19%
Equity	0	0	0	0	0	0	47.40%	0	0	0	0	0	0	47.77%	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		
IRB TOTAL	332	149	9	1	6	8	58.22%	344	128	15	1	8	8	49.94%	354	112	23	1	4	10	45.05%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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(mB EUR, %)		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Central banks	24,198	0	384	0	14,174	20	0	2	0	0	0.00%	
Central governments	48,836	0	693	0	26,174	460	0	2	0	0	0.00%	
Regional governments or local authorities	4,655	0	435	0	6,481	578	0	0	0	0	100.00%	
Public sector entities	1,480	0	213	0	1,288	89	0	0	0	0	20.35%	
Multilateral Development Banks	296	0	0	0	296	113	0	0	0	0	3.00%	
International Organisations	536	0	0	0	496	0	0	0	0	0	0.00%	
Institutions	791	0	289	0	578	0	0	0	0	0	100.00%	
Corporate	14,124	52	16,164	66	7,642	2,486	180	24	208	147	72.66%	
of which: SME	1,624	28	2,284	37	2,024	988	124	21	161	101	61.00%	
Retail	6,288	68	4,381	88	5,488	1,294	988	71	238	287	88.13%	
of which: SME	4,014	23	3,258	35	3,158	95	94	23	88	93	54.52%	
Secured by mortgages on immovable property	4,014	23	3,258	35	3,158	95	94	23	88	93	54.52%	
of which: SME	489	10	183	19	294	179	179	18	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	43	27	0	0	0	0	100.00%	
Covered bonds	7	0	1	0	5	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	130	0	94	0	0	0	0	0	0	0	0.00%	
Billets	436	0	301	0	15	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	1,411	0	1,411	0	0	0	0	0	0	0	75.48%	
Standardised Total	114,289	178	20,743	202	67,788	7,663	695	157	474	436	72.20%	

(mB EUR, %)		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Central banks	4,168	0	80	0	1,881	0	0	0	0	0	0.00%	
Central governments	6,112	0	40	0	4,722	777	0	0	0	0	0.00%	
Regional governments or local authorities	4,532	0	12	0	4,420	471	0	0	1	0	0.00%	
Public sector entities	718	0	162	0	894	69	0	0	1	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
Institutions	201	0	28	0	183	0	0	0	0	0	0.00%	
Corporate	1,209	0	1,072	2	763	236	11	2	3	5	42.50%	
of which: SME	215	0	174	0	183	93	10	1	3	5	45.13%	
Retail	671	0	434	0	456	49	15	1	1	2	44.00%	
of which: SME	399	0	228	0	379	61	6	2	0	0	38.41%	
Secured by mortgages on immovable property	191	0	88	3	183	15	3	0	0	0	0.00%	
of which: SME	90	0	43	2	88	0	0	0	0	0	0.00%	
Items associated with particularly high risk	2	0	0	0	0	0	0	0	0	0	0.00%	
Covered bonds	2	0	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	108	0	81	0	0	0	0	0	0	0	0.00%	
Billets	34	0	38	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	1,377	0	1,296	0	45	0	0	0	0	0	0.00%	
Standardised Total	21,427	15	3,277	16	17,881	1,627	29	4	12	12	39.86%	

(mB EUR, %)		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Central banks	11,999	0	5	0	213	0	0	0	0	0	0.00%	
Central governments	18,678	0	14	0	15,639	250	0	1	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%	
Public sector entities	12	0	2	0	12	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
Institutions	61	0	60	0	0	0	0	0	0	0	0.00%	
Corporate	4,055	11	1,765	15	1,179	297	15	0	0	0	43.57%	
of which: SME	546	0	437	0	486	106	0	0	0	0	46.62%	
Retail	533	0	331	0	484	70	3	1	1	1	68.27%	
of which: SME	481	0	277	0	418	72	0	1	2	14	67.98%	
Secured by mortgages on immovable property	15	0	4	0	5	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0	0	0.00%	
Billets	86	0	126	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	92	0	92	0	9	0	0	0	0	0	0.00%	
Standardised Total	30,015	10	2,042	24	16,960	622	41	13	12	23	68.42%	

(mB EUR, %)		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Central banks	180	0	0	0	179	0	0	0	0	0	0.00%	
Central governments	16,873	0	0	0	6,289	0	0	0	0	0	0.00%	
Regional governments or local authorities	354	0	71	0	412	0	0	1	0	0	0.00%	
Public sector entities	12	0	0	0	13	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%	
Corporate	322	0	284	1	207	12	2	2	1	2	99.20%	
of which: SME	115	0	123	1	209	12	2	2	1	2	99.80%	
Retail	485	0	228	0	486	1	0	1	0	0	67.80%	
of which: SME	481	0	225	0	481	1	0	0	0	0	76.47%	
Secured by mortgages on immovable property	9	0	0	0	0	0	0	0	0	0	0.00%	
of which: SME	9	0	0	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%	
Billets	9	0	20	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	49	0	47	0	0	0	0	0	0	0	0.00%	
Standardised Total	2,428	0	721	1	6,921	16	2	4	1	2	59.61%	

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		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(inb EUR, %)												
ROMANIA	Central banks	2,089	0	0	0	2,089	0	0	0	0	0	0.00%
	Central governments	2,495	0	102	0	5,183	473	0	0	0	0	0.00%
	Regional governments or local authorities	1,108	0	243	0	1,108	70	0	0	1	0	100.00%
	Public sector entities	41	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	27	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	4,024	0	3,224	27	11,154	1,095	0	0	0	0	82.14%
	of which: SME	3,118	0	1,226	13	1,041	323	0	0	0	0	87.50%
	Retail	2,196	20	1,298	31	2,290	224	200	10	208	105	89.25%
	of which: SME	196	0	190	0	290	99	10	0	0	0	69.68%
	Secured by mortgages on immovable property	2,820	26	992	26	2,241	514	22	0	0	0	0.00%
	of which: SME	16	0	0	0	12	0	0	0	0	0	0.00%
	Items associated with particularly high risk	14	0	17	0	18	10	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	16	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	1,231	0	271	0	1,232	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	21,116	70	7,228	89	16,834	2,865	315	73	316	243	77.20%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(inb EUR, %)												
CROATIA	Central banks	1,187	0	0	0	1,187	28	0	0	0	0	0.00%
	Central governments	3,035	0	30	0	2,289	190	0	1	0	0	0.00%
	Regional governments or local authorities	191	0	0	0	179	29	0	0	0	0	0.00%
	Public sector entities	10	0	0	0	13	1	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	25	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	429	14	411	5	220	189	9	1	28	6	62.16%
	of which: SME	236	0	183	0	149	93	0	0	0	0	88.75%
	Retail	305	0	226	0	424	19	17	0	0	11	64.51%
	of which: SME	113	0	45	4	69	34	5	1	1	2	36.50%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	4	0	7	0	0	0	0	0	0	0	0.00%
	Equity	35	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	7,336	14	831	13	6,497	479	27	11	29	17	63.16%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(inb EUR, %)												
HUNGARY	Central banks	1,533	0	0	0	1,498	0	0	0	0	0	0.00%
	Central governments	1,224	0	1	0	6,504	163	0	1	0	0	0.00%
	Regional governments or local authorities	4	0	1	0	9	0	0	0	0	0	0.00%
	Public sector entities	6	0	0	0	7	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	21	0	11	0	66	0	0	0	0	0	0.00%
	Corporates	304	0	181	0	49	90	1	1	4	2	87.68%
	of which: SME	102	0	66	0	81	23	0	0	1	2	87.68%
	Retail	221	0	45	2	64	23	5	1	4	20.80%	
	of which: SME	68	0	22	1	51	23	0	0	3	71.53%	
	Secured by mortgages on immovable property	26	0	10	0	24	2	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	3	0	14	0	0	0	0	0	0	0	0.00%
	Securitisation	29	0	28	0	11	0	2	0	0	2	51.41%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	7,728	2	348	3	6,183	291	10	3	0	8	76.21%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(inb EUR, %)												
GERMANY	Central banks	1,064	0	0	0	1,064	0	0	0	0	0	0.00%
	Central governments	47	0	0	0	148	7	0	0	0	0	0.00%
	Regional governments or local authorities	306	0	0	0	282	10	0	0	0	0	0.00%
	Public sector entities	660	0	0	0	228	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	127	0	25	0	111	0	0	0	0	0	0.00%
	Corporates	361	0	352	0	232	149	0	0	0	0	0.00%
	of which: SME	13	0	25	0	20	8	0	0	0	0	0.00%
	Retail	12	0	7	0	19	3	0	0	0	0	76.20%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	1	0	1	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	2,027	0	361	0	1,976	159	0	0	0	0	69.70%	

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		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	Central banks	463	0	123	0	123	0	0	0	0	0	0	0	0.00%
	Central governments	501	0	0	0	451	2	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	5	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	4	0	4	0	4	0	0	0	0	0	0	0	0.00%
	Corporates	1,075	0	964	0	798	102	0	0	0	0	0	0	0.00%
	of which: SME	47	0	37	0	3	102	0	0	0	0	0	0	0.00%
	Resid	617	0	437	0	515	71	22	7	13	15	15	15	81.53%
	of which: SME	124	0	74	0	64	19	2	1	1	1	1	1	76.53%
	Secured by mortgages on immovable property	594	0	188	0	461	46	2	0	0	0	0	0	0.00%
	of which: SME	7	0	2	0	4	2	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	90	0	34	0	86	0	1	0	0	0	0	0	33.33%
Standardised Total	3,261	17	3,868	19	2,657	316	46	14	14	18	31	31	66.19%	

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	670	0	1	0	486	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	22	0	21	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	27	0	27	0	25	2	0	0	0	0	0	0	0.00%
	of which: SME	3	0	3	0	3	0	0	0	0	0	0	0	0.00%
	Resid	4	0	2	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	4	0	4	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	727	0	35	0	514	2	0	0	0	0	0	0	0.00%	

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVENIA	Central banks	233	0	0	0	233	0	0	0	0	0	0	0	0.00%
	Central governments	816	0	2	0	634	8	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	13	0	1	0	13	0	0	0	0	0	0	0	0.00%
	Public sector entities	3	0	1	0	3	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	12	0	4	0	12	0	0	0	0	0	0	0	0.00%
	Corporates	244	0	216	0	129	77	15	0	0	0	0	0	0.00%
	of which: SME	132	0	106	0	88	43	12	1	0	0	0	0	0.00%
	Resid	409	0	296	0	229	69	7	3	2	4	4	4	87.71%
	of which: SME	48	0	31	0	49	23	4	0	1	3	3	3	79.67%
	Secured by mortgages on immovable property	171	0	245	0	177	118	6	0	0	0	0	0	0.00%
	of which: SME	56	0	84	0	44	45	4	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	30	0	28	0	28	0	0	0	0	0	0	0	0.00%
Standardised Total	2,496	11	896	12	1,888	249	27	5	13	13	13	13	21.58%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

(mB EUR, %)	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure			
Central banks	15,126	37	64	11	0	18	45,00%	15,084	37	81	14	0	37	40,00%	15,044	41	112	11	0	47	40,00%
Central governments	46,172	1,273	39	0	0	0	30,00%	46,134	1,306	0	0	0	18	30,00%	46,096	1,273	0	0	0	0	30,00%
Regional governments or local authorities	6,524	0	0	0	0	0	33,40%	6,524	1,014	0	0	0	0	33,40%	6,524	1,014	0	0	0	0	33,40%
Public sector entities	1,270	98	6	1	0	2	31,70%	1,270	98	0	0	0	3	31,70%	1,270	98	0	0	0	0	31,70%
Multilateral Development Banks	399	172	0	0	0	0	30,00%	399	168	0	0	0	0	30,00%	391	164	0	0	0	0	30,00%
International Organisations	406	1	0	0	0	0	30,00%	400	1	0	0	0	0	30,00%	401	1	0	0	0	0	30,00%
Institutions	572	4	0	0	0	0	32,50%	572	1	0	0	0	0	30,00%	570	4	0	0	0	0	30,00%
Corporates	7,988	2,589	394	26	184	266	67,24%	7,988	2,412	2,412	382	148	149	60,7%	7,799	2,297	844	74	158	148	63,66%
of which: SME	7,988	2,589	394	26	184	266	67,24%	7,988	2,412	2,412	382	148	149	60,7%	7,799	2,297	844	74	158	148	63,66%
Retail	5,493	1,111	517	42	42	385	74,53%	5,411	1,041	663	35	151	88	68,2%	5,337	999	999	785	138	52	67,11%
of which: SME	2,119	450	159	14	14	97	49,25%	2,088	488	159	11	65	113	46,3%	2,058	459	459	359	113	41	50,4%
Secured by mortgages on immovable security	5,514	999	111	11	11	38	46,20%	5,258	981	111	0	0	0	46,20%	5,093	958	958	758	141	29	57,9%
of which: SME	288	174	28	0	0	0	30,00%	288	167	38	0	0	0	30,00%	288	161	43	0	0	0	30,00%
Items associated with particularly high risk	44	21	5	0	0	0	21,83%	44	17	0	0	0	22	21,83%	44	18	0	0	0	0	21,83%
Covered bonds	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Equity	13	0	0	0	0	0	69,25%	13	0	0	0	0	0	69,25%	13	0	0	0	0	0	69,25%
Securitisation	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Other exposures	1,668	0	0	0	0	0	24,30%	1,668	0	0	0	0	0	24,30%	1,668	0	0	0	0	0	24,30%
Standardised Total	83,664	2,237	1,122	150	462	728	44,87%	83,253	6,164	3,646	144	444	1,000	60,70%	82,722	7,132	2,122	143	395	1,243	58,56%

(mB EUR, %)	Baseline Scenario																					
	31/12/2023						31/12/2024						31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure				
Central banks	5,399	0	0	0	0	0	40,00%	5,399	0	0	0	0	40,00%	5,399	0	0	0	0	0	40,00%		
Central governments	4,003	784	2	0	0	39	30,00%	4,003	785	1	0	0	30	30,00%	4,003	786	0	0	0	30	30,00%	
Regional governments or local authorities	4,013	712	1	0	0	1	40,00%	4,003	901	2	0	0	1	40,00%	4,003	1,049	0	0	1	1	40,00%	
Public sector entities	399	261	1	0	0	0	30,00%	392	261	0	0	0	1	30,00%	392	261	0	0	0	0	30,00%	
Multilateral Development Banks	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
International Organisations	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Institutions	103	4	0	0	0	0	30,81%	102	4	0	0	0	0	30,00%	102	5	0	0	0	0	29,73%	
Corporates	669	197	24	4	4	10	43,24%	662	196	16	4	3	15	43,11%	660	197	47	42	24	24	43,11%	
of which: SME	615	158	24	3	3	0	44,54%	614	158	3	3	0	7	43,97%	614	158	39	19	0	0	43,54%	
Retail	615	105	48	0	0	0	37,70%	594	112	47	0	0	24	38,76%	594	118	31	5	0	0	32	35,10%
of which: SME	362	64	12	0	0	0	40,15%	362	101	10	0	0	10	40,30%	362	107	13	0	0	0	34,7%	
Secured by mortgages on immovable security	187	30	4	0	0	1	24,64%	176	26	5	0	0	1	23,64%	171	21	7	0	0	0	23,16%	
of which: SME	14	0	0	0	0	0	30,75%	14	0	0	0	0	0	30,75%	14	0	0	0	0	0	30,75%	
Items associated with particularly high risk	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Covered bonds	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Equity	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Securitisation	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	
Other exposures	25	0	0	0	0	0	45,00%	25	0	0	0	0	0	45,00%	25	0	0	0	0	0	45,00%	
Standardised Total	17,497	1,884	77	11	53	30	38,43%	17,312	2,028	118	11	51	44	37,66%	17,141	2,159	158	10	90	99	37,27%	

(mB EUR, %)	Baseline Scenario																				
	31/12/2023						31/12/2024						31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio-Stage 3 exposure			
Central banks	233	0	0	0	0	0	40,00%	233	0	0	0	0	40,00%	232	0	0	0	0	0	40,00%	
Central governments	15,005	277	3	1	14	1	30,00%	14,997	281	4	14	2	30,00%	14,990	285	0	1	14	3	3	30,00%
Regional governments or local authorities	9	0	0	0	0	0	30,00%	9	0	0	0	0	30,00%	9	0	0	0	0	0	30,00%	
Public sector entities	10	1	1	0	0	0	30,81%	10	1	1	0	0	0	30,00%	10	1	2	0	0	0	29,57%
Multilateral Development Banks	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
International Organisations	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Institutions	2	0	0	0	0	0	30,75%	2	0	0	0	0	0	30,00%	2	0	0	0	0	0	29,48%
Corporates	1,210	274	39	0	0	23	57,42%	1,206	276	15	0	3	36	59,96%	1,194	295	81	6	0	0	61,75%
of which: SME	492	74	19	3	4	12	62,17%	491	69	29	3	13	18	61,73%	494	67	38	3	3	23	61,39%
Retail	488	70	22	0	0	0	48,05%	492	66	22	0	0	15	48,78%	495	62	22	0	0	0	49,7%
of which: SME	420	67	21	0	0	0	44	68,44%	421	63	21	0	4	68,44%	427	61	21	0	0	0	68,37%
Secured by mortgages on immovable security	4	1	1	0	0	0	24,50%	4	1	1	0	0	0	23,50%	4	1	0	0	0	0	23,32%
of which: SME	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Items associated with particularly high risk	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Covered bonds	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%	0	0	0	0	0	0	0,00%
Equity	5	0	0	0	0	0	67,84%	5	0	0	0	0	0	67,84%	5	0	0	0	0		

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	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																					
Central banks	2,023	0	0	0	0	0	40.00%	2,023	0	0	0	0	40.00%	2,023	0	0	0	0	0	40.00%	
Central governments	5,263	363	7	18	3	18	30.00%	5,259	366	15	18	18	30.00%	5,258	367	22	18	18	18	30.00%	
Regional governments or local authorities	1,112	60	4	1	1	1	31.00%	1,118	53	0	1	1	30.00%	1,120	47	1	1	1	1	29.70%	
Public sector entities	53	1	0	0	0	0	30.00%	53	1	0	0	0	30.00%	53	1	0	0	0	0	29.70%	
Multilateral Development Banks	0	0	0	0	0	0	6.00%	0	0	0	0	0	6.00%	0	0	0	0	0	0	6.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	35	0	0	0	0	0	30.00%	35	0	0	0	0	30.00%	35	0	0	0	0	0	29.30%	
Corporates	3,089	96	49	0	0	0	22.00%	3,072	491	289	0	0	26.00%	3,068	811	413	0	0	0	25.10%	
of which: SME	1,026	303	159	10	0	0	22.00%	1,029	271	151	0	0	22.00%	1,031	389	199	0	0	0	21.60%	
Retail	1,461	564	281	31	148	231	18.00%	1,266	504	360	14	100	381	28.00%	1,248	474	410	14	97	101	25.30%
of which: SME	981	351	151	7	81	135	18.00%	894	394	284	4	84	324	28.00%	891	359	301	14	89	91	25.70%
Secured by mortgages on immovable security	2,828	243	60	1	24	50.41%	2,542	234	88	4	4	31	39.61%	2,548	222	130	4	4	51	39.20%	
of which: SME	12	0	0	0	0	0	50.00%	12	0	0	0	0	50.00%	12	0	0	0	0	0	50.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	1,222	0	0	0	0	0	75.00%	1,221	1	1	1	1	75.00%	1,220	1	1	1	1	1	74.30%	
Standardised Total	17,234	2,487	533	86	244	395	74.62%	17,098	2,055	801	79	241	566	69.43%	16,962	1,951	1,041	77	205	696	68.91%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																					
Central banks	3,104	20	10	7	0	7	40.00%	3,124	30	35	7	0	44	40.00%	3,108	30	12	7	0	21	40.00%
Central governments	2,386	120	2	0	0	0	30.00%	2,384	120	0	0	0	1	30.00%	2,380	121	0	0	0	1	30.00%
Regional governments or local authorities	177	21	1	0	0	0	30.00%	176	21	0	0	0	1	30.00%	175	21	0	0	0	1	29.70%
Public sector entities	13	1	0	0	0	0	30.00%	17	1	0	0	0	0	30.00%	17	1	0	0	0	1	29.40%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	31	0	0	0	0	0	45.00%	31	0	0	0	0	0	45.00%	31	0	0	0	0	18.00%	
Corporates	222	168	21	7	17	14	65.21%	231	151	33	13	21	62.37%	229	143	43	13	13	29	61.06%	
of which: SME	153	70	12	2	11	8	67.00%	153	71	21	3	11	66.20%	151	68	26	3	11	13	65.06%	
Retail	98	30	12	1	6	6	81.20%	93	26	15	2	1	83.80%	91	25	2	2	1	13	82.70%	
of which: SME	60	10	2	1	4	4	81.20%	58	10	11	2	1	82.00%	56	9	2	2	1	11	82.70%	
Secured by mortgages on immovable security	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	35	0	0	0	0	0	49.20%	35	0	0	0	0	50.70%	35	0	0	0	0	0	1.68%	
Standardised Total	6,454	466	76	14	28	43	57.30%	6,413	427	123	17	28	67	54.30%	6,381	412	120	14	24	91	59.20%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																					
Central banks	1,412	0	0	0	0	0	40.00%	1,486	0	0	0	0	40.00%	1,451	0	0	0	0	0	40.00%	
Central governments	4,261	151	5	0	0	0	30.00%	4,264	155	10	0	0	4	30.00%	4,261	151	16	0	0	5	30.00%
Regional governments or local authorities	9	1	0	0	0	0	30.00%	9	1	0	0	0	0	30.00%	9	0	0	0	0	0	29.40%
Public sector entities	7	0	0	0	0	0	30.00%	7	0	0	0	0	0	30.00%	7	0	0	0	0	0	31.70%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	54	0	1	0	0	0	30.00%	54	0	1	0	0	30.00%	54	0	0	0	0	0	26.60%	
Corporates	69	120	4	0	0	0	71.80%	66	111	8	0	0	64.41%	64	126	11	0	0	0	62.20%	
of which: SME	14	41	0	0	0	0	74.20%	14	38	0	0	0	66.00%	14	39	0	0	0	0	69.60%	
Retail	54	10	0	0	1	6	63.10%	53	12	11	0	1	60.20%	54	15	13	0	1	1	59.60%	
of which: SME	32	18	0	0	0	0	63.10%	32	15	10	0	0	60.00%	31	15	12	0	1	1	59.60%	
Secured by mortgages on immovable security	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	10	0	2	0	0	0															

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	31/12/2023										31/12/2024						31/12/2025					
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mli EUR, %)																					
Central banks	15,004	37	66	38	0	27	45.00%	15,004	37	135	38	0	55	40.00%	15,000	41	201	21	0	86	49.00%	
Central governments	36,375	2,233	0	0	0	0	36.38%	36,407	2,233	0	0	0	0	36.39%	36,406	2,199	0	0	0	0	36.40%	
Regional governments or local authorities	6,204	633	0	0	0	0	35.51%	6,205	1,023	0	0	0	0	36.73%	6,207	1,070	0	0	0	0	36.75%	
Public sector entities	1,124	123	0	0	0	0	35.00%	1,260	116	0	0	0	0	36.50%	1,241	121	0	0	0	0	36.29%	
Multilateral Development Banks	302	0	0	0	0	0	30.00%	301	0	0	0	0	0	30.00%	301	0	0	0	0	0	30.00%	
International Organisations	405	2	4	0	0	0	30.00%	402	4	0	0	0	0	30.00%	402	4	0	0	0	0	30.00%	
Institutions	572	4	4	0	0	0	35.30%	584	4	0	0	0	0	36.14%	592	4	14	0	0	0	35.30%	
Corporates	7,004	2,609	463	140	259	300	69.04%	7,288	2,422	728	294	200	333	68.40%	7,670	2,266	1,032	88	124	200	67.82%	
of which: SME	2,884	893	236	34	189	120	74.00%	3,267	810	366	32	180	343	73.00%	3,761	726	473	11	66	304	67.22%	
Retail	5,111	1,716	580	274	421	421	75.99%	5,021	1,238	392	64	224	580	70.71%	5,909	1,499	879	49	188	662	67.62%	
of which: SME	2,673	853	153	20	89	69	66.69%	2,615	836	251	18	51	185	64.91%	3,272	805	556	15	31	181	61.22%	
Secured by mortgages on immovable property	4,238	681	131	33	13	13	46.76%	4,261	636	259	0	0	0	41.19%	4,125	661	118	0	0	0	38.00%	
of which: SME	282	127	32	3	1	1	40.74%	278	161	45	1	1	1	37.83%	276	160	55	1	1	1	36.16%	
Items associated with particularly high risk	45	21	5	0	0	0	29.33%	45	19	13	0	0	0	11.10%	42	19	18	0	0	0	34.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	13	0	0	0	0	0	25.35%	13	0	0	0	0	0	29.30%	13	0	0	0	0	0	40.50%	
Other exposures	1,668	0	0	0	0	0	35.41%	1,647	0	0	0	0	0	22.20%	1,648	0	0	0	0	0	3.30%	
Standardised Total	125,982	8,155	1,289	247	654	848	62.89%	129,062	7,915	3,269	294	555	1,293	61.26%	133,954	7,297	2,314	159	484	1,640	60.41%	

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mli EUR, %)																					
Central banks	5,900	0	0	0	0	0	40.00%	5,900	0	0	0	0	40.00%	5,900	0	0	0	0	0	0	40.00%	
Central governments	4,300	947	2	0	0	43	30.00%	4,300	947	0	0	43	30.00%	4,300	949	0	0	0	47	0	0	30.00%
Regional governments or local authorities	4,103	712	1	0	0	1	40.00%	4,002	901	0	0	1	40.00%	3,853	1,049	0	0	0	1	2	0	40.00%
Public sector entities	101	111	2	0	0	0	34.33%	102	110	0	0	2	34.33%	101	109	0	0	0	0	0	0	34.33%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	103	4	0	0	0	0	34.02%	102	4	0	0	0	0	35.78%	101	5	1	0	0	0	34.94%	
Corporates	602	160	31	8	10	10	47.00%	666	124	51	4	5	49.00%	876	97	68	6	4	34	0	64.00%	
of which: SME	452	98	15	1	1	1	46.73%	504	61	0	0	0	19.1	675	42	29	1	1	0	0	47.70%	
Retail	603	107	53	12	12	23	44.35%	595	118	9	0	0	39	43.10%	519	124	18	0	0	0	31.25%	
of which: SME	454	94	21	0	0	0	45.72%	534	54	0	0	0	16	46.71%	484	113	11	0	0	0	34.70%	
Secured by mortgages on immovable property	183	33	4	0	0	0	35.99%	185	30	0	0	0	0	36.68%	163	29	0	0	0	0	34.00%	
of which: SME	11	0	0	0	0	0	0.00%	11	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%		
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	125	0	0	0	0	0	47.00%	125	0	0	0	0	0	47.70%	125	0	0	0	0	0	47.50%	
Standardised Total	17,262	3,100	95	21	21	42	44.84%	17,097	2,238	162	17	65	72	44.27%	16,877	2,385	216	15	62	95	43.92%	

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
	(mli EUR, %)																				
Central banks	233	0	1	0	0	0	40.00%	232	0	1	0	0	0	40.00%	232	0	1	0	0	0	40.00%
Central governments	16,008	288	3	0	0	0	30.00%	16,000	286	4	0	0	0	30.00%	16,000	292	0	0	0	0	30.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	2	0	0	0	0	0	34.90%	2	0	0	0	0	0	35.50%	2	0	0	0	0	0	35.00%
Corporates	1,193	238	49	13	30	30	61.64%	1,184	220	77	14	10	50	64.20%	1,162	207	113	7	0	0	51.50%
of which: SME	452	79	24	4	16	16	64.79%	450	71	33	3	4	25	64.73%	440	67	32	3	3	33	64.74%
Retail	490	69	22	2	10	10	69.39%	493	61	23	0	0	15	69.71%	472	61	23	0	0	0	64.74%
of which: SME	430	67	21	0	8	8	69.39%	434	61	21	0	0	8	69.32%	438	59	21	0	0	0	69.20%
Secured by mortgages on immovable property	4	1	1	0	0	0	40.00%	4	1	0	0	0	0	40.00%	4	1	0	0	0	0	40.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0																			

2023 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

Table for ROMANIA. Columns include Adverse Scenario, 31/12/2023, 31/12/2024, and 31/12/2025. Rows list asset classes like Central banks, Central governments, and various exposures with their respective values and coverage ratios.

Table for CROATIA. Columns include Adverse Scenario, 31/12/2023, 31/12/2024, and 31/12/2025. Rows list asset classes like Central banks, Central governments, and various exposures with their respective values and coverage ratios.

Table for HUNGARY. Columns include Adverse Scenario, 31/12/2023, 31/12/2024, and 31/12/2025. Rows list asset classes like Central banks, Central governments, and various exposures with their respective values and coverage ratios.

Table for GERMANY. Columns include Adverse Scenario, 31/12/2023, 31/12/2024, and 31/12/2025. Rows list asset classes like Central banks, Central governments, and various exposures with their respective values and coverage ratios.

2023 EU-wide Stress Test: Credit risk STA Erste Group Bank AG

	31/12/2023								31/12/2024								31/12/2025							
	Adverse Scenario								Adverse Scenario								Adverse Scenario							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(mln EUR, %)																								
Central banks	413	0	0	0	0	0	40.00%		413	0	0	0	0	40.00%		413	0	0	0	0	0	40.00%		
Central governments	399	0	1	0	0	0	30.00%		398	1	2	0	0	30.00%		398	4	4	0	0	0	30.00%		
Regional governments or local authorities	5	0	0	0	0	0	40.00%		4	0	0	0	0	40.00%		4	1	0	0	0	0	40.00%		
Public sector entities	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Institutions	5	0	0	0	0	0	34.50%		5	0	0	0	0	34.50%		5	0	0	0	0	0	34.50%		
Corporates	285	105	31	0	0	0	62.30%		279	105	45	0	0	56.80%		265	102	31	0	0	0	52.20%		
of which: SME	4	0	0	0	0	0	54.30%		4	0	0	0	0	55.20%		4	0	0	0	0	0	55.20%		
Retail	474	88	36	0	11	29	75.80%		467	85	34	0	10	49	73.50%		461	80	36	0	8	48	74.0%	
of which: SME	58	23	3	0	1	2	68.30%		57	23	3	0	3	65.70%		57	20	3	0	1	4	64.70%		
Secured by mortgages on immovable property	489	54	13	3	7	53.0%		485	54	20	2	0	10	53.0%		441	50	26	2	0	13	51.50%		
of which: SME	3	14	0	0	0	0	55.00%		2	0	0	0	0	52.20%		2	4	0	0	0	0	50.00%		
Items associated with particularly high risk	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Equity	1	1	0	0	0	0	45.50%		1	1	0	0	0	46.50%		1	0	0	0	0	0	42.20%		
Other exposures	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Standardised Total	86	0	1	0	0	0	34.80%		86	0	1	0	0	34.2%		84	0	1	0	0	0	35.0%		
	2,616	349	84	16	21	56	65.84%		2,591	335	128	14	80	63.51%		2,567	317	165	13	17	100	60.65%		

	31/12/2023								31/12/2024								31/12/2025							
	Adverse Scenario								Adverse Scenario								Adverse Scenario							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(mln EUR, %)																								
Central banks	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Central governments	48	0	0	0	0	0	30.00%		48	0	0	0	0	30.00%		48	0	0	0	0	0	30.00%		
Regional governments or local authorities	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Institutions	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Corporates	22	1	1	1	0	1	64.20%		22	1	3	1	2	64.60%		20	1	4	0	0	2	64.60%		
of which: SME	2	0	0	0	0	0	48.50%		2	0	0	0	0	48.50%		2	1	0	0	0	0	48.50%		
Retail	4	0	0	0	0	0	42.50%		4	0	0	0	0	43.00%		4	0	0	0	0	0	43.10%		
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
of which: SME	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Items associated with particularly high risk	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Standardised Total	509	1	1	1	0	1	57.45%		504	0	3	1	2	58.19%		504	0	5	1	0	3	57.86%		

	31/12/2023								31/12/2024								31/12/2025							
	Adverse Scenario								Adverse Scenario								Adverse Scenario							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(mln EUR, %)																								
Central banks	213	0	1	0	0	0	40.00%		210	0	2	0	0	40.00%		220	0	2	0	0	0	40.00%		
Central governments	633	7	5	1	0	2	30.00%		627	6	0	1	0	3	30.00%		625	5	12	1	0	4	30.00%	
Regional governments or local authorities	13	0	0	0	0	0	34.50%		13	0	0	0	0	35.80%		13	0	0	0	0	0	34.90%		
Public sector entities	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Institutions	11	0	0	0	0	0	34.50%		11	0	0	0	0	35.80%		11	0	0	0	0	0	34.90%		
Corporates	136	24	20	1	0	16	79.20%		132	23	25	1	0	85	72.20%		119	21	13	1	0	20	69.20%	
of which: SME	39	38	16	1	0	16	84.30%		38	35	21	1	0	85	75.30%		38	29	21	1	1	17	60.10%	
Retail	239	53	13	0	0	0	43.30%		230	51	16	0	0	55.70%		224	48	19	0	0	0	51.50%		
Secured by mortgages on immovable property	43	22	5	3	3	21.30%		41	20	3	3	4	4	47.60%		42	19	4	0	2	4	45.00%		
of which: SME	278	104	17	1	0	0	27.30%		270	98	27	1	0	4	31.90%		272	86	36	0	0	7	34.30%	
Items associated with particularly high risk	144	38	4	0	0	0	28.30%		144	33	11	0	0	3	27.80%		144	30	14	0	0	4	26.70%	
Covered bonds	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%		0	0	0	0	0	0.00%		0	0	0	0	0	0	0.00%		
Standardised Total	1,851	249	59	3	13	29	53.95%		1,823	231	81	3	11	37	48.60%		1,873	217	104	3	10	44	42.21%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 IRB
Erste Group Bank AG

		Public guarantees - Actual													
		31/12/2022				31/12/2022									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		A-ISS	F-ISS	A-ISS	F-ISS										
Erste Group Bank AG	Central banks														
	Central governments														
	Localities														
	Corporates	1	1,342	0	65	354	478	392	111	31	7	0	0	0	26%
	- of which: Securitised Landings		73	0	27	151	12	22	0	0	0	0	0	0	13,27%
	- of which: SME		269	0	38	203	359	399	372	242	20	0	0	0	22,81%
	Retail	13	0	0	0	0	0	0	0	0	0	0	0	0	18,10%
	- Secured on real estate assets														
	- Retail - Secured on real estate assets - of which: SME														
	- Retail - Secured on real estate assets - of which: non-SME														
	Retail - Qualifying Receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	14,42%
	Retail - Other Retail	270	0	0	0	154	110	156	34	27	13	0	2	4	27,10%
	- Retail - Other Retail - of which: SME														
	- Retail - Other Retail - of which: non-SME														
Equity															
Securitisation															
Other non-credit obligation assets															
IRB TOTAL	280	1,342	0	65	349	578	607	467	50	13	0	2	4	37,09%	

		Public guarantees - Actual													
		31/12/2022				31/12/2022									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		A-ISS	F-ISS	A-ISS	F-ISS										
AUSTRIA	Central banks														
	Central governments														
	Localities														
	Corporates	0	283	0	18	300	285	265	215	11	0	0	0	0	56%
	- of which: Securitised Landings														
	- of which: SME		221	0	20	120	134	84	35	10	11	0	0	0	10%
	Retail														
	- Secured on real estate assets														
	- Retail - Secured on real estate assets - of which: SME														
	- Retail - Secured on real estate assets - of which: non-SME														
	Retail - Qualifying Receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail														
	- Retail - Other Retail - of which: SME														
	- Retail - Other Retail - of which: non-SME														
Equity															
Securitisation															
Other non-credit obligation assets															
IRB TOTAL	221	693	0	148	570	461	386	293	21	11	0	0	3	40%	

		Public guarantees - Actual													
		31/12/2022				31/12/2022									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		A-ISS	F-ISS	A-ISS	F-ISS										
CZECH REPUBLIC	Central banks														
	Central governments														
	Localities														
	Corporates	0	307	0	15	200	177	119	75	22	0	0	0	0	21%
	- of which: Securitised Landings														
	- of which: SME		15	0	7	0	7	5	1	1	0	0	0	0	1
	Retail														
	- Secured on real estate assets														
	- Retail - Secured on real estate assets - of which: SME														
	- Retail - Secured on real estate assets - of which: non-SME														
	Retail - Qualifying Receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail														
	- Retail - Other Retail - of which: SME														
	- Retail - Other Retail - of which: non-SME														
Equity															
Securitisation															
Other non-credit obligation assets															
IRB TOTAL	15	307	0	15	200	182	114	77	20	0	0	0	0	14	10%

		Public guarantees - Actual													
		31/12/2022				31/12/2022									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(in EUR, %)		A-ISS	F-ISS	A-ISS	F-ISS										
SLOVAKIA	Central banks														
	Central governments														
	Localities														
	Corporates	0	77	0	6	64	1	26	1	0	0	0	0	0	0
	- of which: Securitised Landings														
	- of which: SME		53	0	20	0	33	0	13	0	2	0	0	0	1
	Retail														
	- Secured on real estate assets														
	- Retail - Secured on real estate assets - of which: SME														
	- Retail - Secured on real estate assets - of which: non-SME														
	Retail - Qualifying Receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail														
	- Retail - Other Retail - of which: SME														
	- Retail - Other Retail - of which: non-SME														
Equity															
Securitisation															
Other non-credit obligation assets															
IRB TOTAL	0	77	0	62	77	0	41	0	4	0	0	0	2	2	40%

2023 EU-wide Stress Test: Securitisations

Erste Group Bank AG

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	1,056						
	SEC-SA	0						
	SEC-ERBA	2						
	SEC-IAA	0						
	Total	1,058						
REA	SEC-IRBA	158	171	185	199	176	211	270
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	1	2	2	2	2	6	15
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	160	172	187	202	178	218	285
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2023 EU-wide Stress Test: Risk exposure amounts

Erste Group Bank AG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	116,730	116,788	116,837	116,913	116,748	116,788	116,855
Risk exposure amount for securitisations and re-securitisations	160	172	187	202	178	218	285
Risk exposure amount other credit risk	116,570	116,616	116,650	116,712	116,570	116,570	116,570
Risk exposure amount for market risk	7,446	7,446	7,446	7,446	9,347	9,533	9,360
Risk exposure amount for operational risk	14,831	14,860	16,731	15,284	15,190	17,372	16,293
Other risk exposure amounts	2,786	2,786	2,786	2,786	3,211	3,211	3,211
Total risk exposure amount	141,793	141,880	143,798	142,428	144,496	146,904	145,718
Total Risk exposure amount (transitional)	141,793	141,880	143,798	142,428	144,496	146,904	145,718
Total Risk exposure amount (fully loaded)	143,926	144,013	145,932	144,562	146,630	149,037	147,852

2023 EU-wide Stress Test: Capital

Erste Group Bank AG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			26,184	26,699	27,650	28,587	21,355	21,236	21,692
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			20,443	20,958	21,909	22,846	15,615	15,496	15,952
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			2,250	2,250	2,250	2,250	2,250	2,250	2,250
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			14,504	15,196	16,211	17,370	12,237	12,349	12,792
A.1.3	Accumulated other comprehensive income			-1,820	-1,820	-1,820	-1,820	-2,217	-2,217	-2,217
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-519	-519	-519	-519	-985	-985	-985
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-657	-657	-657	-657	-587	-587	-587
A.1.3.3	Other OCI contributions			-644	-644	-644	-644	-644	-644	-644
A.1.4	Other Reserves			921	921	921	921	921	921	921
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			5,866	6,062	6,349	6,677	5,445	5,472	5,597
A.1.7	Adjustments to CET1 due to prudential filters			94	94	94	94	-100	-100	-100
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-104	-104	-104	-104	-195	-195	-195
A.1.7.2	Cash flow hedge reserve			197	197	197	197	93	93	93
A.1.7.3	Other adjustments			2	2	2	2	2	2	2
A.1.8	(-) Intangible assets (including Goodwill)			-942	-1,141	-1,202	-1,262	-1,141	-1,202	-1,262
A.1.8.1	of which: Goodwill (-)			-556	-556	-556	-556	-556	-556	-556
A.1.8.2	of which: Software assets (-)			-358	-557	-618	-679	-557	-618	-679
A.1.8.3	of which: Other intangible assets (-)			-27	-27	-27	-27	-27	-27	-27
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-219	-219	-219	-219	-1,408	-1,324	-920
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Erste Group Bank AG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,241	2,241	2,241	2,241	2,241	2,241	2,241
	A.2.1	Additional Tier 1 Capital instruments		2,241	2,241	2,241	2,241	2,241	2,241	2,241
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		22,684	23,199	24,151	25,088	17,856	17,737	18,193
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,500	3,499	3,499	3,499	3,499	3,499	3,499
	A.4.1	Tier 2 Capital instruments		2,926	2,926	2,926	2,926	2,926	2,926	2,926
	A.4.2	Other Tier 2 Capital components and deductions		575	574	574	574	574	574	574
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		141,793	141,880	143,798	142,428	144,496	146,904	145,718
	B.1	of which: Transitional adjustments included		-2,133	-2,133	-2,133	-2,133	-2,133	-2,133	-2,133
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		14.42%	14.77%	15.24%	16.04%	10.81%	10.55%	10.95%
	C.2	Tier 1 Capital ratio		16.00%	16.35%	16.79%	17.61%	12.36%	12.07%	12.49%
	C.3	Total Capital ratio		18.47%	18.82%	19.23%	20.07%	14.78%	14.46%	14.89%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		20,443	20,958	21,909	22,846	15,615	15,496	15,952
	D.2	TIER 1 CAPITAL (fully loaded)		22,684	23,199	24,151	25,088	17,856	17,737	18,193
	D.3	TOTAL CAPITAL (fully loaded)		26,184	26,699	27,650	28,587	21,355	21,236	21,692

2023 EU-wide Stress Test: Capital

Erste Group Bank AG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		14.20%	14.55%	15.01%	15.80%	10.65%	10.40%	10.79%
	E.2	Tier 1 Capital ratio		15.76%	16.11%	16.55%	17.35%	12.18%	11.90%	12.30%
	E.3	Total Capital ratio		18.19%	18.54%	18.95%	19.77%	14.56%	14.25%	14.67%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		342,292	342,292	342,292	342,292	342,292	342,292	342,292
	H.2	Total leverage ratio exposures (fully loaded)		342,292	342,292	342,292	342,292	342,292	342,292	342,292
	H.3	Leverage ratio (transitional)		6.63%	6.78%	7.06%	7.33%	5.22%	5.18%	5.32%
	H.4	Leverage ratio (fully loaded)		6.63%	6.78%	7.06%	7.33%	5.22%	5.18%	5.32%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.41%	0.80%	0.82%	0.85%	0.80%	0.82%	0.85%
	P.3	O-SII buffer		1.00%	1.25%	1.50%	1.50%	1.25%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.6	Combined buffer		4.91%	5.55%	5.82%	5.85%	5.55%	5.82%	5.85%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
	R.1.1	of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
	R.1.2	of which: AT1		0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
	R.2.1	of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.66%	15.30%	15.57%	15.60%	15.30%	15.57%	15.60%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.40%	11.03%	11.31%	11.33%	11.03%	11.31%	11.33%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		20,443						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			20,958	21,909	22,846	15,615	15,496	15,952
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		141,793						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			141,880	143,798	142,428	144,496	146,904	145,718
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			14.20%	14.55%	15.01%	15.80%	10.65%	10.40%

2023 EU-wide Stress Test: P&L

Erste Group Bank AG

	Actual	Baseline scenario		Adverse scenario			
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	5,950	5,969	6,645	6,961	4,106	5,143	5,893
Interest income	11,367	16,590	14,450	13,397	18,533	16,506	15,179
Interest expense	-5,417	-10,620	-7,806	-6,435	-14,426	-11,363	-9,227
Dividend income	34	34	34	34	17	17	17
Net fee and commission income	2,614	2,614	2,614	2,614	1,943	2,097	2,262
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1,267	-47	-47	-47	-862	-47	-47
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-204		
Other operating income not listed above, net	1,008	243	243	243	252	241	241
Total operating income, net	8,339	8,814	9,490	9,806	5,254	7,452	8,366
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-257	-1,310	-858	-605	-3,895	-1,758	-1,678
Other income and expenses not listed above, net	-4,869	-5,393	-5,532	-5,661	-5,320	-5,409	-5,334
Profit or (-) loss before tax from continuing operations	3,213	2,112	3,100	3,541	-3,961	286	1,355
Tax expenses or (-) income related to profit or loss from continuing operations	-551	-629	-926	-1,058	1,188	-86	-406
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	2,662	1,483	2,174	2,483	-2,773	200	948
Amount of dividends paid and minority interests after MDA-related adjustments	1,403	791	1,160	1,324	-506	88	506
Attributable to owners of the parent net of estimated dividends	1,259	692	1,015	1,159	-2,267	112	442
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	82	18	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Erste Group Bank AG

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0