



2022 EU-wide Transparency Exercise

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

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

2022 EU-wide Transparency Exercise

Key Metrics

Erste Group Bank AG

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	18,254	18,804	18,564	19,604	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,254	18,804	18,564	19,604	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	20,494	21,045	20,806	21,846	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	20,494	21,045	20,806	21,846	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	23,928	24,808	24,314	25,628	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,928	24,808	24,314	25,628	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	126,312	127,448	133,220	135,654	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	126,312	127,448	133,220	135,654	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.45%	14.75%	13.93%	14.45%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.45%	14.75%	13.93%	14.45%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.23%	16.51%	15.62%	16.10%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.23%	16.51%	15.62%	16.10%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.94%	19.47%	18.25%	18.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.94%	19.47%	18.25%	18.89%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	329,152	324,210	343,963	345,781	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.23%	6.49%	6.05%	6.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Erste Group Bank AG

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,494	21,045	20,806	21,846	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	20,494	21,045	20,806	21,846	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	329,152	324,210	343,963	345,781	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	329,152	324,210	343,963	345,781	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.23%	6.49%	6.05%	6.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.23%	6.49%	6.05%	6.32%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital

Erste Group Bank AG

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	23,928	24,808	24,314	25,628	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,254	18,804	18,564	19,604	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,231	2,074	2,099	2,249	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,625	13,243	13,219	14,028	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,685	-1,706	-1,800	-1,863	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	912	913	915	917	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,585	5,219	5,186	5,393	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	279	323	227	135	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-922	-943	-910	-940	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (d) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-42	-178	-178	-169	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-29	-33	-30	-34	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-29	-33	-30	-34	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-1	-1	-4	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-98	-108	-108	-108	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-55	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 482 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,240	2,241	2,242	2,242	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,240	2,241	2,242	2,242	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,494	21,045	20,806	21,846	C.01.00 (0500,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,434	3,763	3,508	3,782	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,845	3,191	2,933	3,212	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	518	522	541	553	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	71	50	34	18	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	126,312	127,448	133,220	135,654	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.45%	14.75%	13.93%	14.45%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	16.51%	15.62%	16.10%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.94%	19.47%	18.25%	18.89%	CA2 (3)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,254	18,804	18,564	19,604	SAI-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.45%	14.75%	13.93%	14.45%	(B.1)/(E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

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



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Erste Group Bank AG

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	103,506	104,420	108,089	110,974	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	18,436	18,693	19,153	20,017	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	58,757	59,099	61,797	63,740	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	20,636	20,885	21,284	21,301	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	2,663	2,698	2,615	2,600	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,371	1,262	1,245	1,243	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	308	390	400	394	C 02.00 (r0640, c0010)
Settlement risk	0	0	18	88	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	197	187	180	171	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,082	3,671	6,294	5,509	C 02.00 (r0520, c0010)
Of which the standardised approach	1,355	1,040	4,086	3,351	C 02.00 (r0530, c0010)
Of which IMA	2,727	2,631	2,209	2,158	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	14,177	14,786	14,253	14,516	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,825	4,005	4,005	4,005	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	10,352	10,781	10,248	10,511	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,670	2,730	2,741	2,759	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	126,312	127,448	133,220	135,654	

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

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

2022 EU-wide Transparency Exercise

P&L Erste Group Bank AG

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,920	6,720	2,107	4,578
Of which debt securities income	624	838	231	485
Of which loans and advances income	3,236	4,464	1,422	3,053
Interest expenses	1,245	1,735	722	1,746
Of which deposits expenses	205	304	193	540
Of which debt securities issued expenses	345	458	107	237
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	28	40	2	24
Net Fee and commission income	1,760	2,415	659	1,303
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	12	11	10	-16
Gains or (-) losses on financial assets and liabilities held for trading, net	-148	-381	-383	-491
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	140	179	245	528
Gains or (-) losses from hedge accounting, net	-10	-11	-8	-10
Exchange differences (gain or (-) loss), net	106	274	69	-166
Net other operating income /(expenses)	-17	-1	32	49
TOTAL OPERATING INCOME, NET	5,546	7,511	2,011	4,054
(Administrative expenses)	2,681	3,707	939	1,962
(Cash contributions to resolution funds and deposit guarantee schemes)	141	230	17	296
(Depreciation)	379	502	126	253
Modification gains or (-) losses, net	-11	-24	8	1
(Provisions or (-) reversal of provisions)	115	92	294	-49
(Payment commitments to resolution funds and deposit guarantee schemes)	81	1	306	0
(Commitments and guarantees given)	46	103	7	-10
(Other provisions)	-12	-11	-19	-39
Of which pending legal issues and tax litigation ¹⁾	0	-16	0	0
Of which restructuring ²⁾	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	39	52	-26
(Financial assets at fair value through other comprehensive income)	1	-2	0	-3
(Financial assets at amortised cost)	-2	41	51	-23
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	48	1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	36	42	11	21
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	16	19	2	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,265	2,931	605	1,640
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,840	2,411	492	1,331
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,840	2,411	492	1,331
Of which attributable to owners of the parent	1,445	1,927	448	1,139

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erste Group Bank AG

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	47,072				45,457				46,160				42,730				IAS 1.54 (f)
Financial assets held for trading	6,239	2,565	3,354	320	6,468	1,982	4,441	46	6,819	2,360	4,377	82	6,106	2,429	3,623	53	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,368	1,008	203	1,157	2,448	1,044	249	1,155	2,437	1,018	261	1,158	2,292	913	247	1,132	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	538	512	27	0	482	457	19	6	422	400	22	0	396	375	21	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,075	7,594	743	738	8,882	7,604	807	471	9,227	7,750	1,011	466	9,105	7,505	1,140	459	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	236,968				236,471				253,128				258,969				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	94	0	94	0	79	0	79	0	62	0	61	0	59	0	59	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-2				-4				-15				-26				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,875				7,136				7,241				7,380				
TOTAL ASSETS	309,228				307,419				325,481				327,011				IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	8,056	730	0	-7	-18	0	8,066	589	0	-7	-16	0	8,599	617	0	-8	-15	0	8,776	591	0	-7	-13	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	33,602	64	0	-12	-4	0	35,508	57	0	-12	-3	0	37,452	71	0	-12	-4	0	39,143	91	0	-12	-4	0	Annex V.Part 1.31, 44(b)
	Loans and advances	170,440	32,397	4,131	-382	-1,252	-2,257	169,346	31,027	4,178	-419	-1,247	-2,205	183,608	31,506	4,198	-439	-1,281	-2,210	192,034	27,207	4,066	-380	-1,265	-2,157	Annex V.Part 1.32, 44(a)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	2,193	2,474	2,917	3,005	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	10,113	10,286	9,959	9,638	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	267,980	266,324	282,946	285,623	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	230	309	319	358	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,050	1,978	2,076	1,732	IAS 37.10; IAS 1.54(l)
Tax liabilities	89	139	156	92	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,664	2,426	3,063	2,710	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	285,319	283,935	301,437	303,159	IAS 1.9(b);IG 6
TOTAL EQUITY	23,909	23,484	24,044	23,852	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	309,228	307,419	325,481	327,011	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		1,593	1,933	2,308	2,347	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	109	84	127	142	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	655	702	739	819	Annex V.Part 1.31
Deposits	Central banks	23,987	22,508	23,884	25,256	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	669	180	748	1,448	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,700	9,962	13,540	14,250	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,629	6,963	7,779	8,079	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,458	9,439	10,937	11,425	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,627	1,668	2,288	2,664	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,986	11,153	13,910	16,357	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,438	7,787	8,112	8,748	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	42,567	45,008	48,550	47,311	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	38,336	39,999	41,348	40,258	ECB/2013/33 Annex 2.Part 2.9.1
	Households	140,516	144,653	146,614	147,818	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	109,003	113,234	115,007	116,456	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		33,582	32,207	34,052	31,282	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,294	6,838	6,532	6,775	Annex V.Part 1.37
Other financial liabilities		1,362	1,744	1,481	1,618	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		280,516	279,393	296,141	298,625	

2022 EU-wide Transparency Exercise

Market Risk
Erste Group Bank AG

	SA		IM										IM																													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT																				
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE																					
(min EUR)																																										
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021																				As of 31/12/2021																			
Traded Debt Instruments	952	744	46	15	133	42							46	12	137	33																										
Of which: General risk	34	54	46	15	133	42							46	12	137	33																										
Of which: Specific risk	915	683	0	0	0	0							0	0	0	0																										
Equities	23	39	11	6	27	15							14	7	33	14																										
Of which: General risk	11	18	0	0	0	0							0	0	0	0																										
Of which: Specific risk	11	21	0	0	0	0							0	0	0	0																										
Foreign exchange risk	268	182	34	4	73	7							13	4	25	7																										
Commodities risk	0	0	3	1	3	2							3	1	5	1																										
Total	1,243	965	51	15	167	53	0	0	0	0	0	2,727	49	16	161	38	0	0	0	0	0	0	0	2,631																		
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022																				As of 30/06/2022																			
Traded Debt Instruments	775	624	39	13	121	46							28	7	129	49																										
Of which: General risk	69	52	39	13	121	46							28	7	129	49																										
Of which: Specific risk	695	562	0	0	0	0							0	0	0	0																										
Equities	43	41	15	5	25	12							13	5	26	15																										
Of which: General risk	10	13	0	0	0	0							0	0	0	0																										
Of which: Specific risk	29	22	0	0	0	0							0	0	0	0																										
Foreign exchange risk	3,136	2,572	22	7	36	12							23	7	42	15																										
Commodities risk	0	0	3	1	3	1							2	1	2	2																										
Total	3,953	3,236	51	15	125	44	0	0	0	0	0	2,209	42	13	130	52	0	0	0	0	0	0	0	2,158																		

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

2022 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2021

(min EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M]	Austria	560	560	35	0	0	525	0	0	0	0	0	61	0	811		
[3M - 1Y]		954	953	4	0	310	625	1	7	3	182	0					
[1Y - 2Y]		1,024	1,023	5	0	135	884	0	0	0	247	0					
[2Y - 3Y]		285	284	17	0	49	247	0	2	0	26	0					
[3Y - 5Y]		1,240	1,240	16	0	282	929	0	0	0	31	0					
[5Y - 10Y]		2,397	2,397	59	0	0	2,077	0	0	0	30	0					
[10Y - more]		1,841	1,697	8	0	13	1,676	0	0	0	405	0					
Total		8,301	8,153	145	0	1,028	6,962	1	12	0	3	981	0				
[0 - 3M]		Belgium	8	8	8	0	0	0	0	0	0	0	0	0		0	0
[3M - 1Y]			11	11	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]	5		5	1	0	0	4	0	0	0	0	0	0				
[2Y - 3Y]	9		9	1	0	0	8	0	0	0	0	0	0				
[3Y - 5Y]	97		97	14	0	53	28	0	0	0	0	0	0				
[5Y - 10Y]	135		135	4	0	5	126	0	0	0	0	0	0				
[10Y - more]	45		27	4	0	0	23	0	0	0	0	0	0				
Total	309		301	40	0	59	203	0	0	0	0	0	0	0			
[0 - 3M]	Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		2	2	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		6	6	0	0	0	0	0	0	0	0	0	0				
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0				
Total		8	8	1	0	2	6	0	0	0	0	0	0	0			
[0 - 3M]		Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0		0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0				
Total	0		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Czech Republic		82	82	0	0	0	82	0	0	0	10	2	0	0	606	
[3M - 1Y]			1,225	1,225	135	0	12	1,078	0	0	0	147	0	0			
[1Y - 2Y]		587	587	27	0	193	368	0	0	0	119	0	0				
[2Y - 3Y]		715	715	0	0	0	715	35	0	0	118	0	0				
[3Y - 5Y]		2,238	2,237	20	0	0	2,217	0	1	23	236	1	0				
[5Y - 10Y]		6,193	6,185	70	0	497	5,618	2	5	1	115	0	0				
[10Y - more]		3,203	3,197	3	0	0	3,194	4	83	0	260	1	0				
Total		14,243	14,229	255	0	702	13,271	41	41	89	44	997	1	0			
[0 - 3M]		Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0		0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]	0		0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0				
Total	0		0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M]	Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		4	4	0	0	0	4	0	0	0	0	0	0				
[10Y - more]		1	1	0	0	0	0	0	0	0	0	0	0				
Total		5	4	0	0	0	4	0	0	0	0	0	0	0			

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	851	849	27	0	204	617	0	0	0	0	1	0	0	5	

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	103	103	71	0	9	23	0	0	0	0	0	1	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,039	1,013	133	0	376	449	0	0	0	0	0	4	0	0	366

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more	34	28	0	0	0	0	28	0	0	0	0	0	0	37	8		
Total	34	28	0	0	0	0	28	0	0	0	0	0	0	41	12		
f 0 - 3M f	Others	15	14	3	0	0	11	0	0	0	0	0	0	0	0	0	69
f 3M - 1Y f		17	16	5	0	0	11	0	0	0	0	0	0	0	0		
f 1Y - 2Y f		58	58	9	36	0	13	0	0	0	0	0	0	0	0		
f 2Y - 3Y f		9	6	0	0	0	6	0	0	0	0	0	0	0	0		
f 3Y - 5Y f		24	24	0	0	0	24	0	0	0	0	0	0	0	0		
f 5Y - 10Y f		82	77	0	0	0	77	0	0	0	0	0	0	1	0		
f 10Y - more	65	58	0	0	0	58	0	0	0	0	0	0	27	11			
Total	268	254	17	36	0	201	0	0	0	0	0	0	29	1			

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	44	9	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		57	44	0	0	0	0	42	0	0	0	0	0	44	9	0	7
		Total	57	44	0	0	0	42	0	0	0	0	0	44	9	0	7
		11	10	0	0	2	0	0	0	0	0	0	0	0	0	0	0
		86	85	32	35	18	0	0	0	0	0	0	0	20	0	0	0
		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0
		23	23	0	0	23	0	0	0	0	0	0	0	0	0	0	0
		29	29	0	0	29	0	0	0	0	0	0	0	0	0	0	0
		78	74	0	0	74	0	0	0	0	0	0	0	0	0	0	0
		70	69	0	0	66	0	0	0	0	0	0	0	1	0	0	0
		Total	300	295	32	35	2	223	0	0	0	0	0	21	0	0	71

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Erste Group Bank AG

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures							
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3					
Cash balances at central banks and other demand deposits	37,631	0	0	0	0	2	0	0	0	0	35,678	1	0	0	0	2	0	0	0			
Debt securities (including at amortised cost and fair value)	43,300	0	4	4	0	41	3	0	0	45,054	0	0	0	0	38	0	0	0	0			
Central banks	29	0	0	0	0	1	0	0	0	19	0	0	0	0	0	0	0	0	0			
General governments	35,102	0	0	0	0	17	0	0	0	36,538	0	0	0	0	15	0	0	0	0			
Credit institutions	5,768	0	0	0	0	5	0	0	0	6,039	0	0	0	0	5	0	0	0	0			
Other financial corporations	639	0	0	0	0	3	0	0	0	688	0	0	0	0	3	0	0	0	0			
Non-financial corporations	1,766	0	0	0	0	15	0	0	0	5,780	0	0	0	0	15	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	208,168	710	4,330	4,330	4,131	1,657	2,358	2,257	1,386	205,739	696	4,422	4,422	4,178	1,688	2,315	2,205	1,521				
Central banks	23,265	0	0	0	0	1	0	0	0	16,430	0	0	0	0	1	0	0	0	0			
General governments	7,284	29	14	14	15	44	5	4	0	7,684	8	3	3	2	23	2	2	2	4			
Credit institutions	4,525	1	2	2	2	5	0	0	0	4,600	1	2	2	2	4	1	1	1	4			
Other financial corporations	4,492	1	50	50	50	32	16	16	4	4,357	1	73	73	45	24	23	19	22				
Non-financial corporations	80,391	430	2,323	2,323	2,182	961	1,279	1,207	722	82,562	420	2,407	2,406	2,248	951	1,263	1,188	810				
of which: small and medium-sized enterprises	37,303	322	1,384	1,384	1,321	538	706	681	488	37,913	355	1,419	1,419	1,343	540	689	663	540				
of which: Loans collateralised by commercial immovable property	26,406	68	809	809	763	339	322	338	331	26,678	38	905	905	867	348	383	362	424				
Households	88,211	250	1,938	1,937	1,882	614	1,057	1,028	661	90,305	267	1,938	1,937	1,888	677	1,026	1,008	688				
of which: Loans collateralised by residential immovable property	59,628	128	821	821	794	219	266	244	525	61,645	137	840	840	803	251	263	243	547				
of which: Credit for consumption	12,709	66	701	701	685	222	543	534	31	12,578	76	701	701	682	251	528	528	37				
DEBT INSTRUMENTS OTHER THAN MTF	289,099	711	4,335	4,334	4,131	1,700	2,361	2,257	1,386	286,471	696	4,423	4,422	4,178	1,725	2,315	2,205	1,521				
OFF-BALANCE SHEET EXPOSURES	55,923		279	279	192	351	150	101	34	58,991		267	267	186	390	159	111	33				

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

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

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
 Erste Group Bank AG

	As of 31/03/2022										As of 30/06/2022													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collaterals and financial guarantees received on non-performing exposures						
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted		Of which Stage 3		Of which: defaulted		Of which Stage 3								
Cash balances at central banks and other demand deposits	35,916	0	0	0	0	0	0	0	0	32,593	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	47,829	0	0	0	0	4	0	0	0	49,345	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	25	0	0	0	0	1	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	37,948	0	0	0	0	15	0	0	0	39,315	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,013	0	0	0	0	7	0	0	0	7,472	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	723	0	0	0	0	4	0	0	0	761	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,820	0	0	0	0	84	0	0	0	1,770	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	220,490	850	4,443	4,442	4,198	1,744	2,318	2,210	1,513	224,445	708	4,280	4,279	4,066	1,669	2,236	2,157	1,461						
Central banks	24,860	0	0	0	0	1	0	0	0	21,937	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,112	7	2	2	2	38	2	2	0	7,740	16	11	11	11	29	1	1	1						
Credit institutions	6,000	1	1	1	1	7	1	1	0	6,816	0	0	0	0	7	0	0	0	0	0	0	0	0	0
Other financial corporations	5,180	35	87	87	66	27	23	19	25	5,146	2	91	91	65	26	24	21	21						
Non-financial corporations	85,231	549	2,431	2,431	2,271	1,001	1,279	1,195	805	88,931	427	2,321	2,321	2,189	896	1,217	1,167	707						
of which: small and medium-sized enterprises	39,752	438	1,380	1,380	1,307	577	671	643	528	41,277	387	1,377	1,379	1,288	552	673	646	525						
of which: Loans collateralised by commercial immovable property	27,898	71	961	961	918	373	432	408	444	28,307	31	958	958	894	317	421	307	446						
Households	92,107	298	1,922	1,921	1,865	677	1,018	993	683	93,868	262	1,856	1,856	1,801	710	994	968	654						
of which: Loans collateralised by residential immovable property	63,179	133	833	833	797	295	269	249	543	65,483	150	803	803	768	272	254	236	525						
of which: Credit for consumption	12,668	64	701	700	681	290	530	522	36	12,864	55	697	696	678	242	530	521	33						
DEBT INSTRUMENTS other than HFT	303,935	851	4,443	4,442	4,198	1,785	2,318	2,210	1,513	306,293	708	4,280	4,279	4,066	1,711	2,236	2,157	1,461						
OFF-BALANCE SHEET EXPOSURES	61,270		219	219	159	399	124	96	36	63,345		245	245	181	375	134	105	33						

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).

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

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

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Annexes (templates F 18.01 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,643	1,460	800	700	2,025	559	3,786	1,644	863	764	2,083	663
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	2	2	2	0	0	9	2	2	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	51	5	5	2	34	2	50	31	9	8	28	19
Non-financial corporations	1,850	889	528	465	910	305	1,921	983	555	497	944	362
of which: small and medium-sized enterprises	1,289	549	296	255	706		1,321	627	320	287	719	
Households	1,733	563	264	230	1,081	252	1,807	628	297	257	1,111	282
DEBT INSTRUMENTS other than HFT	3,643	1,460	800	700	2,025		3,786	1,644	863	764	2,083	
Loan commitments given	94	26	17	14	31	6	119	40	30	28	22	5
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,011	1,731	929	820	2,168	666	4,065	1,741	939	841	2,162	661
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8	2	2	2	0	0	6	1	1	1	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	85	65	11	9	32	20	93	80	21	20	30	25
Non-financial corporations	2,098	1,023	606	540	1,030	364	2,170	1,048	614	559	1,036	366
of which: small and medium-sized enterprises	1,325	612	323	288	726		1,349	617	315	283	749	
Households	1,820	640	310	269	1,106	283	1,797	612	303	261	1,095	269
DEBT INSTRUMENTS other than HFT	4,011	1,731	929	820	2,168		4,065	1,741	939	841	2,162	
Loan commitments given	108	32	18	16	23	8	126	49	24	22	22	8
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Erste Group Bank AG

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,635	62	62	1,635	64	0	1,677	65	65	1,677	70	0	1,638	64	64	1,638	66	0	1,693	61	61	1,693	65	0
B Mining and quarrying	246	8	8	246	5	0	107	8	8	107	7	0	246	7	7	246	5	0	468	7	7	468	5	0
C Manufacturing	13,130	563	563	13,129	470	0	13,112	595	595	13,112	465	0	16,430	723	723	16,430	583	0	17,229	734	734	17,229	562	0
D Electricity, gas, steam and air conditioning supply	2,495	41	41	2,495	69	0	2,749	32	32	2,749	65	0	3,237	53	53	3,237	80	0	3,427	48	48	3,427	85	0
E Water supply	662	13	13	662	17	0	661	13	13	661	21	0	625	15	15	625	16	0	651	11	11	651	16	0
F Construction	7,408	228	228	7,394	198	0	7,426	224	224	7,412	201	0	7,535	217	217	7,530	199	0	7,994	248	248	7,979	215	0
G Wholesale and retail trade	9,959	276	276	9,959	344	0	9,550	370	370	9,550	331	0	10,851	388	388	10,851	240	0	11,854	355	355	11,854	330	0
H Transport and storage	3,477	107	107	3,477	114	0	3,564	107	107	3,564	118	0	3,853	110	110	3,853	119	0	4,046	80	80	4,046	97	0
I Accommodation and food service activities	3,850	232	232	3,850	213	0	3,920	242	242	3,920	228	0	4,374	249	249	4,374	238	0	4,389	243	243	4,389	194	0
J Information and communication	1,492	43	43	1,492	28	0	1,580	89	89	1,580	33	0	2,035	43	43	2,035	39	0	2,294	43	43	2,294	32	0
K Financial and insurance activities	414	2	2	414	5	0	440	5	5	440	4	0	386	15	15	386	4	0	415	9	9	415	4	0
L Real estate activities	27,227	228	228	27,151	313	32	27,757	316	316	27,697	320	34	27,315	327	327	27,255	319	33	27,875	296	296	27,842	314	2
M Professional, scientific and technical activities	5,641	189	189	5,641	173	0	6,055	181	181	6,055	155	0	2,168	58	58	2,168	63	0	2,409	49	49	2,409	54	0
N Administrative and support service activities	1,871	164	164	1,862	120	0	2,054	151	151	2,046	117	0	1,978	119	119	1,976	107	0	1,879	94	94	1,879	74	0
O Public administration and defence, compulsory social security	12	0	0	12	0	0	55	1	1	55	1	0	85	0	0	85	7	0	95	0	0	95	7	0
P Education	114	2	2	114	3	0	107	2	2	107	4	0	135	4	4	135	2	0	102	4	4	102	3	0
Q Human health services and social work activities	634	5	5	634	11	0	653	11	11	653	13	0	814	17	17	814	22	0	859	15	15	859	20	0
R Arts, entertainment and recreation	598	41	41	558	46	0	541	8	8	541	17	0	880	10	10	880	20	0	890	8	8	890	16	0
S Other services	467	21	21	467	15	0	465	21	21	465	14	0	547	16	16	547	12	0	451	16	16	451	12	0
Loans and advances	80,391	2,325	2,325	80,293	2,208	32	82,562	2,407	2,406	82,480	2,180	34	85,421	2,431	2,431	85,154	2,242	33	88,021	2,321	2,321	88,883	2,111	2

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