

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

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.



Key Metrics

(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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	20,494	21,045	20,806	21,846	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



EBA 2022 EU-wide Transparency Exercise Capital Ente Group Bank AG

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	23,928	24,808	24,314	25,628	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,		C 01.00 (10020.10010)	Article 50 of CRR
	_	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	18,254	18,804	18,564	19,604	, , , , , ,	
	A.1.1	instruments)	2,231	2,074	2,099	2,249	C 01.00 (+0030,c0010)	Articles 26(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	13,218	14,028	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-1,685	-1,706	-1,800	-1,863		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	912	913	915	917	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,985	5,219	5,186	5,393	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	279	323	227	135	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (l) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.8	(-) Intangible assets (including Goodwill)	-922	-943	-910	-940	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-42	-178	-178	-169	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-29	-33	-30	-34	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of ORR; Articles 36(1) point (k) (ii), 240(1) point (ii), 240(1) point (iii), 240(1) point (iii), 240(1) point (iii), 240(1) point (iiii), 240(1) point (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii
	A.1.14.1	Of which: from securitisation positions (-)	-29	-33	-30	-34	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	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 0s.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-1	-1	-4	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-98	-108	-108	-108	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-55	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,240	2,241	2,242	2,242	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,240	2,241	2,242	2,242	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,494	21,045	20,806	21,846	C 0s.00 (r0015,c0010)	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 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,845	3,191	2,933	3,212	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	518	522	541	553	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)+C\\ C\ 01.00\ (r0955,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c00110)+C\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	71	50	34	18	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.45%	14.75%	13.93%	14.45%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.23%	16.51%	15.62%	16.10%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.94%	19.47%	18.25%	18.89%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,254	18,804	18,564	19,604	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.45%	14.75%	13.93%	14.45%	A.4.3.01.0)1 [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0040)	
	•	Augustinents included in KWAS abe to IFRS 9 transitional arrangements	U	U	U	U	(romojcomo)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this mint lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	Ac.		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %) Credit risk (excluding CCR and Securitisations) ¹	103,506	104,420	108,089	110,974	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 08.01 (1010, c0220, s001) + C 08.01 (10060, c0220, s002) + C 08.01 (10060, c0220, s002)
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 IR8 (AIR8) 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, c1220, s001) + C 07.00 (r0110, c1220, s001)+ C 07.00 (r0130, c1220, s001)+ C 08.01 (r0040, c12260, s001) + C 08.01 (r0040, c12260, s001) + C 08.01 (r0040, c12260, s002) + C 08.01 (r0400, c12260, s002) + C 08.01 (r0400, c12260, s002) + C 08.01 (r0400, c12260, s002) + C 0
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, c001)*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 (10590, 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

(min 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 quarantee 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 ¹	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 subsidaries, 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 subsidaries, 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

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



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30,	/06/2022													
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy												
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References											
Cash, cash balances at central banks and other demand deposits	47,072				45,457				46,160				42,730				IAS 1.54 (i)											
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)(ii);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 1.2											
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	419						,		9		419		9		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".

(min	EUR)		Α	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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 creditimpaired	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income	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		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)
amortised cost	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.

⁽P) 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.



Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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(I)
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



Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

			Carrying	g amount		1
Breakdown of financial liabili	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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
Short positions	Debt securities	655	702	739	819	Annex V.Part 1.31
	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
Deposits	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		280,516	279,393	296,141	298,625	



2022 EU-wide Transparency Exercise Market Risk

Erste Group Bank AG

								_	iste Group													
T T	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK 'AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (/	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	952 34 915	744 54 683	46 46	15 15	133 133	42 42							46 46	12 12	137 137	33 33						
Equities Of which: General risk	23 11	39 18	11 0	6	27 0	15 0							14 0	7 0	33 0	14 0						
Of which: Specific risk Foreign exchange risk Commodities risk	11 268 0	21 182 0	0 34 3	0 4 1	73 3	0 7 2							0 13 3	0 4 1	0 25 5	0 7 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	2,631
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	5/2022					
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 Of which: Specific risk	10 29	13 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	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 OVI template.



Erste Group Bank AG

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %) Central governments or central banks	93.860	99,747	1.117		85.846	92.664	884	
	Regional governments or local authorities	5,617	6.137	414		5,542	6.576	392	
	Public sector entities	3,629	1.646	263		2.834	1.544	241	
	Multilateral Development Banks	165	607	0		184	680	0	
	International Organisations	401	326	0		399	325	0	
	Institutions	714	530	136		545	365	117	
	Corporates	13,770	9,336	8,522		14,603	9,638	8,792	
	of which: SME	4,558	2,816	2,295		4,738	2,883	2,350	
	Retail	8,107	5,436	3,862		8,631	5,881	4,109	
Consolidated data	of which: SME	1,772	1,242	716		2,289	1,692	974	
Joi Dolladica data	Secured by mortgages on immovable property	4,601	4,528	1,618		4,792	4,710	1,686	
	of which: SME	443 876	417 221	155 251	606	453 841	421 207	156 228	S
	Exposures in default	876 54	221	251 56	606	841 50	207	228 57	S
	Items associated with particularly high risk	24	3/	30		30	30	3/	
	Claims on institutions and comprates with a ST credit assessment	ó	ń	n		ő	ű	ı i	
	Collective investments undertakings (CIU)	120	120	126		123	123	131	
	Equity	164	164	332		188	188	310	
	Other exposures	3,387	3,388	1,973		3,378	3,379	1,919	
	Standardised Total ²	135,472	132,230	18,671	1,092	127,962	126,323	18,869	1,09
		(2) Standardised Total does no	t include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	or credit risk mitigation techniques			Rank,

					Standardisc	d Approach						
			As of 30,	09/2021			As of 31,	/12/2021				
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	16.204	18,850	94		19.181	21,720					
	Regional governments or local authorities	3.552	4,392	26		3,368	4.680	27				
	Public sector entities	1,912	677	133		1,938	741	147				
	Multilateral Development Banks	0	0.7	133		1,000	,41	147				
	International Organisations	0	0	0		0	0	ů				
	Institutions	240	236	48		51	47	12				
	Cornorates	2,152	1.426	1,251		1,999	1.289	1,125				
	of which: SME	588	240	195		514	184	147				
	Retail	722	634	411		725	640	415				
AUSTRIA	of which: SME	436	365	209		435	368	211				
AUSTRIA	Secured by mortgages on immovable property	213	185	67		230	205	75				
	of which: SME	22	22	6		22	21	6				
	Exposures in default	19	9	10	10	19	9	10	10			
	Items associated with particularly high risk	2	2	3		4	3	5				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	103	103	117		104	104	120				
	Equity	55	55	146		57	57					
	Other exposures	1,337	1,337	1,338		1,280	1,280	1,276				
	Standardised Total ²				30				27			

Objected separate, unlike Exposure value, is reported before taking tele account any effect due to credit convenion detens or credit risk minigation scholapses (a.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the convenion. In the related recognition of securities and country of country and co

		exposures, our incluses general creat nex acquirements.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %)										
	Central governments or central banks	35,218	34,978	14		28,558	28,841	14			
	Regional governments or local authorities		.0	0		0					
	Public sector entities	651	10			9	8	2			
	Multilateral Development Banks			0		0		0			
	International Organisations			0		0					
	Institutions	62				8		1			
	Corporates	1,343 301	1,080 259	1,024 204		1,434 346	1,131 294	1,071 235			
	of which: SME	301 450	259	204		346 475	294 467	235			
	Retail	450 242	240	138		4/5 266	467 262				
CZECH REPUBLIC	of which: SME	242	240	138		Zbb	262	150			
	Secured by mortoages on immovable property	15	14	3		15	14				
	of which: SME Exposures in default	10	10	20		11	10	1 3	25		
	Exposures in default Items associated with particularly high risk	47	1/	20	29	44	19	1 22	45		
	Items associated with particularly high risk Covered bonds	0		0		0					
ı	Claims on institutions and corporates with a ST credit assessment			0							
ı	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			1		1					
ı	Collective investments undertakings (CIU) Equity	50	1	95		63	62	129			
ı	Other experimen	72	20	22		70	70	20			
ı	Standardised Total ²	- //	/4	/4	47	/2	/2	/2	47		

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Central occurrences or central sharine Regional government on local archiforises Multiflicated Development Banks Harifficiated Development Banks International Operations International Operations International Operations International Operations International Operations International Operations Secured by more Secured	8,373 375 8 0 0 0 190 86 9 1 3 3 7 7 0 0 0 0	8,273 313 313 8 0 0 0 181 79 1 3 3 0 0 0 0 7 49	4 63 2 0 0 0 1855 63 7 7 1 1 1 1 1 0 0 0 0 0 1855 0 0 1855 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	8,134 363 8 0 0 381 176 469 462 3 3 7 7 0 0 0 0 7	8,133 313 313 8 0 0 0 225 124 454 467 3 3 1 0 0 0 7 7 8	63 2 0 0 0 211 101	
	Standardised Total ²				10				10

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the exposures, but includes general could risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31)	/12/2021			
	(min EUR. *%)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Regional governments or local authorities	6,092 1,036	7,383 823	185 194		6,809 1,145	8,122 949	195 217			
	Public sector entities Multilateral Development Banks	56 0	42 0	42 0		56 0	39 0	39			
	International Organisations Institutions	0 44	0 33	0		0 98	0 32	0			
	Corporates of which: SME	5,313 2,319	3,077 1,202	2,871 1,011		5,551 2,366	3,118 1,226	2,904 1,031			
ROMANIA	Retail of which: SME	3,443 249	2,072 104	1,539 63		3,497 265	2,064 83	1,536 50			
ROMANIA	Secured by mortoaces on immovable property of which: SME	2,661 24 427	2,654 19	928 6		2,720 30 424	2,707 18	947 5			
	Exposures in default Items associated with particularly high risk Covered bonds	427 14	95 10	103 15	314	424 11	94	102 12	311		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	l .			
	Coulty Other exposures	15 1,442	15 1,443	26 269		15 1,509	15 1,510	27 274			
	Standardised Total ²				581				611		



Erste Group Bank AG

					Standardisc	d Approach						
			As of 30,	09/2021			As of 31,	12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	17,115	17,117	0		12,170	12,171	0				
	Regional governments or local authorities	306	316	0		324 678	333 678	0				
	Public sector entities Multilateral Development Banks	814	814	2		6/8	6/8	2				
	Multilateral Development Banks International Organisations		0	0		0	0	0				
	Institutions	161	96	14		131	91	11				
	Corporates	211	229	199		292	300	268				
	of which: SME	37	53	35		21	36	20				
	Retail	10	10	6		10	10	6				
	of which: SME	9	9	5		9	9	5				
GERMANY	Secured by mortgages on immovable property	5	5	2		5	5	1				
	of which: SME	1	1	0		1	1	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				1							
	Chainal exposurs, unlike Exposurs value, is recorded before taking into account any effect due to ovidit convenion factors or credit risk missation teichniques (e.g., substitution effects).											

		exposures, but includies general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31,	12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	3,652 222	4,040 196	27 54		3,859 230	4,253 211	26 56				
	Regional governments or local authorities Public sector entities	222	26	20		230	211	14				
	Multilateral Development Banks	0	10	10		,,	10	14				
	International Organisations	ō	ō	ō		ō	ō	0				
	Institutions	6	6	2		11	11	11				
	Corporates	533	444	438		512	428	419				
	of which: SME	259	220	174		256	216	170				
	Retail	472	366	258		469	370	260				
CROATIA	of which: SME	119	98	56		121	99	57				
CHOTHE	Secured by mortoages on immovable property	1	1	0		1	1	0				
	of which: SME Exposures in default			21		42			20			
	Exposures in default Items associated with particularly high risk	31	17	21	32	43	13	17	40			
	Covered bonds	ŏ	ŏ	ů o		o o	ů o	ő				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1	1	1		1	1	1				
	Equity	2	2	5		2	2	5				
1	Other exposures	45	45	38		44	44	38				
	Standardised Total ²				61				63			

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).
(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation regiouses, additional visitation adjustments (AVAs) and other own funds inductions related to the

		(2) You'll water dispositional and growthout by the Colory's commission of										
					Standardisc	d Approach						
			As of 30/	09/2021			As of 31,	12/2021				
		Original Exposure ³	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks	3,126 32	4,980	0		2,986	5,266	0				
	Regional governments or local authorities Public sector entities	32 E0	4 20	1 20		23	3	1				
	Multilateral Development Banks	0	0	0		ó	ő	i i				
	International Organisations	0	0	0		0	0	0				
	Institutions	44	44	9		33	32	6				
	Corporates	390	216	189		417	219	195				
	of which: SME	140	109	90		130	100	83				
	Retail	722	93	60		711	86	56				
HUNGARY	of which: SME	115 32	56	32		112 28	51	29				
	Secured by mortgages on immovable property of which: SME	32	31	11		20	27	10				
	Exposures in default	27	13	19	- 11	18	1	3	10			
	Items associated with particularly high risk	0	0	0		0	ō	0				
	Covered bonds	7	7	1		5	5	3				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	8	8	14		8	8	13				
	Other exposures	65	65	64		57	57	57				
	Standardised Total ²				39				19			

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(min EUR, %) Central governments or central banks	791	712	202		737	720	234			
	Regional governments or local authorities	7	7	7		7	6	6			
	Public sector entities	10	10	10		9	9	8			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	,	4	4		6	4	4			
	Corporates	1,410	876	779		1,587	969	867			
	of which: SME Retail	46 626	44 577	34 414		45 632	43 581	33			
		126	103	414 59		130	581 105	411			
SERBIA	of which: SME Secured by mortgages on immovable property	470	456	169		490	474	176			
	of which: SME	470	-00	209		430	77	200			
	Exposures in default	40	14	17	24	39	12	14			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		ō	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	1	1	1		1	1	1			
	Other exposures	83	83	31		88	88	31			
	Standardised Total ²				50						

		(2) Total value adjustments and provisions per country of counterparty excludes those for securifisation exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but related species of the includes general counterfails adjustments of the exposures, but related as persons of the adjustment of the exposures, but related as persons of the adjustment of the exposures, but related as persons of the adjustment of the exposures, but related as persons of the exposures of the exposure of the exposures of the exposure										
					Standardisi	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	381	398	0		378	395	0				
	Regional governments or local authorities Public sector entities	24	2	0		24	2					
	Multilateral Development Banks	0	ó	ò		0	í					
	International Organisations	0	0	0		0	0	0				
	Institutions	13	9	4		17	13	6				
	Corporates	29	35	21		38	35	25				
	of which: SME Retail	2	8	3		6	,	1				
FRANCE	of which: SME	2	2	i		i	i	i				
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	1		0	0	. 0				
	Items associated with particularly high risk Covered bonds	0	0	0		0	0					
1	Claims on institutions and corporates with a ST credit assessment	0		0		0	0					
1	Collective investments undertakings (CIU)	1	1	1		1	1	1				
1	Equity	0	0	0		0	0	0				
1	Other exposures	0		0		0	0					
	Standardised Total ²				0							

					Standardis	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
POLAND	Central quere mente se central salvante Regional que mente de local admirlies Publica sono entidos Regional que mente de local admirlies Publica sono entidos International Consultations Consultat	664 0 0 0 0 11 43 4 5 5 0 0 0 0 0 0 0 0 0	685 0 0 0 10 143 4 5 5 0 0 0 0	17 0 0 0 10 43 3 3 3 0 0 0 0 0	0	652 0 0 0 15 15 10 4 4 0 0 0 0 0	704 0 0 0 14 44 43 3 0 0 0 0 0	10 0 0 0 14 40 42 2 2 0 0 0 0 0 0	·
	Standardised Total ²				1				0



Erste Group Bank AG

		Standardised Approach									
			As of 31,	03/2022			As of 30,	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %)										
	Central governments or central banks	95,739	100,596	872		92,792	97,692	870			
	Regional governments or local authorities	5,685 3.013	6,456	391 225		5,816 2,967	6,498 1.505	405			
	Public sector entities	3,013	1,483 767	225		2,967	1,505	213			
	Multilateral Development Banks	238 457	767 321			248 450	819 355	0			
	International Organisations	457 667	321 424	138		450 743	355 461	169			
	Institutions	15,336	10,034	9,149		16,684	961 10,749	9,862			
		5,237	3.268	2,677		5.576	3,460	2.855			
	of which: SME Retail	8,803	6,020	4,176		9,016	6,193	4,299			
	of which: SME	2,529	1,900	1,092		2,607	1,943	1,118			
Consolidated data	Secured by mortnages on immovable property	4,864	4,791	1,711		4,917	4,858	1,710			
	of which: SME	444	418	1,711		4,917	4,636	1,740			
	or which: SHE Exposures in default	772	192	218	548	748	188	213	53		
	Items associated with particularly high risk	85	60	89	340	95	57	85			
	Covered honds	5	5	3		5	5,	1			
	Claims on institutions and cornorates with a ST credit assessment	ő	ő	ő		ő	ő	i			
	Collective investments undertakings (CIU)	121	121	131		115	115	129			
	Faulty	180	180	290		188	188	226			
	Other exposures	3,436	3,436	1,972		3,425	3,424	2,036			
	Standardised Total ²	139,402	134,885	19.363	1.066	138,209	133,106	20,248	1.097		

		calculated as of last quarter										
					Standardisc	d Approach						
			As of 31,	/03/2022			As of 30/	06/2022				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks Regional governments or local authorities	19,140 3.535	21,672 4,581	11 31		15,894 3,533	18,295 4,544	19				
	Public sector entities	1,860	713	141		1,776	702	138				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions Corporates	60 2.088	58 1,350	16 1,214		82 2,042	76 1.332	19 1,202				
	of which: SME Retail	556 738	207 645	165 418		530 743	200 649	160 421				
AUSTRIA	of which: SME	447	371	213		447	371	213				
710511471	Secured by mortgages on immovable property of which: SME	233 23	207 23	76 7		232 23	222 23	88 7				
	Exposures in default Items associated with particularly high risk	22 2	12	14 2	10	20 0	9	10	10			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	100	100	118 47		95 73	95 73	117				
	Equity Other exposures	32 1,317	32 1,317	1,314		1,358	73 1,358	81 1,354				
	Standardised Total ²				28				28			

		exposures, but includes gener	credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)					36,996	35.723		
	Central governments or central banks	39,875	37,945	7		36,996	35,723	7	
	Regional governments or local authorities Public sector entities	297		2		295	- 11	2	
	Multilateral Development Banks	1,77	ń	n		1,00		n n	
	International Organisations	ō	ō	0		ō	ō	0	
	Institutions	5	5	1		98	18	4	
	Corporates	1,615	1,217	1,116		1,737	1,377	1,272	
	of which: SME	526	483	382		544	511	406	
	Retail	528	518	311		533	522	313	
CZECH REPUBLIC	of which: SME	447	438	251		455	445	255	
CZECITIKEI OBEIC	Secured by mortgages on immovable property	16	15	5		16	15	5	
	of which: SME	12	11	4		12	11	4	
	Exposures in default	47	23	31	24	43	21	27	21
	Items associated with particularly high risk Covered bonds	U O	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CIU)	2	,	2		1	1	1	
	Equity	ô	ō	ô		64	64	64	
	Other expessives	81	81	81		111	111	111	
	Standardised Total ²				44				44

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenien factors or credit nick mitigation techniques (u.g. substitution effects).
(2) Yorld value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds industrian related to the

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	7,519 373	7,518 317	63		7,921 408	7,920 332	4	
	Public sector entities	3/3	317	2		13	332	4	
	Multilateral Development Banks	ō	0	ō		0	0	ó	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	368	227	205		550	244	218	
	of which: SME	182	127	105		190	142	117	
	Retail	477	460	264		493	471	270	
SLOVAKIA	of which: SME	471	454	260		487	466	266	
JLOVAKIA	Secured by mortgages on immovable property	3	3	1		4	4	1	
	of which: SME	3	3	1		4	4	1	
	Exposures in default	,	1	1	ь	9	1	2	
	Items associated with particularly high risk Covered honds	°				0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	,	0				0		
	Collective investments undertakings (CIU)	0	0				0	0	
	Equity	7	7	18		7	7	18	
	Other exposures	48	48	48		47	47	47	
	Other exposures	-							

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)	6.432	1.700	198		7.967	8.497	207	
	Central governments or central banks	1,139	7,785 952			1,967	8,497	20/	
	Regional governments or local authorities Public sector entities	1,139	952	210		1,202 58	300	222	
	Multilateral Development Banks	00	4.0			30		71	
	International Organisations	o o	0	0		0	0	0	
	Institutions	33	26	9		61	33	22	
	Corporates	5,945	3,413	3,186		6.775	3.782	3,556	
	of which: SMF	2,635	1,406	1.183		2.769	1.406	1,196	
	Retail	3,553	2,104	1,565		3,678	2,187	1,626	
ROMANTA	of which: SME	291	90	55		337	107	65	
RUMANIA	Secured by mortgages on immovable property	2,803	2,792	976		2,857	2,846	995	
	of which: SME	30	19	6		29	18	5	
	Exposures in default	416	87	95	310	412	81	88	
	Items associated with particularly high risk	49	33	49		39	17	26	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakinos (CIU)	.0				16	. 0	0 28	
	Equity	15	15	27		16 1.437	16		
	Other exposures	1,519	1,519	292		1,437	1,437	278	
	Standardised Total ³				620				



HUNGARY

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Erste Group Bank AG								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
GERMANY	Central deveraments or central sands Audit cardo mello most authorities Audit cardo mello most authorities Audit cardo mello m	11,666 318 656 0 0 200,332,28 111 10 5 1 0 0 0 0	11,667 329 666 0 0 127 322 26 11 10 0 0 0 0 0	0 0 18 224 6 6 6 0 0 0 0	o	12,1599 330 698 0 0 144 345 28 13 12 5 1 0 0 0	12,360 340 698 0 0 0 155 316 27 7 13 12 25 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 3346 19 7 7 7 1 1 0 0 0	٥
	Standardised Total ²				1				1
		(1) Original exposure, unlike Ex	posure value, is reported befo	e taking into account any effec	t due to credit conversion factor	or credit risk mitigation technic	ques (e.g. substitution effects)		

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) a	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(mh ELR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	4,208	4,589	23		4,474	4,865	21	
	Regional governments or local authorities	208	189	50		227	209	54	
	Public sector entities	64	12	6		64	12	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		9	0	0	
	Institutions	528	445	430		553	466	447	
	Corporates of which: SME	528 272	445 235			293	966 252	198	
	or which: SME Rotall	458	364	255		472	380	266	
	of which: SME	124	102	59		126	106	61	
CROATIA	Secured by mortgages on immovable property	1	1			1	1	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	39	12	15	25	32	12	16	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	2	2	5		4	4	7	
	Other exposures	32	32	26		35	35	29	

	(2) Total value adjustments and exposures, but includes general		interparty excludes those for sec	uritisation exposures, additional	I valuation adjustments (AVAs) a	nd other own funds reduction	is related to the	
		Color Inc. Spranting.		Standardise	d Approach			
		As of 31,	03/2022			As of 30,	06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)								
entral governments or central banks	2,888	5,363			2,677	5,469	1	
egional governments or local authorities	27	4	1		3/	6	1	
ublic sector entities		3			0	*	4	
ultilateral Development Banks	0		0		0	0		
sternational Organisations	71	57			53	40	16	
roorates	429	223	201		448	236	211	
	123	223	201		156	109	96	
	727	91	61		710	83	53	
stall of which: SME	115	24	91		117	52	30	
or which: SME scured by mortgages on immovable property	28	33	31		29	29	30	
of which: SME	20	40	10		29	29	11	
or wrich: SME posures in default	20	7			10	,	1	
mosures in default ems associated with particularly high risk	20	*		11	15	3	1	
ems associated with particularly high risk overed bonds			2					
overed bonds aims on institutions and corporates with a ST credit assessment		3	3		3	3	1	
aims on institutions and corporates with a ST credit assessment flective investments undertakings (CIU)		0				0		
mecove investments undertakings (CIO) tuity	Š		12		· ·		14	
ther exposures	57	56	56		65	63	63	
ther exposures andardised Total ²	3/	30	30	20		63	63	

(2) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit credit risk militage or credit risk militage in techniques (u.g. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty encloses those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds induction related to the

		(2) Total value adjustments an exposures, but includes gener		anapaty enouses ones for se	cunsiation exposures, apptions	e variation augustinanta (Asia) i	and other own runds reduction	is related to the	
					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
ı	Central governments or central banks Regional governments or local authorities	756	764	232		764	772	242	
l	Regional governments or local authorities Public sector entities	,	9 7	7		7	2	9 7	
	Multilateral Development Banks	í	ń	í		ó	ń	í í	
	International Organisations	ō	ō	i i		ō	ō	ō	
	Institutions	6	4	4		5	4	4	
	Corporates	1,653	971	864		1,771	1,043	924	
	of which: SME	49	46	36		122	110	90	
	Retail	650	597	424		689	635	451	
SERBIA	of which: SME	133	107	61		141	113	65	
JENDIA	Secured by mortpages on immovable property	492	477	177		472	459	169	
	of which: SME	.7	.7	2		6	. 6	. 2	
	Exposures in default	31	11	12	20	32	11	12	21
	Items associated with particularly high risk Covered bonds	0					0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0	0		
	Collective investments undertakings (CIU)	i i	0			ů	0	l ő	
	Equity	2	2	2		2	2	2	
	Other exposures	96	96	34		86	86	32	
	Standardised Total ²				46				51

		exposures, but includes gener		unapaty enouses onse for se	Caramaton exposores, acatom	r vacacori aquacinana (ArAs)	and delet destricted recoulds	a reside to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	386	403	0		364	381	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	24	7	1		24	7	1	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0		0		.0		0	
	Institutions	18	14	5		1/	13		
	Corporates of which: SME	40	39	27		49	40	40	
	or which: SME Retail	7	(3		7		3	
	of which: SME	4 P	;	0		;	;		
FRANCE	Secured by mortgages on immovable property	a i				i		0	
	of which: SME	0	0	0		ō	0	o o	
	Exposures in default	1	0	0	1	1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0			0	0	
	Other exposures	0		0					
	Standardised Total ²	4			1 1			1	

		exposures, but includes gener							
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min EUR. %) Central governments or central banks	544	595	8		551	602	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	17	17	17		17	17	17	
	Corporates	61	4/	46		56	42	41	
	of which: SME Retail	12		5		10	2	3	
	of which: SME			3				2	
POLAND	or which: SNE Secured by mortgages on immovable property	3		2		,	,	2	
	of which: SMF	ů o	i i			ů ů	0	0	
	Emosures in default	i i			0	i i	0	0	
	Items associated with particularly high risk	0				i i	0	i o	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	10	10	10		10	10	10	
	Standardied Total ²				0				

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Erste Group Bank AG

							IRB Ap	proach					
				As of :	30/09/2021					As of 3	1/12/2021		
		Original I		Exposure Value ¹	Risk exposure		Value adjustments and	Original E		Exposure Value ¹	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	2,322	0	2,250	1,379	0	30	2,392	0	2,293	1,275	0	30
	Institutions	14,389	0	12,261	2,489	0	7	13,869	0	10,662	2,566	0	10
	Corporates	109,160	1,997	87,869	56,017	0	1,884	112,323	2,105 436	89,672	56,337	0	1,881
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	23,186 28.232	911	22,183 22,551	17,418 13.298	0	473 722	23,639 28.857	953	22,619 23.000	17,461 13,233		462 726
	Corporates - Ut Which: SME Retail	94,179	1.730	22,551 87,520	20.638	407	1.433	28,857 95,868	1.731	23,000 89.258	13,233	427	1.435
	Retail - Secured on real estate property	65,199	925	62,719	11.933	241	529	67.015	944	64,590	12.273	260	528
	Retail - Secured on real estate property - Of Which: SME		323	8.322	2.787	77	179	8,779	319	8,356	2.475	77	167
Consolidated data	Retail - Secured on real estate property - Of Which: non-		601	54.397	9.146	164	350	58.236	625	56.235	9,798	183	360
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28,980	805	24.801	8.705	165	903	28.853	787	24.668	8.614	167	907
	Retail - Other Retail - Of Which: SME	7,050	194	6,251	1,880	52	222	6,634	191	5,842	1,821	53	222
	Retail - Other Retail - Of Which: non-SME	21,930	611	18,550	6,825	113	681	22,219	596	18,825	6,793	114	685
	Equity	949	1	949	2,663	3		986	2	986	2,698	4	
	Other non credit-obligation assets				3,013						3,045		
	IRB Total ²				86,199						86,807		

(3) Original exposure, untiles Exposure value, is reported before balling into account any effect due to noted convenion factors or credit risk mitigation selectriques (e.g. substitution effect (2) BIB Total does not include the Societisation position untile in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been salicated under the following rate: Countries of countraparty covering up to 19% of total original exposure or Top 10

		as or sast quarter											
							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original I	Original Exposure Exposure Risk exposure amount Solution Original Exposure Exposure Solution Original Exposure Original		Risk exposure	amount	Value adjustments						
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	530	0	533	541	0	0	496	0	498	392	0	0
	Institutions	1,352	0	1,296	267	0	1	1,796	0	1,389	284	0	1
	Corporates	59,368	968	48,687	27,302	0	815	61,182	1,057	49,762	27,093	0	822
	Corporates - Of Which: Specialised Lending	11,713	181	11,181	8,989	0	187	11,983	200	11,430	8,986	0	201
	Corporates - Of Which: SME	18,289	507	15,352	8,299	0	365	18,864	543	15,887	8,421	0	363
	Retail	52,039	813	46,200	8,157	91	472	52,616	810	46,829	8,078	92	472
	Retail - Secured on real estate property	37,589	525	35,179	5,196	60	179	38,197	525	35,838	5,209	61	172
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	7,373	244	6,960	1,793	30	91	7,418	241	7,007	1,569	30	84
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SF	30,216	281	28,218	3,403	30	88	30,779	284	28,830	3,640	31	89
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,451	288	11,021	2,961	31	293	14,419	285	10,992	2,869	32	300
	Retail - Other Retail - Of Which: SME	4,523	132	3,811	1,176	17	125	4,528	132	3,797	1,122	17	129
	Retail - Other Retail - Of Which: non-SME	9,927	156	7,210	1,785	14	169	9,891	153	7,194	1,747	14	171
	Equity	552	0	552	1,379	0	0	571	0	571	1,344	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	oproach						
			As of 30/09/2021 As of 31/12/2021												
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central b	anks and central governments	59	0 0	59	148	0	0	96	0	96	239 477	0	0	
			3,375		3,147		0	0	1,991	0	1,529	427 9.874	0	2	
	Corporati		16,561	298	12,623	9,328	0	293	16,491	344	12,570		0	314	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,014	24 178	3,834 3,080	2,836 2.027	0	55 137	4,066 4,396	38 206	3,881 3.094	2,911 2.018	0	53 151	
	Retail	Corporates - Ut Which: SME	4,320 23.247	375	22,873	5,744	108	454	4,396 24.617	206	24,235	2,018 5.893	107	463	
	Retail	Retail - Secured on real estate property	14.475	132	22,873 14,469	2,613	108	136	15.358	365 131	15.357	2,686	107	137	
		Retail - Secured on real estate property - Of Which: SME	1.017	55	1.012	789	38	70	1.008	56	1.007	777	39	66	
CZECH REPUBLIC		Retail - Secured on real estate property - Of Which: one-Sh	13.458	78	13.457	1.825	19	66	14.350	75	14.350	1.959	19	70	
		Retail - Qualifying Revolving	13,436	70	13,437	1,025	19	00	14,330	0	14,350	1,939	19	70	
		Retail - Other Retail	8.772	243	8 404	3.131	51	318	9.259	234	8 878	3.207	49	326	
		Retail - Other Retail - Of Which: SME	1.628	30	1,594	492	19	61	1,686	30	1,679	525	19	62	
		Retail - Other Retail - Of Which: non-SME	7.143	213	6.810	2.639	31	257	7,573	204	7,199	2.682	30	265	
	Equity	Made - Oute Made - Of Willel: Heli-She	48		48	176	0	0	53	0	53	194	0	0	
		credit-obligation assets	40	-	40	270	- u				33	271			
	IRB Total														

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	208	0	208	188	0	0	243	0	243	196	0	0
	Institutions	439	0	371	77	0	0	419	0	351	73	0	0
	Corporates	6,450	68	4,784	4,053	0	160	6,555	64	4,913	3,893	0	152
	Corporates - Of Which: Specialised Lending	1,526	4	1,395	1,182	0	59	1,551	8	1,432	1,190	0	57
	Corporates - Of Which: SME	1,792	47	1,385	983	0	50	1,734	44	1,339	857	0	52
	Retail	11,893	231	11,764	3,094	110	211	11,685	230	11,556	3,354	112	205
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9,311	135	9,308 91	2,377 84	68	107	9,635 87	142	9,631 84	2,662	72	108
SLOVAKIA	Retail - Secured on real estate property - Ur Which: SME Retail - Secured on real estate property - Of Which: non-Sh		131	9217	2.293	65	101	9,548	138	9,547	71 2.591	5 68	104
	Retail - Qualifying Revolving	9,210	131	9,217	0	0	101	9,540	130	9,547	2,591	00	104
	Retail - Other Retail	2.582	96	2,456	717	42	104	2.050	88	1.925	691	41	97
	Retail - Other Retail - Of Which: SMF	777	20	738	153	12	24	295	19	256	117	12	19
	Retail - Other Retail - Of Which: non-SME	1.805	75	1.718	564	30	79	1.755	69	1.669	574	29	78
	Equity	99	0	99	297	0	0	94	0	94	283	0	o o
	Other non credit-obligation assets												
	IRR Total												

	Ī	IRB Approach													
				As of	30/09/2021					As of	31/12/2021				
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments		
	(min EUR, %)		Of which: defaulted 15 0 15 26 0 26	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		
	Central banks and central governments				7	0	0	16	0	16	7	0	0		
	Institutions		0		3	0	0	42	0	42	2	0	0		
	Corporates	1,174	6	1,136	905	0	10	1,225	0	1,115	922	0	7		
	Corporates - Of Which: Specialised Lending	881	6	859	710	0	7	901	0	882	725	0	3		
	Corporates - Of Which: SME Retail	76 6	0	71	67	0	3	58	0	53	59	0	3		
			2	6	2	0	2	2	2	5	2				
	Retail - Secured on real estate property	4	0	2	1	0	0	0	0	2	1				
ROMANTA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	0 2	0	0	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0					0							
	Retail - Other Retail	4	2	4	2	0	1	4	1	2	1		,		
1	Retail - Other Retail - Of Which: SME		2					,	1 0	1 3			1		
	Retail - Other Retail - Of Which: non-SME								,						
	Retail - Uther Retail - UT Which: non-SME Equity		6	3	38	0	0	3 7		3 7	38		1		
	Other non credit-obligation assets	_			30			-		,		Ů			
	IRB Total														

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

		IRB Approach													
				As of	30/09/2021					As of	31/12/2021				
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and		
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail	36 1,439 4,696 434 569 730	0 0 103 11 22 21	75 1,392 3,674 392 485 670	5 313 2,247 304 286 188	0 0 0 0	0 97 14 21	36 1,226 5,057 428 588 752	0 0 101 10 22 19	63 1,135 3,932 398 494 686	4 261 2,347 296 286 195	0 0 0 0	0 0 97 12 21 12		
GERMANY	Retail - Secured on real estate property Retail - Secured on see destate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Off Which: SME	628 147	16 6 10 0 5	590 141 449 0 80	160 47 113 0 28	1 1 1 0 0	6 2 4 0 5	643 151 493 0 109 35	15 6 9 0 4	604 144 460 0 82 28	167 42 125 0 29	2 1 1 0	7 2 5 0 5		
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets IRB Total	69 49	3 0	53 49	18 130	0	3 0	74 49	3 0	55 49	19 129	0	3 0		

(1) Original exposure, unlike E:	exposure value, is reported before	aking into account any effect du	e to credit conversion factors of	r credit risk mitigation techniques (e.g.	substitution effects

		IRB Approach												
				As of	30/09/2021					As of	31/12/2021			
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	171	0	245	139	0	0	202	0	275	160	0	0	
	Institutions	27	0	26	17	0	0	42	0	42	23	0	0	
	Corporates	4,759	305	3,434	2,920	0	279	4,812	248	3,410	2,969	0	255	
	Corporates - Of Which: Specialised Lending	1,322	103	1,290	933	0	110	1,283	69	1,252	931	0	79	
	Corporates - Of Which: SME	1,827	103	1,217	893	0	99	1,790	92	1,133	858	0	96	
	Retail	2,792			1,258	52	163	2,779	182		1,235	49	155	
	Retail - Secured on real estate property	1,040	61	1,039	418 56	26	48	1,050	57	1,049	412	24	50 9	
CROATIA	Retail - Secured on real estate property - Of Which: SME		8			4	8		/			4		
CROATIA	Retail - Secured on real estate property - Of Which: non-Si	977	53	977	362 0	22	40	989	50	989	360 0	21	41	
	Retail - Qualifying Revolving Retail - Other Retail	1.752	139	1.658	839	27	115	1.729	124	1.634	874	24	105	
	Retail - Other Retail - Of Which: SMF	77	1.99	72	45	2/	115	79	129	73	824	29	105	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.675	131	1.586	45 794	23	107	1.651	116	1.561	44 779	21	96	
	Recall - Other Retail - Of Which: non-SME Equity	34	131	34	107	23	107	42	110	42	130	21	90	
	Other non credit-obligation assets	34	0	34	107	0		42	U	42	130	0		
	IRB Total													
					d hada a kalifa a laka a sasa									

¹⁹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	45	0	140	66	0	0	44	0	132	41 127	0	0
	Institutions	1,448 3,772	83	110 3.195	32 2.410	0	77	1,902 3.996	78	189 3,229	2.419		73
	Corporates Corporates - Of Which: Specialised Lending	1,366	20	1,343	923	0	16	1,415	78 21	1,367	2,419		73 16
	Corporates - Of Which: SME	1,356	34	711	923 582	0	33	1,110	28	763	943 606	0	30
	Retail	2,821	68	2,709	2.033	40	107	2,739	105	2,633	1.953	61	114
	Retail - Secured on real estate property	1,632	43	1,631	1,040	26	48	1,586	62	1,586	995	42	49
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
HUNGARY	Retail - Secured on real estate property - Of Which; non-		43	1.630	1.040	26	48	1.585	62	1.585	995	42	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,190	25	1,078	993	13	59	1,153	43	1,047	957	19	65
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1,187	25	1,076	992	13	59	1,150	43	1,045	957	19	65
	Equity Other non-credit-obligation assets	0	0	0	2	0	0	0	0	0	1	0	0
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original Exposure ¹		Original Exposure Exposure Value		amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)	Of which:	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
	Central banks and central governments	2	0	2	2	0	0	2	0	2	2	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	508	436	0	3	576	0	541	472	0	3
	Corporates - Of Which: Specialised Lending	328	0	324	261	0	1	320	0	316	267	0	1
	Corporates - Of Which: SME	2	0	1	1	0	0	1	0	1	1	0	0
	Retail		0		7	0	0	14	0	13	7	0	0
	Retail - Secured on real estate property	10	0	10	6	0	0	11	0	11	6	0	0
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JERDIA	Retail - Secured on real estate property - Of Which: non-Si	10	0	10	6	0	0	11	0	11	6	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	3	0	0		0	0
		3	0	2	1	0	0		0	3	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	3	1	0	0
	Equity	5		5	19	0	0	5	0	5	20	-	0
	Other non credit-obligation assets TRR Total												

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

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 2.072	0	0 2.130	0 173	0	0	10 2.247	0	10 2.310	1	0	0
	Corporates	777	0	2,130 410	274	0		777	0	413	199 282		12
	Corporates - Of Which: Specialised Lending	30	ő	28	27	ő	ő	30	ő	28	27	ő	0
	Corporates - Of Which: SME	0	0	0	0	0	0	30	0	28	31	0	0
	Retail	8	0	6	1	0	0	8	0	7	2	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	1 5	0	1	0	0	0	1	0	0	0	0	0
TTOUTCE	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	5	0	5	1	0	0	6	0	5	1		0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0	0	0
1	Equity	2	0	2	6	0	0	3	0	3	7	0	0
1	Other non credit-obligation assets												
	IRB Total												

		d before taking into accou-			

		IRB Approach											
				As of	30/09/2021					As of	31/12/2021		
		Original	Original Exposure ¹		Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value	As of 31/12/2021 Risk expost 100 100 100 100 100 100 100 1	Of which: defaulted	
	Central banks and central governments	104	0	104	23	0	0	106	0			0	0
	Institutions	232	0	196	57	0	0	189	0			0	0
	Corporates	1,646	17	1,581 1,074	1,130 885	0	27 18	1,837 1,171	84 81			0	45 35
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,094	13	1,074	885 15	0	18	1,1/1	81				.55
	Corporates - Or Which: SME Retail	18	1	18	15	0		19	1	19	19		1
	Retail - Secured on real estate property	0 2	0	,	,	0	0	2	0	2	7	0	1
	Retail - Secured on real estate property - Of Which: Sh	F 0		i i		0	0		0		o o		
POLAND	Retail - Secured on real estate property - Of Which: no		ő	2	ő	ő	ő	2	ő	2	ŏ	ő	ŏ
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0		0
	Retail - Other Retail	6	1	5	4	0	1	6	1	5	3	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	1	5	3	0	1	5	1	5	3	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Erste Group Bank AG

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)	Of which: defaulted 0 2,336 1,257 17,668 0 14,372 2,949		Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions		
	Central banks and central governments		0			0	31	1,925	10	1,786	1,185	0	31
	Institutions		0	14,372 94,309		0	12	17,962 122,059	0	14,392 98.170	3,024 60.538	0	12
	Corporates Corporates - Of Which: Specialised Lending	117,642 24,288	2,125 454	23,220	58,622 17.920	0	1,953	25.259	2,121 480	24,183	18.560		1,777
	Corporates - Of Which: SME	29,391	904	23,220	13,719		714	30,729	863	24,103	14,240		651
	Retail	98,290	1.711	91,702	21,285	426	1.439	99,565	1.640	92.682	21.302	406	1,440
	Retail - Secured on real estate property	69,317	926	66.809	12,588	255	529	71,670	879	68,732	12.724		531
	Retail - Secured on real estate property - Of Which: SME	8,790	304	8.363	2.456	73	168	8.890	282	8.430	2.411	68	169
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	60,528	622	58,446	10,132	182	361	62,780	597	60,301	10,313	172	362
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28,973	785	24,893	8,697	170	910	27,895	761	23,950	8,578	166	909
	Retail - Other Retail - Of Which: SME	6,684	188	5,886	1,850	53	224	6,429	183	5,655	1,797	51	225
	Retail - Other Retail - Of Which: non-SME	22,289	596	19,006	6,847	118	687	21,466	578	18,295	6,781	115	684
	Equity	954	0	954	2,615	3		961	0	961	2,600	3	
	Other non credit-obligation assets				3,240						3,316		
	IRB Total ²				89,967						91,964		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	569	0	572	334	0	0	84	0	87	223	0	0
	Institutions	1,776	0	1,370	330	0	1 847	2,116	0	1,702	381	0	1
	Corporates - Of Which: Specialised Lending	63,187 12,230	1,071	51,405 11.680	28,062 9.124		203	65,501 12,682	1,088 241	53,715 12.151	29,055 9.470	0	775 184
	Corporates - Of Which: SME	12,230	530	16,175	8,723		375	19,671	518	16,733	8 917		344
	Retail	53,581	792	47.825	8,298	89	477	54,546	761	48,484	8,375	85	516
	Retail - Secured on real estate property	39.016	515	36.568	5.315	59	177	40.297	489	37.428	5.419	55	192
	Retail - Secured on real estate property - Of Which: SME	7.453	228	7.038	1.575	27	83	7.587	212	7.140	1,559	25	87
AUSTRIA	Retail - Secured on real estate property - Of Which: non-St	31,564	287	29,530	3.740	31	89	32,710	277	30.288	3.861	30	106
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14.565	278	11.257	2.983	31	305	14.250	272	11.056	2.956	29	323
	Retail - Other Retail - Of Which: SME	4,537	130	3,798	1,141	17	131	4,256	126	3,538	1,078	16	134
	Retail - Other Retail - Of Which: non-SME	10,028	148	7,459	1,842	14	175	9,993	146	7,517	1,878	13	189
	Equity	589	0	589	1,378	0	0	579	0	579	1,371	0	0
	Other non credit-obligation assets												
	IRB Total												

2 340 55 132 468 140 67 72 0 328 62 266 338 10,886 3,060 2,117 5,799 2,696 669 2,027 0 3,104 527 2,577 3,362 18,576 4,191 4,431 25,671 16,483 980 15,503 0 9,188 1,717 7,471 0 359 37 174 361 127 54 73 0 235 31 414 10,211 2,975 2,041 5,966 2,786 699 2,087 0 3,180 528 2,652 2,652 0 336 38 153 331 109 49 60 0 222 30 2 288 53 105 453 132 66 66 0 321 62 259 0 0 105 56 38 18 0 50 CZECH REPUBLIC

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	249	0	249	202	0	0	115	0	68	169	0	0
	Institutions	407	0	358	72	0	0	361	0	358	72	0	0
	Corporates	6,838	75	5,088	4,128	0	164	6,996	80	5,266	4,220	0	170
	Corporates - Of Which: Specialised Lending	1,665	7	1,545	1,269	0	62	1,688	10	1,568	1,269	0	67
	Corporates - Of Which: SME	1,893	46	1,461	937	0	55	1,974	51	1,491	928	0	45
	Retail	12,052	230	11,924	3,481	114	207	12,456	232	12,327	3,685	118	200
	Retail - Secured on real estate property	9,956	142	9,953	2,776	72	110	10,307	147	10,303	2,952	76	105
SLOVAKTA	Retail - Secured on real estate property - Of Which: SME	85	4	83	72	4	5	91	4	89	81	4	5
SLOVAIGA	Retail - Secured on real estate property - Of Which: non-Si	9,872	138	9,870	2,704	68	106	10,216	142	10,214	2,871	72	99
	Retail - Qualifying Revolving Retail - Other Retail	2.096	0 88	1.971	0 705	47	0 97	0 2.148	0 85	2.023	0 733	47	0 95
				764				2,148 325	17	2,023			
	Retail - Other Retail - Of Which: SME	303 1,793	18 70	1.707	122 583	12 29	19 78	1.823	69	28b 1 737	131 602	12 30	19 76
	Retail - Other Retail - Of Which: non-SME Equity	77	70	77	227	29	,,,	80	09	1,737 80	233	30	76
	Other non credit-obligation assets	-//	- 0	- //	227		0	80		80	233	-	0
	Uther non-credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 61	0	0 61	0	0	0	0 67	0	0 67	0	0	0
	Corporates	1.202	0	1.092	894	0	7	1,256	ő	1.133	891	0	5
	Corporates - Of Which: Specialised Lending	888	0	872	712	0	3	889	0	872	711	0	2
	Corporates - Of Which: SME	52	0	47	52	0	2	103	0	98	84	0	3
	Retail	7	2	6	2	0	2	6	2	6	2	0	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
ROMANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	2	0	2			0	2	0	2	0	0	0
	Retail - Qualifying Revolving	ő	0	n n	n n	0	0	ő	0	ő	0	0	0
	Retail - Other Retail	4	1	3	1	0	1	3	1	3	1	ō	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	1	3	1	3	1	0	1
	Equity	- 6	0	6	36	0	0	6	0	- 6	35	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach Erste Group Bank AG

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	36	0	63	4	0	0	38	0	64	4	0	0
	Institutions	1,321	0	1,230	324	0	0	1,804	0	1,762	347	0	0
	Corporates	5,007	95	3,996	2,624	0	135	5,215	150	4,184	2,529	0	146
	Corporates - Of Which: Specialised Lending	528 588	9 20	481 495	364 299	0	12	651	9 22	584	461	0	10
	Corporates - Of Which: SME		18				20	688	22	592	369	0	19
	Retail	763		705	199	2	12	768	14	711	197		13
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	653 154	13	622 148	168 43	1	6	667 150	14	630 144	168 41	1	1 1
GERMANY	Retail - Secured on real estate property - Of Which: non-St	499		474	125		- 1	517	3	485	128		
	Retail - Qualifying Revolving	939	,	9,74	0	0	- 7	317	9	900	120		3
	Retail - Other Retail	110	ě	83	30	0		101		82	28	,	
	Retail - Other Retail - Of Which: SME	31	2	27	10	0	3	32	2	28	9		2
	Retail - Other Retail - Of Which: non-SME	78	3	56	21	0	4	68	4	54	19		4
	Equity	18	, i	18	45	0	0	15	,	15	37		0
	Other non credit-obligation assets	10	_	10	-			12			-		ı i
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	203	0	281	185	0	0	222	0	298	213	0	0
	Institutions	45	0	44	22	0	0	42	0	41	20	0	0
	Corporates	4,965	230	3,498	3,030	0	239	5,235	215	3,683	3,123	0	212
	Corporates - Of Which: Specialised Lending	1,282	68	1,251	939	0	79	1,271	72	1,242	886	0	72
	Corporates - Of Which: SME	1,892	84	1,180	906	0	89	2,053	74	1,296	998	0	90
	Retail	2,783	174	2,689	1,226	46	147	2,885	163	2,789	1,267	38	133
	Retail - Secured on real estate property	1,061	56	1,060	410	23	48	1,129	54	1,129	442	19	44
CROATIA	Retail - Secured on real estate property - Of Which: SME	59	7	59	50	4	9	58	7	57	48	3	7
CROATIA	Retail - Secured on real estate property - Of Which: non-St	1,002	48	1,002	360	20	39	1,071	47	1,071	394	16	38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,722	118	1,628	816	23	99	1,756	109	1,661	825	20	89
	Retail - Other Retail - Of Which: SME	83 1.638	8	78	46	4 20	9 90	89	102	83	49	17	7
l	Retail - Other Retail - Of Which: non-SME		111	1,551	771			1,666	102	1,578	776	17	82
l	Equity	42	0	42	128	0	0	42		42	125		0
	Other non credit-obligation assets												_
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	43	0	136 438	42	0		75	0	161	49	0	0
	Institutions Corporates	2,326 4.154	78	4.38 3.380	121 2.587	0	69	2,405 4.332	0 50	175 3.458	2.619	0	61
	Corporates - Of Which: Specialised Lending	1,445	21	1,400	978		14	1,520	21	1,490	1.036		15
	Corporates - Of Which: SME	1,142	31	742	615		30	1,320	27	775	624	0	34
	Retail	2.732	117	2.624	1.927	66	114	2,569	113	2,470	1.794	63	110
	Retail - Secured on real estate property	1,580	63	1,580	983	43	47	1,471	56	1,471	899	38	44
LILINGADY.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HUNGARY	Retail - Secured on real estate property - Of Which: non-Si	1,580	63	1,579	983	43	47	1,471	56	1,471	899	38	44
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,152	54	1,045	944	24	67	1,097	57	999	895	26	66
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1,150	54	1,043	943	24	67	1,095	57	997	894	26	66
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central be Institution	inks and central governments	2	0	2	1	0	0 0	2	0	2	1	0	0
			601	0	578	492	0	0	489		487	426		
	Corporate	Corporates - Of Which: Specialised Lending	291	0	287	492 245	0	0	489 277	0	274	426 236		1 0
		Corporates - Of Which: SME	1	0	1	1			1		1	1		0
	Retail	corporates of Wilds. She	15	ő	14	8	ő	ő	16	ő	16	9	ő	ő
		Retail - Secured on real estate property	11	0	11	6	0		12	0	12	7		0
CERRIA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SERBIA		Retail - Secured on real estate property - Of Which: non-St	11	0	11	6	0	0	12	0	12	7	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3	0	3	2	0	0	5	0	4	2	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	I	Retail - Other Retail - Of Which: non-SME	3	0	3	2 20	0	0	5	0	4	2	0	0
	Equity	credit-obligation assets		0	ь	20	0	0	4	0	4	14	0	0
	IRB Total													
	IRB I otal													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,985	0	3,059	240	0	0	2,656	0	2,723	290	0	0
	Corporates	776	0	426	311	0	6	779	0	450	321	0	4
	Corporates - Of Which: Specialised Lending	30	0	28	26	0	0	30	0	28	26	0	0
	Corporates - Of Which: SME Retail	30 10	0	28	29	0	0	31 10	0	28	29		0
	Retail - Secured on real estate property	10	0	9	2		0	10	0	9	2		0
		8	0		2		0	8	0		2		0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0			0	0		0	0	0
	Retail - Qualifying Revolving	,	0	ó	2		0	,	0	,	2		0
	Retail - Other Retail	2	0	2	0		0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	n	0	n	0	0	ů	ő	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	ı		0	ů	3	0	1 2	0		0
	Equity	2	ı ö	2	6	ő	ŏ	2	ő	2	5	1 0	ő
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	97	0	97	21	0	0	104	0	104	23	0	0
	Institutions	438	0	372	41	0	0	259	0	193	50	0	0
	Corporates	1,975	84	1,856	1,173	0	44	2,160	84	2,004	1,224	0	39
	Corporates - Of Which: Specialised Lending	1,185	80	1,160	852	0	34	1,365	80	1,315	928	0	32
	Corporates - Of Which: SME	20	1	19	15	0	1	22	1	22	17	0	1
	Retail	8	1	8	4	0	1	8	1	7	3	0	1
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
POLAND.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TODAND	Retail - Secured on real estate property - Of Which: non-St	2	0	2	1	0	0	2	0	2	1	0	
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6	1	5	3		0	5	1	5	3	0	1
											0		
	Retail - Other Retail - Of Which: non-SME Equity	5	1 0	5	3 0		1 0	5	1	4	3	0	1
	Other non credit-obligation assets		0			0				0	0		
	TRR Total												_
		(1) Original exp											



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total grass sarming amount of you	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Or Willers, Fillaticial assets at	Carrying amount	Notional amount	Carping amount	Notional amount	Nominal	Provisions	
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [560 954	560 953	4	0	31		1	0 7	0	0	61 182	0	
[1Y - 2Y [[2Y - 3Y [Austria	1,024 285	284	5 17	0	13 1	9 247	0	3	0	0	247 26	0	
[3Y - 5Y [[5Y - 10Y [1,240 2,397	2,397		0	29 26	929 0 2,077	0	0	0	0	31 30	0	
[10Y - more Total		1,841 8,301	1,697 8,153	145	0	1,028	3 1,676 3 6,962	1	12	0	3	405 981	0	811
[0 - 3M [11	11 5	8	0		3 4	C C	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	97 135	97 97 135	1 14 4	0	5.	3 29 5 126	(0 0	0	0	0	0	
f 10Y - more Total		45 309	37 301	40	0	59	33 3 203	0	0	0	0	0	0	0
[0 - 3M [0	0	0	0		0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Bulgaria	0	0 6	0	0 0		0 0	(0 0	0	0	0	0 0	
Total		8	8	0 1	0		0 0 0	0	0	0 0	0	0 0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0		0	0	0	0	0	0	0	
[2Y - 3Y 13Y - 5Y 15Y - 10Y	Cyprus	0	0	0	0		0 0	(0 0	0	0	0	0	
f 10Y - more Total f 0 - 3M f		0 0 87	0 0 82	0 0	0		0 0 0 0	((0 0	0 0	0 0 10	0 0 2	0	0
「3M - 1Y 「 「1Y - 2Y 「		82 1,225 587 715 2,238 6,193 3,203	1,225 587	135 27	0	1: 19	7 1,078 2 1,078 3 368 3 715 5 5 5 5 5 5 6 1	(0	0	0 10	147 119	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic	715 2,238 6,193	715 2,237 6,185	0 20 70	0	49	715 2,217 7 5,618	35	0 0	0 1 0	23 1	118 236 115	1	
[10Y - more Total 0 - 3M		3,203 14,243	3,197 14,229	3 255	0 0	702	3,194 2 13,271	41	83 . 89	0 2	0 44	260 997	0 1	606
「3M - 1Y 「 「1Y - 2Y 「		0	0	0	0		0	(0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark	0	0	0	0		0 0	0	0 0	0 0 0	0 0	0 0 0	0	
[10Y - more Total [0 - 3M [0	0	0	0 0		0 0	0	0 0	0	0	0	0	0
「3M - 1Y 「 「1Y - 2Y 「		0	0	0	0		0	((0	0	0	0	0	
[2Y - 3Y 13Y - 5Y 15Y - 10Y	Estonia	0	0 0 4	0	0		0 0	((0 0	0 0	0 0 0	0 0 0	0 0	
「10Y - more Total	-	1	0	0	0		0	C C	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Finland	11	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	11	0 0 0 0 2 17 0 19	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 - 3M [France	3 222 151	5 114	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 2 0 2 27 213 114	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		3
[0 - 3M [Germany	10: 3 5: 5 11: 11: 64: 8: 1.15:	2 102 30 30 4 54 5 125 6 116 3 643 2 50 1,120		0	2 1 10 6 31 31	8 54 24 52 324 50	1 0 1 4 3 0 43 51	30 16 45 100 63 0 75	0 0 0 9 18 0	20 0 0 0 50 65 0	0 0 0 0 0		7
To - 3M	Croatia	255 358 284 222 484 90 344 3,094	5 264 2 581 5 284 2 2 222 6 485 7 905	43 262 0 16	0	15 8 16 7 13 14 3	70 233 123 129 352 751	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0	5 7 1 0 2 7 23		265
Total Tota	Greece	3,494	3,000 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	79.	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		263
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary	1,090 411 111 130 36 60 85 111 3,965	9 419 9 509 1 361 7 607 2 850	161 6 5	0 0 0	2: 7 9 7 8	9 392 271 269 524 755 110 2,331	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 1 1 3		64
[0 - 3M [Ireland	11	0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1 0 3 3 2 0	000000000000000000000000000000000000000	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 - 3M [Italy	8 16 1 1 1 1 374	1 81 168 168 1 168 1 1 1 1 1 1 1 1 1 1 1	72 167 0 0 0 2 238	0 0	84	9 1 0 3 13 0 1 27	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	(((((((((((((((((((1
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Latvia	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 7 7 11 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 2 0 0		



General governments exposures by country of the counterparty

								Erste Group Bank AG							
								As of 31/12/202	l						
							Direc	ct exposures							
		(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
						Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
			Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
К	esidual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	TO - 3M	Lithuania	0 0 1 2 13 8 8 7	0 0 1 2 13 8 6		0 1 1 2 2 0 0 1 1 1 1 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((000000000000000000000000000000000000000	0 0 0 0 0 0	000000000000000000000000000000000000000		0
	[0 - 3M [Luxembourg	20 6 5 15 24 3 3 4 4 14	20 6 15 24 35 44 11		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 1 1 0 2 0 0 0 0 0 0 0 0 0 1 1 10 10 10 10 10 10	14 6 13 24 33 44 5		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	000000000000000000000000000000000000000	(((((((((((((((((((0
	[0 - 3M [3M - 1Y	Maita	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		(000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0
	[0 - 3M [Netherlands	0 2 0 0 5 20 10	0 2 0 0 5 5 20 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Poland	112 1 1230 1900 1900 134 94 15 75	112 1 230 0 199 134 94		7 1 7 7 4 6 6 2 2 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	104 (154 106 95 66			0	0 0 0 0 0	0 0 10 0 0	(24
	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 2 3 0 2 0 4	0 2 3 0 0 2 2 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	(((((((((((((((((((
	Total Total	Romania		693 683 1,236 690 1,095	42 10 1	1 6 5 0 4 8	1	20- 325 427 375 882 1,631			000000000000000000000000000000000000000	0 0 0 0 0	22 273 238 115 0 0	0	489
	Total Total	Slovakia	5,632 70 131 775 538 1,228 2,260 1,063 6,165	70		7 1 1 3 3 3 4 4 8 8	1,55% 0 0 0 0 0 10 0 155 0 63 80 0 22 50 0 50	7(12(663 47* 1,145 2,324		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	1 52 17 55 11 27 24 136	0	260
	10 - 3M	Slovenia	9,209 9 29 1484 84 512 72 851	9 0 29 145 84 2 512		9 9 9 0 0 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 16 6 84 467 32		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () () () () () ()	5



General governments exposures by country of the counterparty

		Erste Group Bank AG												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	eate by accounting portfoli		Derivatives with pos	sitiva fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short			accounting portion	,	Delivatives with pos	and the same	Delivatives mai	negative ian value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	() 31 1 () 11 2 () 15 385 () 385 ()	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000	0 0 0 0 0	30	0 1 11 17 10 21 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 - 3M [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	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	000000000000000000000000000000000000000	0
[0 - 3M [Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		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
[0 - 3M [Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 - 3M [Canada		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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Erste Group Bank AG	·						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000			() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [u.s.	33 35 500 166	0 9 7 3 0 0 5 500 2 162 0 7 09	3	0 7 7 0 0 0	0 0 9 0 0 0 0 0 412 0 126 0 0 547	0 0 0 0 86 25 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	(((((((((((((((((((48
[0 - 3M [3M - 1Y	China		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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000	(0)	3
10 - 3M 13M - 1Y 14Y 15Y 15Y - 19Y 15Y - 10Y 15Y	Other Central and eastern Europe countries non EEA	10: 7: 17: 17: 3: 32- 5: 6: 1,025	61	1 2 1	5	9 0 24 0 71 0 20 0 144 0 10 0 7 376					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 0 0 0 1		366
Total Tota	Middle East	,	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	000000000000000000000000000000000000000	0 0 0 0	(((((((((((((((((((
Total [0 - 3M	Latin America and the Caribbean	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0			0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	1



General governments exposures by country of the counterparty

				Erste Group Bank AG											
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	10-3M1 13M-1Y1	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M [Africa	((((34 34	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 28 28			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 4 0 0 37 41	11	0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
=	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	15 17 55 6 24 61 65	14 16 18 18 18 18 18 18 18 18 18 18 18 18 18	3 5 9 0 0 0	(33 (((33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 11 13 6 24 77 58 201			6		0 0 0 0 1 27 29		0 0 0 0 0 0 0 0 0 1 1 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

							Erste Group Bank AG	i						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [400			3	0	396		0 0	a	3	21	C	
[3M - 1Y [[1Y - 2Y [847 1,070		244		123	935		3 0	0	0	635 43	1	1
[2Y - 3Y [[3Y - 5Y [Austria	678 1,353	1,352	14		19 294	652 1,042		2	0	0	16 24	(
[5Y - 10Y [[10Y - more Total		2,209 1,816 8,372	1,810	35 17 321	,	226 9 804	1,649		0 0	0	0	59 456 1,254		822
[0 - 3M [[3M - 1Y [19 14	19 14	19		0 0	7,101 0 3		0 0	0	0	1,254 0 0	(622
[1Y - 2Y [Belgium	9 28 140	9 28 140	0	,	0 0 126	8 28 6		0 0	0	0	0	(
[3Y - 5Y [5Y - 10Y [10Y - more		108 21 339	108	46	5	2 0	103		0 0	0	0	0	C C	
[0 - 3M [[3M - 1Y [0 0	0 0	46		0 0	0 0		0 0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria	0 2	0 2	0		0 2	0		0 0	0	0	0	0	
13Y - 5Y 15Y - 10Y 110Y - more Total		6	6 1			0	6 1		0 0	0	0	0	(
Total [0 - 3M [[3M - 1Y [8	8	(0 0	6		0	0	0	0	0	0
「1Y - 2Y 「 「2Y - 3Y 「	Cyprus	0	0			0	0		0	0	0	0	Ċ	
T3Y - 5Y	-,,	0	0			0	0		0 0	0	0 0	0 0 0	(
T 0 - 3M F		3,766	3,766	(0 0	3,766		0 4	0	15	3	0	0
「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「	Czech Republic	3,766 817 1,454 134 3,779	817 1,454 134	65 50		4	1,400	1	7 200	0	2 3	192 136 212 186	(
[3Y - 5Y [5Y - 10Y 10Y - more	accin republic	6,865 2,091	6,857 2,088	189	5	522 495 0	2.070		0 2 5	2005	17 1 74	13 140	(
[10Y - more Total [0 - 3M [18,905	18,894 0	326		1,210	17,357 0	15	215	8	119	883 0	1	629
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1 .	0	0			0 0	0		0 0	0	0 0 0	0	(
[3Y - 5Y [[5Y - 10Y [Denmark	0	0			0	0		0	0	0	0	0	
[10Y - more Total [0 - 3M [1	0	0 0	0		0 0	0		0 0	0	0	0 0	0	0
「3M - 1Y 「 「1Y - 2Y 「		11	11	11		0	0		0	0	0	0	Ġ	
[2Y - 3Y 13Y - 5Y 15Y - 10Y	Estonia	0	0			0	0		0 0	0	0	0	(
[10Y - more Total		0 15	0 15	11		0	0		0	0	0	0	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min-corty				Non-derivative financial as	sets by accounting portfoli		Derivatives with po			negative fair value		heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			position,	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Finland	0 0 0 0 15 17 1	0 0 0 0 0 16 17 1 1 34	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 2 2 17 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	000000000000000000000000000000000000000	
[0 - 3M [France	2 6 18 17 233 14 388	0 2 0 18 17 238 114	0 0 0 0 0	0 0 0 0 0	11 ()	0 2 2 0 18 12 226 82 339	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	2
[0 - 3M [Germany	111 77 20 1188 128 6555 78	20 138 3 128 65 650 78	000000000000000000000000000000000000000	0 0 0 0 0	; 19 (114 55 310 (50	50	0 0 0 0 0 15	5 27 39 30 0 0 75	0 0 5 4 5 0	0 0 44 97 52 40 0	0 0 0 0 0	0	7
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia	158 144 367 526 449 1.237 264 3,208	158 145 7 367 526 449 1.296	9	0 0 0 0 0	3; (8) 134 44 130 2: 563	402 1,157 235	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	5 8 9 0 2 24 33	000000000000000000000000000000000000000	336
[0 - 3M [Greece	000	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 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [13M - 17 1 1 1 1 1 1 1 1 1	Hungary	44 253 643 346 388 1,057 118 2,848	44 253 643 346 388 1,055 118 2,846	6 109 142 8 10 109 109 109 109 109 109 109 109 109	0 0 0	14 22 33 16 (8	377 137 356 312 339 882 1112 2,176	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	13 5 0 1 40 3 2	0	93
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland	1 0 2 2 1 1 1 12 2 2	0 1 0 2 1 10	0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 1 0 2 1 1 10 5	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	000000000000000000000000000000000000000	
[0 - 3M [3M - 1Y [11	Italy	71 44 513 0 13 6 83 722	71 41 513 0 13 0 83 720	70 40 0 0 0 0 0	0 0 0 0 0	(((6-6-6-6-6-6-6-6-6-6-6-6-6-6-6-6-6-	1 0 513 513 0 13 0 1 1 527	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 - 3M [Latvia	0 8 0 12 25	0 1 8 0 12 25 1	0 1 0 0 1 15	0 0 0 0		0 0 7 0 11 6 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0	



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(IIIII EOR)													
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														District laborat
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Or Willett. I illustrated assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
1 ME - 0 1		0	0)	0		0	C	0	0	0	0		
「0-3M「 「3M-1Y「 「1Y-2Y「		10	10	10	0		0	0	0	0	0	0	0	
「1Y - 2Y 「 「2Y - 3Y 「 「3Y - 5Y 「	Lithuania	5 12	5 12	2	0		5	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		28	28	28	0		0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [7 2	7 2	2	0 0		6	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg	38 12	38 12	B (C	0		37	0	0	0	0	0	0	
[5Y - 10Y [Luxembourg	25 74	25 74	6	0		25	0	0	0	0	0	0	
f10Y - more Total		11 169	11 169		0	4	162	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0		0		0	d	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Malta	0	0		0		0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		3 0	3		0 0		3	0	0	0	0	0	(
Total 0 - 3M 3M - 1Y		2	2	2	0		2	0	0	0	0	0	0	0
[1Y - 2Y [0	0		0		0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	5	5		0		5	0	0	0	0	0		
[10Y - more Total		5	33	i 0	0		0	0	0	0	0	0	0	0
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [0 96	96	6 1	0	6	0 26	0	0	0	0	0	(
[1Y - 2Y [Poland	277 113	277 113	11	0	3	26 201 65	0	0	0	0	5	0	
[5Y - 10Y [99 105		15	5 0	1	79	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	704 0	693	51	0	20:	438 0	0	0	0	0	5 0	0	33
[0 - 3M [2 3	2 3	2	0		2	0	0	0	0	0	0	
「 2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Portugal	0 2	0	2	0		0	0	0	0	0	0	0	
		3	3	6	0		0	0	0	0	0	0		
0 - 3M f (3M - 1Y f		154 908	153 906	100	0	15 18	2 620		0	0	0	64 298	0	
[0 - 3M [Romania	1,353 696	1,351 695	92	2 0	83 23	428 460		0	0	0	183 99	0	
[3Y - 5Y] [5Y - 10Y [Komania	154 908 6968 6968 818 1,982 705 6,615	817 1,979	1 3		28. 3	533	0	0	0	0	0	0	
l 10Y - more		705 6,615	704 6,605	246	7 0 6 0	1,720	685 4,638	0	0	0	0	0 644	1	499
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [69 550	69 550 418		2 0	4	69 506	0	0	0	0	3	0	
[2Y - 3Y [[3Y - 5Y [Slovakia	340 1.502	340 1,502 2,508		0	6	276 1 423	0	0	0	0	15		
f5Y - 10Y f f10Y - more Total]	59 5505 418 340 1,502 2,508 685 6,073	2,508 683 6,070	8 8	1 0	5	35 506 358 276 1,423 2,449 677 5,759		0	0	0	31 97		
	1	6,073	6,070	14	0	296	5,759 0	0	0	0	0	168 0	0	243
「0-3M「 [3M-1Y[「1Y-2Y「		13 45	13 45	6	0	3	5 10	0	0	0	0	0	0	
「 2Y - 3Y 「 「3Y - 5Y 「	Slovenia	45 100 178 428 42 806	100 178 428	8	0	9	6 178 391	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		428 42	428 42 806		0	3 2 194	20	0	0	0	0	0	0	



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	300 7. 300 3. 2. 2. 1.1	73 0 30 5 5 1 21	0 0 0 0 0		29	0 0 2 2 21 30 4 21 30 4 21 0 77	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 - 3M [Sweden		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 0 0 0 0	(((((((((((((((((((
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((()
[0 - 3M [Iceland		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 - 3M [Liechtenstein									J				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway		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 - 3M [Australia		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 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 - 3M [Canada		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 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 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Erste Group Bank AG	·						
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	b	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan		0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		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 - 3M [u.s.	24 9 44 15	5 156 4 4	0 233 0 0 0 0	0	1 41 12 55:	25			() () () () () () () () () ()		0 0 0 0 0		50
[0 - 3M [China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		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		1
[0 - 3M [Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0			0		000000000000000000000000000000000000000		
Total Tota	Other Central and eastern Europe countries non EEA	2 8 18 9 25 25 7 97-	6 185 7 95 9 258 2 248	2 6 107 25 21 7 2	0	1 4 4 6 6 8	5 9 27 9 29 1 167 2 159 70					1 15 0 0 0 1 1		336
To - 3M	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000		0 0 0 0 0		
Total Tota	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0			0 0 0 0		000000000000000000000000000000000000000		4



General governments exposures by country of the counterparty

Funto Cuncin Bank AC

			Erste Group Bank AG As of 30/06/2022											
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	(((((((((((((((((((0 0 0 0 0 0 0 0 44	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0	0 0 0 0 0 0 42 42		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 44 0 0 0 0 0		0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	11 88 4 22 25 77 77	10 85 85 4 4 4 4 3 23 25 5 74 69 9 295 295 1	0 32 0 0 0 0 0	33 6 6 6 7	2 0 0 0 0 0 0 0 0 0	9 18 4 23 29 74 66 223	(0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 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

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Erste Group Bank AG

Í					As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal amount	it		Accumulated imp	airment, accumulated neg it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which	h non-performing	r.	On performing exposures ²	On non-performi	ing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	p ^k	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of wh	hich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	37,63	. 0	0	0	0	2	0	0	0	35,678	1	0	0		2	0		0
Debt securities (including at amortised cost and fair value)	43,301		4	4	0	41	3	0		45,054		0	0		38	0		0
Central banks	2		0	0	0	1	0			15	0	0	0		0	0		0
General governments	35,10	2 0	٥	0	0	17	0			36,528	0	0	0		15	0		0
Credit institutions	5,76		٥	0	0	5	0			6,039	0	0	0		5	0		0
Other financial corporations	63	6 0	0	0	0	3	0			688	. 0	0	0		3	0		0
Non-financial corporations	1,76	6 0	4	4	0	15	3			1,780	0	0	0		15	0		0
Loans and advances(including at amortised cost and fair value)	208,161	710	4,330	4,330	4,131	1,657	2,358	2,257	1,386	205,739	696	4,422	4,422	4,178	1,686	2,315	2,205	1,521
Central banks	23,26	5 0	۰	0	0	1	0	0	۰	16,430	0	0	0		1	0		0
General governments	7,28	29	16	16	15	44	5	4	۰	7,484	8	3	3	2	27	2	:	0
Credit institutions	4,52	5 1	. 2	2	2	5	0		0	4,600	1	2	2		6	1		
Other financial corporations	4,49.	2 1	50	50	50	32	16	16	4	4,357	1	73	73	45	24	23	36	22
Non-financial corporations	80,39	1 430	2,325	2,325	2,182	961	1,279	1,207	722	82,562	420	2,407	2,406	2,248	951	1,263	1,18	810
of which: small and medium-sized enterprises	37,30	5 322	1,384	1,384	1,321	538	706	681	488	37,913	355	1,419	1,419	1,345	5 540	689	660	542
of which: Loans collateralised by commercial immovable property	26,45	0 68	809	809	763	359	372	350	351	26,678	38	905	905	847	348	383	36	424
Households	88,21	1 250	1,938	1,937	1,882	614	1,057	1,025	661	90,305	267	1,938	1,937	1,880	677	1,026	1,000	688
of which: Loans collateralised by residential immovable property	59,62	128	821	821	784	219	266	244	525	61,645	137	840	840	803	251	263	24	547
of which: Credit for consumption	12,70	9 66	701	701	685	222	543	534	31	12,578	76	701	701	682	251	528	521	37
DEBT INSTRUMENTS other than HFT	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	55,92	3	273	273	192	351	150	101	34	58,591		267	267	186	390	159	111	32

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Erste Group Bank AG

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	rrying amount/ Nominal amount	:		Accumulated imp	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	urrying amount/ Nomina	I amount		Accumulated imp	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days	Of which	non-performing		On performing exposures ²	On non-perform	ing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	sing exposures ²	financial guarantees received on non- performing exposures
Combo GO BITA		and <=90 days	Of whi	ich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min 609) Cash balances at central banks and other demand deposits	35,916		0	0	0	4		•		32,503					5	•		0
Debt securities (including at amortised cost and fair value)	47,529			Š	,	40			1	49,345					36			l
Central banks	77,323		0	0		1	0	0		73,343					-	0		1
General governments	37,948			0	0	15	0	0		39.315			0		18	0		1
Credit institutions	7,013		0	0	0	7		-		7,472		-			5	-	-	
Other financial corporations	723		0	0	0	4	0	0		761			0		2	0		
Non-financial corporations	1,820	0	0	0	0	14	0	0	0	1,770		0	0		10	0	0	
Loans and advances(including at amortised cost and fair value)	220,490	850	4,443	4,442	4,198	1,741	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	a	1	0	0	
General governments	7,112	2 7	2	2	2	28	2	2	0	7,748	16	11	11	11	29	1	1	10
Credit institutions	6,000	1	1	1	1	7	1	1	0	6,816	. 0	0	0	a	7	0	0	۰
Other financial corporations	5,180	35	87	87	60	27	23	19	25	5,146	2	91	91	65	26	24	21	31
Non-financial corporations	85,231	549	2,431	2,431	2,271	1,001	1,274	1,195	805	88,931	427	2,321	2,321	2,189	896	1,217	1,167	767
of which: small and medium-sized enterprises	39,752	428	1,383	1,383	1,307	577	671	643	528	41,277	387	1,377	1,376	1,288	552	673	640	525
of which: Loans collateralised by commercial immovable property	27,596	71	981	981	918	373	432	408	444	28,397	31	958	958	894	317	422	397	440
Households	92,107	258	1,922	1,921	1,865	677	1,018	993	683	93,868	262	1,856	1,856	1,801	710	994	969	654
of which: Loans collateralised by residential immovable property	63,179	133	833	833	797	255	260	240	543	65,483	150	803	803	768	272	254	236	525
of which: Credit for consumption	12,668	64	701	700	681	250	530	522	36	12,864	55	697	696	678	262	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	391	124	96	36	63,345		245	245	181	. 375	134	105	33

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or second or for second order to be second or second or second or for second order to be second or second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	o	0	0	0	0	0	o
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 FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 F18.00 / F19.00), 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-TTS 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.

⁽¹⁾ 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.



Forborne exposures

Erste Group Bank AG

			As of 31/	03/2022			As of 30/06/2022								
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	o	0	0	0	o			
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	О			
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 $^{\it 3}$	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 F18.00 / F19.00), 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

i	As of 30/09/2021							As of 31/12/2021							As of 31/03/2022							As of 30/06/2022					
	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated					
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing			
(Hill EUK)			acidanca			exposures ¹			deladited			exposures ¹			Gurdanca			exposures ¹			GUIGURCU			exposures ¹			
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 guarrying	240	- 8	8	240	5	0	197	8	8	197	5	0	346	7	7	346	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	7,520	199	0	7,994	248	248	7,979	215	0			
G Wholesale and retail trade	9.059	376	376	9.059	344	0	9.550	370	370	9.550	331	0	10.851	388	388	10.851	340	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	1.497	43	43	1.497	28	0	1.580	50	50	1.580	33	0	2.035	42	42	2.035	39	0	2.294	43	43	2.294	37	0			
K Financial and insurance activities	414	2	2	414	5	0	440	5	5	440	4	0	386	12	12	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,	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	7	7	107	4	0	135	4	4	135	2	0	102	4	4	102	3	0			
Q Human health services and social work	634	5	5	634	11	0	653	11	11	653	13	0	814	17	17	814	22	0	858	15	15	858	20	0			
R Arts, entertainment and recreation	822	41	41	922	46	0	541	9	8	541	17	0	880	10	10	880	20	0	800	9	8	800	16				
S Other services	467	21	21	467	15	o o	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	85 231	2 431	2 431	85 154	2 242	33	88 931	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 white it 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 (01) 2021/951-115 on Supervisory reporting.