



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Erste Group Bank AG
<b>LEI Code</b>	PQOH26KWDF7CG10L6792
<b>Country Code</b>	AT

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

## 2024 EU-wide Transparency Exercise

### Key Metrics

Erste Group Bank AG

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	21,423	22,945	22,712	23,726	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	21,423	22,945	22,712	23,726	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	23,822	25,355	24,955	26,419	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	23,822	25,355	24,955	26,419	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	27,688	29,094	28,738	30,062	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	27,688	29,094	28,738	30,062	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	147,103	145,699	149,343	152,717	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	147,103	145,699	149,343	152,717	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.56%	15.75%	15.21%	15.54%	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	14.56%	15.75%	15.21%	15.54%	(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	16.19%	17.40%	16.71%	17.30%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.19%	17.40%	16.71%	17.30%	(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	18.82%	19.97%	19.24%	19.68%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.82%	19.97%	19.24%	19.68%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	359,192	358,716	364,900	366,704	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	6.63%	7.07%	6.84%	7.20%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Erste Group Bank AG

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	23,822	25,355	24,955	26,419	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	23,822	25,355	24,955	26,419	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	359,192	358,716	364,900	366,704	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	359,192	358,716	364,900	366,704	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.63%	7.07%	6.84%	7.20%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.63%	7.07%	6.84%	7.20%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	27,888	29,044	28,738	30,062	C01.00 (0000,0000)	Articles 41 and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	23,423	22,945	22,712	23,726	C01.00 (0000,0000)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,262	2,259	2,259	2,260	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	15,151	15,982	15,963	17,290	C01.00 (0000,0000)	Articles 36(1) point (c), 26(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	-1,713	-1,499	-1,705	-1,633	C01.00 (0000,0000)	Articles 41(10), 26(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	926	926	938	0	C01.00 (0000,0000)	Articles 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,200	6,639	6,653	7,040	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	19	-12	27	24	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-893	-877	-861	-874	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(23), 36(1) point (b) and 37 of CRR; Article 41(25), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-216	-167	-167	-85	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over T1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-24	-24	-24	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) point (h) and 89 to 91 of CRR; Article 36(1) point (h), 34(2) point (b), 24(4) point (b) and 29 of CRR; Article 36(1) point (h) and 27(2) of CRR; Article 36(1) point (h), 13(1) of CRR and Article 36(1) point (i) and 12(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-14	-24	-24	-24	C01.00 (0000,0000)	Articles 36(1) point (h), 24(2) point (b), 24(4) point (b) and 29 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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 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	C01.00 (0000,0000)	Articles 36(1) point (c) and 39; Article 40(1) point (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-24	-52	-47	-59	C01.00 (0000,0000)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-154	-233	-233	-233	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-121	0	-89	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 40(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 480 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,399	2,410	2,242	2,693	C01.00 (0000,0000)	Article 43 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	2,399	2,410	2,242	2,693	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 43(1) and 43(2) of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 43(1) and 43(2) of CRR	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 43(1) and 43(2) of CRR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	Articles 43(1) and 43(2) of CRR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	23,822	25,355	24,955	26,419	C01.00 (0000,0000)	Articles 44 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,866	3,739	3,783	3,643	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	3,262	3,326	3,427	3,465	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 71(1) and 71(2) of CRR	
A.4.2	Other Tier 2 Capital components and deductions	604	413	356	158	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 71(1) and 71(2) of CRR	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 71(1) and 71(2) of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	147,103	145,699	149,343	152,717	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.56%	15.75%	15.21%	15.54%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.59%	17.40%	16.71%	17.39%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.82%	19.97%	19.34%	19.68%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	21,423	22,845	22,712	23,726	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.56%	15.75%	15.21%	15.54%	SA1(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

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

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Overview of Risk exposure amounts

Erste Group Bank AG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	122,547	120,321	121,888	125,794	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	22,920	23,752	24,121	24,795	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	70,598	67,534	68,752	71,154	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	23,352	23,083	22,803	23,527	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	2,642	2,935	3,058	3,164	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,169	1,142	1,247	1,325	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	391	289	360	383	C 02.00 (r0640, c0010)
Settlement risk	2	2	15	1	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	98	163	152	147	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,592	6,284	6,546	6,782	C 02.00 (r0520, c0010)
Of which the standardised approach	3,636	4,252	4,285	4,333	C 02.00 (r0530, c0010)
Of which IMA	1,956	2,031	2,262	2,449	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0011)*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	14,561	14,770	16,401	16,182	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,211	4,635	4,635	4,635	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	10,349	10,135	11,766	11,547	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,743	2,729	2,733	2,103	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	147,103	145,699	149,343	152,717	

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

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

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P&L

Erste Group Bank AG

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	14,550	19,595	5,049	9,897
Of which debt securities income	1,187	1,629	500	978
Of which loans and advances income	7,946	10,859	3,008	5,982
Interest expenses	9,125	12,348	3,196	6,204
(Of which deposits expenses)	4,220	5,829	1,673	3,284
(Of which debt securities issued expenses)	1,010	1,389	403	836
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	35	43	4	30
Net Fee and commission income	2,092	2,873	776	1,545
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	5	-124	2	6
Gains or (-) losses on financial assets and liabilities held for trading, net	-256	-289	924	694
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-11	-297	34	114
Gains or (-) losses from hedge accounting, net	-5	4	-6	-8
Exchange differences [gain or (-) loss], net	400	759	-889	-696
Net other operating income /(expenses)	5	54	14	-61
<b>TOTAL OPERATING INCOME, NET</b>	<b>7,689</b>	<b>10,272</b>	<b>2,713</b>	<b>5,316</b>
(Administrative expenses)	3,275	4,516	1,158	2,340
(Cash contributions to resolution funds and deposit guarantee schemes)	233	228	104	97
(Depreciation)	392	529	128	258
Modification gains or (-) losses, net	-12	-37	-7	-20
(Provisions or (-) reversal of provisions)	-51	-46	5	-39
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-32	-71	17	-11
(Other provisions)	-19	24	-12	-27
Of which pending legal issues and tax litigation <sup>1</sup>	0	7	0	0
Of which restructuring <sup>1</sup>	0	10	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	151	179	72	127
(Financial assets at fair value through other comprehensive income)	1	-9	0	1
(Financial assets at amortised cost)	149	187	72	126
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	74	0	-17
(of which Goodwill)	0	9	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	41	45	7	20
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3	-2	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,717</b>	<b>4,799</b>	<b>1,247</b>	<b>2,552</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>3,046</b>	<b>3,924</b>	<b>993</b>	<b>2,024</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>3,046</b>	<b>3,924</b>	<b>993</b>	<b>2,024</b>
Of which attributable to owners of the parent	2,309	3,006	749	1,594

<sup>(1)</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erste Group Bank AG

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	31,910				36,646				29,403				26,210				IAS 1.54 (f)	
Financial assets held for trading	6,964	2,092	4,810	62	5,773	2,816	5,817	139	9,342	6,452	2,760	130	7,525	3,757	3,672	96	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,411	789	138	1,485	2,555	807	154	1,096	2,566	807	152	1,607	2,652	807	142	1,703	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	210	210	0	0	378	378	0	0	107	101	6	0	82	82	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	10,228	8,747	1,190	290	8,905	7,319	1,194	392	8,710	7,369	1,276	265	8,724	7,238	1,274	212	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	277,855				272,461				284,733				291,264				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	204	0	204	0	183	0	183	0	157	0	157	0	168	0	168	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-35				-25				-26				-26				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1)</sup>	7,389				7,400				7,676				7,514					
<b>TOTAL ASSETS</b>	<b>337,147</b>				<b>337,136</b>				<b>342,668</b>				<b>344,113</b>				IAS 1.8(a), 10.6	

<sup>1)</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	9,721	746	3	-6	-17	-1	8,577	271	3	-4	-9	-1	8,395	251	3	-3	-9	-2	8,444	241	3	-4	-9	-1	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	44,054	331	5	-15	-4	-4	43,834	225	5	-10	-3	-4	46,441	219	4	-10	-3	-4	45,817	161	4	-9	-3	-4	Annex V Part 1.31, 44(b)
	Loans and advances	191,651	41,534	4,059	-89	-1,566	-2,066	188,751	38,774	4,549	-94	-1,447	-2,152	199,308	37,799	4,736	-401	-1,478	-2,173	211,755	32,373	4,928	-424	-1,381	-2,247	Annex V Part 1.32, 44(b)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Erste Group Bank AG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,428	2,304	1,805	2,003	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	10,797	11,022	10,730	10,428	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	291,371	290,781	295,034	298,005	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	300	286	269	221	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,627	1,602	1,661	1,593	IAS 37.10; IAS 1.54(l)
Tax liabilities	163	264	319	293	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	2,691	2,303	3,601	2,672	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	119	113	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>309,496</b>	<b>308,675</b>	<b>313,419</b>	<b>315,215</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>27,651</b>	<b>28,461</b>	<b>29,249</b>	<b>28,898</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>337,147</b>	<b>337,136</b>	<b>342,668</b>	<b>344,113</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2,218	1,900	1,497	1,432	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	75	95	46	15	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	385	542	471	711	Annex V.Part 1.31
Deposits	Central banks	11,118	10,414	6,183	4,224	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	481	687	662	501	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,665	12,620	15,053	16,053	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,445	7,532	8,289	8,526	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,200	12,596	13,660	13,355	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,576	1,391	1,609	2,348	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	23,074	20,605	20,747	20,301	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	5,548	5,712	4,929	5,722	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	48,669	48,937	48,571	49,520	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	35,543	35,864	34,093	35,212	ECB/2013/33 Annex 2.Part 2.9.1
	Households	149,551	150,819	151,177	154,574	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	113,799	112,420	111,165	112,975	Annex V.Part 1.42(f), 44(c)
Debt securities issued		41,138	43,813	48,627	47,985	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,483	4,565	4,505	4,589	Annex V.Part 1.37
Other financial liabilities		1,803	2,052	1,806	2,487	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>304,896</b>	<b>304,392</b>	<b>307,838</b>	<b>310,658</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Erste Group Bank AG

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	543	478	51	19	105	30							69	21	106	37								
Of which: General risk	97	60	51	19	105	30							69	21	106	37								
Of which: Specific risk	440	413	0	0	0	0							0	0	0	0								
Equities	54	42	12	4	34	12							9	3	28	12								
Of which: General risk	20	14	0	0	0	0							0	0	0	0								
Of which: Specific risk	31	24	0	0	0	0							0	0	0	0								
Foreign exchange risk	2,841	3,519	20	6	32	10							13	4	28	9								
Commodities risk	4	3	2	1	2	1							2	0	2	0								
<b>Total</b>	<b>3,442</b>	<b>4,042</b>	<b>51</b>	<b>20</b>	<b>105</b>	<b>32</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,956</b>	<b>66</b>	<b>21</b>	<b>96</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,031</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	552	521	63	18	120	38							59	20	148	55								
Of which: General risk	72	73	63	18	120	38							59	20	148	55								
Of which: Specific risk	475	442	0	0	0	0							0	0	0	0								
Equities	52	46	9	3	28	11							11	3	31	11								
Of which: General risk	16	16	0	0	0	0							0	0	0	0								
Of which: Specific risk	24	23	0	0	0	0							0	0	0	0								
Foreign exchange risk	3,583	3,656	14	3	29	7							10	3	28	9								
Commodities risk	3	4	1	0	2	1							2	1	3	3								
<b>Total</b>	<b>4,190</b>	<b>4,227</b>	<b>64</b>	<b>17</b>	<b>117</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,262</b>	<b>69</b>	<b>20</b>	<b>156</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,449</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	49,324	74,221	1,047	1,047	52,741	58,697	1,067	1,067
Regional governments or local authorities	6,381	6,380	426	426	6,181	7,642	452	452
Public sector entities	2,892	1,484	188	188	2,591	1,588	185	185
Multilateral Development Banks	755	825	0	0	751	845	0	0
International Organisations	852	798	0	0	639	639	0	0
Institutions	2,084	652	284	284	2,286	547	288	288
Corporates	20,213	12,463	11,432	11,432	20,338	12,788	11,776	11,776
of which: SME	6,052	3,571	2,870	2,870	6,052	3,523	2,829	2,829
Retail	6,451	6,225	4,229	4,229	9,224	7,027	4,849	4,849
Secured by mortgages on immovable property	3,951	2,424	1,495	1,495	3,061	2,479	1,429	1,429
of which: SME	3,750	3,684	2,257	2,257	3,587	3,521	2,251	2,251
of which: SME	485	455	354	354	477	450	353	353
Reserves in default	620	720	242	242	746	726	252	252
Risks associated with particularly high risk	85	55	82	82	68	52	78	78
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	171	171	228	228	171	171	228	228
Equity	171	171	0	0	171	171	0	0
Other exposures	371	371	375	375	370	370	377	377
Standardised total <sup>4</sup>	128,477	114,940	23,952	23,952	128,729	98,267	23,922	23,922

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Exposure value does not include the securitisation portion unless in the results prior to 2012 sectors.  
<sup>3</sup> Only the most relevant categories are disclosed. These have been selected over the following: Credit risk counterparty covering up to 5% of total originator exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.  
<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	5,652	8,511	0	0	6,032	8,331	0	0
Regional governments or local authorities	3,819	4,794	32	32	4,779	5,717	32	32
Public sector entities	1,563	626	123	123	1,657	748	148	148
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	125	125	18	18	71	61	19	19
Corporates	2,129	1,246	1,215	1,215	1,892	1,216	1,216	1,216
of which: SME	482	189	152	152	480	189	154	154
Retail	788	714	486	486	781	702	482	482
of which: SME	513	447	296	296	504	444	294	294
Secured by mortgages on immovable property	290	290	78	78	221	221	84	84
of which: SME	19	19	1	1	17	17	1	1
Reserves in default	33	16	18	17	30	20	20	11
Risks associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	326	326	100	100	328	328	102	102
Equity	36	36	46	46	36	36	46	46
Other exposures	1,478	1,478	1,478	1,478	1,521	1,521	1,521	1,521
Standardised total <sup>4</sup>	12,879	14,446	2,922	2,922	12,879	14,267	2,922	2,922

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	23,619	28,822	29	29	17,749	26,962	14	14
Regional governments or local authorities	4	4	1	1	1	1	1	1
Public sector entities	390	8	2	2	8	7	1	1
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	29	88	5	5	42	42	4	4
Corporates	2,148	1,738	1,688	1,688	2,023	1,723	1,593	1,593
of which: SME	742	626	509	509	720	628	509	509
Retail	821	821	511	511	821	821	511	511
Secured by mortgages on immovable property	585	562	322	322	574	552	319	319
of which: SME	770	748	284	284	748	748	284	284
of which: SME	46	46	18	18	46	46	13	13
Reserves in default	69	42	49	49	69	42	49	49
Risks associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	36	36	136	136	36	36	139	139
Equity	36	36	46	46	36	36	46	46
Other exposures	101	101	101	101	111	111	111	111
Standardised total <sup>4</sup>	28,206	31,026	574	574	27,966	31,266	574	574

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	5,565	5,561	1	1	5,563	5,563	1	1
Regional governments or local authorities	451	374	75	75	451	414	83	83
Public sector entities	22	13	0	0	18	13	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	1,162	527	480	480	1,119	536	501	501
of which: SME	289	217	189	189	265	219	179	179
Retail	302	486	278	278	301	489	281	281
Secured by mortgages on immovable property	420	420	276	276	420	420	276	276
of which: SME	15	14	5	5	14	13	5	5
Reserves in default	13	13	6	6	13	13	6	6
Risks associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0
Equity	49	49	49	49	49	49	49	49
Other exposures	0	0	0	0	0	0	0	0
Standardised total <sup>4</sup>	7,145	7,345	1,111	1,111	7,145	7,345	1,111	1,111

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	7,441	8,612	597	597	8,530	9,517	572	572
Regional governments or local authorities	1,491	1,166	782	782	1,282	1,279	761	761
Public sector entities	58	42	27	27	47	15	15	15
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	594	60	60	60	585	109	105	105
Corporates	2,251	4,491	4,247	4,247	2,744	4,721	4,429	4,429
of which: SME	2,177	3,261	3,029	3,029	2,744	3,260	3,069	3,069
Retail	3,742	3,232	3,061	3,061	3,061	3,260	3,061	3,061
of which: SME	701	392	225	225	712	409	235	235
Secured by mortgages on immovable property	2,040	2,040	981	981	2,072	2,081	2,081	2,081
of which: SME	22	13	4	4	22	13	4	4
Reserves in default	341	79	83	83	374	89	108	108
Risks associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0
Equity	17	17	17	17	17	17	17	17
Other exposures	951	951	951	951	951	951	951	951
Standardised total <sup>4</sup>	13,984	15,984	671	671	13,984	15,984	671	671

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
CROATIA	Central governments or central banks	5,371	5,340	19	4,539	5,101	18	
	Regional governments or local authorities	295	291	41	235	190	34	
	Public sector entities	61	51	12	60	34	14	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	37	37	0	21	21	0	
	Corporates	388	473	444	361	488	458	
	of which: SME	277	277	218	348	304	242	
	Retail	517	451	315	530	457	328	
	of which: SME	147	124	77	151	128	79	
	Secured by mortgages on immovable security	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	24	7	10	23	7	9	12
	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)	3	3	1	3	3	1		
Equity	0	0	0	0	0	0		
Other exposures	3	3	24	3	3	23		
Standardised total <sup>(4)</sup>				62			62	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
GERMANY	Central governments or central banks	2,527	2,527	0	2,527	2,527	0	
	Regional governments or local authorities	362	362	0	362	362	0	
	Public sector entities	790	790	0	792	792	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	688	128	24	119	119	24	
	Corporates	441	436	372	465	433	399	
	of which: SME	82	81	34	91	81	33	
	Retail	121	121	17	127	127	19	
	of which: SME	11	11	6	11	11	6	
	Secured by mortgages on immovable security	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	1	1	0	1	1	0	1
	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)	323	323	2	326	326	1		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>				1			1	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
HUNGARY	Central governments or central banks	4,500	4,511	1	3,847	4,500	11	
	Regional governments or local authorities	20	19	1	13	13	1	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	47	32	0	38	23	0	
	Corporates	428	179	559	600	176	661	
	of which: SME	66	41	27	29	21	22	
	Retail	922	87	55	974	101	64	
	of which: SME	128	26	16	142	26	20	
	Secured by mortgages on immovable security	21	20	7	20	20	7	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	15	3	8	15	3	8	1
	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	14	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>				14			14	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	82	27	0	87	30	10	
	Corporates	66	29	24	66	24	24	
	of which: SME	2	2	0	4	2	2	
	Retail	1	1	0	1	1	1	
	of which: SME	1	1	0	1	1	1	
	Secured by mortgages on immovable security	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	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 <sup>(4)</sup>				0			0	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
SERBIA	Central governments or central banks	922	902	442	1,104	1,002	250	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	28	0	0	0	0	0	
	Corporates	1,964	1,138	1,096	1,996	1,134	1,033	
	of which: SME	62	38	30	64	34	34	
	Retail	703	644	462	679	628	445	
	of which: SME	129	122	74	129	128	77	
	Secured by mortgages on immovable security	488	409	176	509	323	198	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	61	21	22	41	21	23	23
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	1	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total <sup>(4)</sup>				73			42	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
POLAND	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	25	24	24	26	19	19	
	Corporates	14	9	7	13	9	10	
	of which: SME	4	4	4	4	4	4	
	Retail	4	4	2	4	4	4	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable security	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	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 <sup>(4)</sup>				0			0	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HODLER, %)									
Consolidated data	Central governments or central banks	57,376	63,364	1,309		76,101	81,828	1,322	
	Regional governments or local authorities	4,507	2,264	402		4,602	2,076	447	
	Public sector entities	2,844	1,793	378		2,729	1,765	377	
	Multilateral Development Banks	224	765	0		277	907	0	
	International Organisations	911	911	0		906	906	0	
	Institutions	2,269	812	378		2,209	868	368	
	Corporates	20,497	12,708	11,720		20,939	12,221	12,198	
	of which: SME	6,242	3,068	2,822		6,631	3,307	3,200	
	Retail	3,970	1,485	4,028		10,961	7,709	13,137	
	of which: SME	3,039	2,468	1,495		3,318	2,303	1,451	
	Secured by mortgages on immovable property	3,811	1,705	2,047		3,812	1,723	2,046	
	of which: SME	484	406	395		491	405	389	
	Exposures in default	708	296	229	478	766	293	234	506
	Items associated with particular high risk	64	49	74		62	49	73	
	of which: SME	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)	177	177	301		193	193	320		
Equity	333	333	2,329		333	333	2,428		
Other securities	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	124,488	104,724	24,323	1,173	124,844	122,621	24,621	1,173	

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

(2) Defaulted Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HODLER, %)									
AUSTRIA	Central governments or central banks	3,451	7,838	29		3,812	9,229	69	
	Regional governments or local authorities	2,038	4,878	28		2,038	4,818	28	
	Public sector entities	1,065	716	142		1,077	701	139	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	92	61	17		85	34	7	
	Corporates	1,044	1,213	1,213		1,076	1,271	1,271	
	of which: SME	482	391	326		534	277	385	
	Retail	702	448	714		702	448	714	
	of which: SME	460	292	292		512	296	296	
	Secured by mortgages on immovable property	302	302	77		300	300	109	
	of which: SME	21	21	4		21	21	4	
	Exposures in default	38	21	29	35	38	20	29	35
	Items associated with particular 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)	322	322	104		340	340	104		
Equity	38	38	48		42	42	52		
Other securities	1,975	1,975	1,975		1,902	1,902	1,902		
Standardised Total <sup>4</sup>	10,488	24,724	24,323	39	10,444	24,621	24,621	46	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HODLER, %)									
CZECH REPUBLIC	Central governments or central banks	17,617	17,023	13		36,970	36,292	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	9	7	1		12	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	62		64	64	64	
	Corporates	2,126	1,748	1,633		2,129	1,797	1,675	
	of which: SME	861	586	462		845	584	465	
	Retail	1,130	1,020	676		1,130	1,050	712	
	of which: SME	399	332	309		368	351	336	
	Secured by mortgages on immovable property	714	709	248		709	695	232	
	of which: SME	36	36	12		39	39	14	
	Exposures in default	81	47	16	33	84	52	18	42
	Items associated with particular 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)	88	88	108		92	92	109		
Equity	38	38	48		42	42	52		
Other securities	204	204	204		202	202	202		
Standardised Total <sup>4</sup>	17,828	17,023	17,023	77	37,102	36,292	36,292	79	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HODLER, %)									
SLOVAKIA	Central governments or central banks	7,958	7,987	5		7,973	7,973	4	
	Regional governments or local authorities	447	407	81		427	389	78	
	Public sector entities	128	14	0		128	14	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,106	337	303		1,144	374	335	
	of which: SME	709	202	189		709	202	189	
	Retail	409	479	274		409	474	271	
	of which: SME	406	476	272		406	471	269	
	Secured by mortgages on immovable property	11	11	4		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	1	1	6	6	1	1	6
	Items associated with particular 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 securities	42	42	42		42	42	42		
Standardised Total <sup>4</sup>	9,528	9,528	9,528	53	9,573	9,573	9,573	53	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HODLER, %)									
ROMANIA	Central governments or central banks	0,244	0,229	0,244		0,240	0,229	0,240	
	Regional governments or local authorities	1,423	1,233	369		1,233	369	369	
	Public sector entities	27	14	14		28	15	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	385	334	330		384	331	332	
	Corporates	8,892	4,465	4,396		8,906	4,521	4,458	
	of which: SME	3,972	1,308	1,321		3,212	1,309	1,329	
	Retail	3,704	1,423	1,423		3,420	1,420	1,420	
	of which: SME	723	418	240		752	403	253	
	Secured by mortgages on immovable property	2,463	2,463	994		2,338	2,338	966	
	of which: SME	22	13	3		23	14	4	
	Exposures in default	348	52	96	272	379	59	64	202
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	0		1	1	0		
Equity	38	38	38		37	37	37		
Other securities	95	95	95		97	97	97		
Standardised Total <sup>4</sup>	11,978	11,978	11,978	493	11,977	11,977	11,977	494	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
CROATIA	Central governments or central banks	4,643	5,364	27		4,087	4,300	28	
	Regional governments or local authorities	297	395	39		249	385	36	
	Public sector entities	50	14	11		50	12	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	58	58	12		44	44	9	
	Corporates	823	801	468		623	602	312	
	of which SME	356	354	250		347	350	246	
	Retail	255	473	329		545	466	341	
	of which SME	137	145	81		183	191	86	
	Secured by mortgages on immovable property	9	9	9		9	9	9	
	of which SME	0	0	0		0	0	0	
	Exposures in default	23	0	0	17	22	0	7	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	2	2	1		2	2	1		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	26	26	26		25	25	26		
Standardised Total <sup>2</sup>				42				42	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	Central governments or central banks	4,255	4,255	0		4,195	4,195	0	
	Regional governments or local authorities	401	401	0		401	401	0	
	Public sector entities	394	394	0		1,008	1,008	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	488	284	84		202	203	48	
	Corporates	452	447	395		395	390	320	
	of which SME	52	41	35		55	42	35	
	Retail	18	18	10		21	20	12	
	of which SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	1	1	0	0	1	1	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	134	134	1		137	137	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
HUNGARY	Central governments or central banks	1,171	7,454	3		1,152	6,461	3	
	Regional governments or local authorities	13	3	1		12	3	1	
	Public sector entities	4	4	4		4	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	13		26	25	7	
	Corporates	422	375	107		384	399	90	
	of which SME	20	12	10		21	12	11	
	Retail	967	67	67		993	67	67	
	of which SME	138	38	38		128	38	38	
	Secured by mortgages on immovable property	19	19	7		18	17	6	
	of which SME	1	1	1		1	1	1	
	Exposures in default	3	3	3	0	4	3	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	42	42	42		42	42	42		
Standardised Total <sup>2</sup>				34				33	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	28	9		79	29	9	
	Corporates	28	28	28		28	27	27	
	of which SME	2	2	2		2	2	2	
	Retail	1	1	1		1	1	1	
	of which SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SERBIA	Central governments or central banks	26	26	26		21	23	23	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	6		16	14	6	
	Corporates	2,084	1,347	1,024		2,180	1,391	1,009	
	of which SME	68	66	57		66	70	63	
	Retail	718	474	474		720	674	480	
	of which SME	276	228	228		283	248	248	
	Secured by mortgages on immovable property	505	477	378		539	500	387	
	of which SME	8	8	8		8	8	8	
	Exposures in default	27	29	21	27	30	29	22	27
	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	1	1	1		1	1	1		
Other exposures	55	55	55		54	54	55		
Standardised Total <sup>2</sup>				64				67	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
POLAND	Central governments or central banks	10	10	2		10	10	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	24		22	22	22	
	Corporates	18	18	18		18	18	18	
	of which SME	10	4	4		10	4	3	
	Retail	2	2	2		4	4	2	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1	1	1		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 <sup>2</sup>				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
Central banks and central governments		8,672	76	8,613	2,050	0	14	5,891	76	6,725	1,396	0	18
Institutions		72,120	0	28,893	3,718	0	18	14,514	0	28,893	3,496	0	18
Corporates		136,391	2,118	139,117	65,855	0	1,943	134,363	2,860	139,344	63,454	0	1,942
Retail		23,364	622	28,718	9,216	0	370	25,564	718	27,565	20,140	0	167
Retail - Secured on real estate property		99,131	1,088	91,957	23,355	444	1,454	96,520	1,050	93,379	23,884	452	1,390
Retail - Secured on real estate property - Of which: SME		8,919	275	8,550	3,229	68	365	8,773	287	8,442	2,974	71	375
Retail - Secured on real estate property - Of which: non-SME		64,635	802	61,807	11,126	185	1,089	65,726	808	62,937	11,115	180	1,015
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		26,188	791	22,657	6,998	212	942	26,021	709	22,484	6,995	212	897
Retail - Other Retail - Of which: SME		8,303	281	5,599	1,902	41	224	8,244	288	5,539	1,945	64	315
Retail - Other Retail - Of which: non-SME		18,885	591	17,058	7,017	151	718	18,778	594	16,953	7,050	148	582
Equity		5,023	0	5,023	0	0	0	5,030	11	5,030	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>				200,647							97,582		

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

(2) IRB Total derived by adding the Substitution position entries to the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. There have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of quarter end.

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
Central banks and central governments		29	0	32	64	0	0	158	0	124	298	0	0
Institutions		3,888	0	3,888	358	0	0	2,944	0	2,944	158	0	1
Corporates		70,242	1,247	57,768	30,051	0	908	70,055	1,602	57,253	28,493	0	1,027
Retail		13,471	322	12,365	9,236	0	283	13,732	503	13,289	5,907	0	304
Retail - Secured on real estate property		29,207	547	27,418	8,525	0	309	32,860	311	31,221	1,247	0	421
Retail - Secured on real estate property - Of which: SME		52,235	790	47,893	8,854	0	507	51,738	825	47,362	6,562	99	464
Retail - Secured on real estate property - Of which: non-SME		28,223	488	27,763	6,725	0	148	28,045	486	27,693	4,638	63	246
Retail - Qualifying Revolving		7,484	218	7,125	2,048	28	83	7,377	233	7,055	1,855	31	100
Retail - Other Retail		31,839	290	26,638	3,969	30	107	31,684	303	26,838	3,971	31	246
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		12,591	281	10,135	2,338	33	117	12,675	290	9,989	2,738	36	218
Equity		4,020	143	4,020	1,192	21	137	3,949	146	3,950	1,076	23	98
Other non-credit-obligation assets		8,902	138	6,746	1,708	13	179	8,728	141	6,580	1,660	13	120
IRB Total <sup>3</sup>				580						853	1,555		

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
Central banks and central governments		67	0	67	167	0	0	60	0	60	149	0	0
Institutions		2,632	0	2,342	339	0	5	1,762	0	1,665	339	0	1
Corporates		22,596	529	17,938	12,268	0	143	20,686	654	18,618	12,172	0	348
Retail		4,501	32	4,339	3,115	0	71	4,726	52	4,558	3,431	0	75
Retail - Secured on real estate property		5,239	144	4,857	3,523	0	162	4,937	144	5,177	3,718	0	144
Retail - Secured on real estate property - Of which: SME		26,315	354	25,912	7,046	100	457	26,046	359	25,637	6,939	110	448
Retail - Secured on real estate property - Of which: non-SME		18,639	166	18,637	5,730	52	131	18,389	167	18,387	5,611	51	123
Retail - Qualifying Revolving		1,986	81	1,986	895	32	86	2,014	81	2,008	892	31	61
Retail - Other Retail		17,550	68	17,549	2,745	29	64	17,329	107	17,329	2,701	29	62
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		7,676	248	7,275	3,398	58	326	7,657	252	7,269	3,327	59	325
Equity		1,746	32	1,740	577	25	98	1,728	33	1,721	576	25	96
Other non-credit-obligation assets		5,020	128	5,020	1,238	21	270	5,029	219	5,149	1,238	24	270
IRB Total <sup>3</sup>				98						104	359		

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
Central banks and central governments		156	0	159	387	0	0	153	0	196	178	0	0
Institutions		475	0	475	143	0	0	447	0	444	137	0	0
Corporates		8,832	95	5,855	5,119	0	167	8,197	126	5,951	4,821	0	100
Retail		1,794	10	1,951	1,250	0	73	1,620	9	1,691	1,370	0	60
Retail - Secured on real estate property		2,056	70	1,750	1,333	0	146	2,044	73	1,852	1,346	0	61
Retail - Secured on real estate property - Of which: SME		13,239	238	13,077	3,747	122	214	13,245	240	13,189	3,752	123	230
Retail - Secured on real estate property - Of which: non-SME		10,922	148	10,918	2,965	76	105	10,917	150	10,903	2,916	77	104
Retail - Qualifying Revolving		107	4	104	96	4	6	105	4	102	94	4	5
Retail - Other Retail		10,815	144	10,814	2,786	71	100	10,812	146	10,815	2,759	73	98
Retail - Other Retail - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME		2,288	90	2,180	885	46	109	2,288	90	2,157	900	46	107
Equity		1,903	17	1,818	679	33	86	1,890	73	1,895	690	33	87
Other non-credit-obligation assets		68	0	68	197	0	0	76	0	76	151	0	0
IRB Total <sup>3</sup>													

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

	(in EUR, %)	IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
Central banks and central governments		711	0	711	344	0	0	654	0	614	314	0	0
Institutions		64	0	64	11	0	0	15	0	14	10	0	0
Corporates		1,303	0	1,407	1,045	0	8	1,316	0	1,408	1,336	0	5
Retail		1,340	0	1,137	845	0	7	1,230	0	1,223	843	0	4
Retail - Secured on real estate property		49	0	46	19	0	0	40	0	38	10	0	0
Retail - Secured on real estate property - Of which: SME		6	1	8	5	0	1	7	1	6	2	0	1
Retail - Secured on real estate property - Of which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		3	1	2	1	0	1	3	1	2	1	0	1
Retail - Other Retail - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME		3	1	2	1	0	1	3	1	2	1	0	1
Equity		5	0	5	17	0	0	5	0	5	19	0	0
Other non-credit-obligation assets													
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
	(in EUR, %)												
CROATIA	Central banks and central governments	267	0	335	132	0	0	326	0	436	122	0	0
	Institutions	46	0	41	25	0	0	40	0	36	52	0	0
	Corporates	8,585	139	4,312	3,954	0	146	6,123	130	4,225	3,106	0	151
	Corporate - Of which: Specialised Lending	1,838	57	1,542	1,358	0	49	1,667	49	1,577	1,098	0	55
	Corporate - Of which: SME	2,841	63	1,250	796	0	84	2,529	62	1,227	696	0	62
	Retail	3,468	134	3,503	1,983	57	126	3,528	134	3,438	1,574	66	127
	Retail - Secured on real estate property	1,003	39	1,092	529	14	35	1,415	37	1,415	546	23	34
	Retail - Secured on real estate property - Of which: SME	56	3	55	48	2	5	53	4	56	49	2	5
	Retail - Secured on real estate property - Of which: non-SME	1,337	36	1,337	481	12	30	1,359	33	1,359	497	21	29
	Retail - Qualifying Revolving	21	0	0	0	0	0	0	0	21	0	0	0
	Retail - Other Retail	2,015	95	1,909	974	43	91	2,112	97	2,001	1,028	43	93
Retail - Other Retail - Of which: SME	102	5	97	55	2	5	107	4	101	56	2	5	
Retail - Other Retail - Of which: non-SME	1,912	90	1,812	919	40	86	2,005	92	1,900	972	41	88	
Equity	41	0	41	128	0	0	43	0	43	128	0	0	
Other non-credit-obligation assets													
IRB Total													

<sup>a</sup>Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
	(in EUR, %)												
GERMANY	Central banks and central governments	32	0	45	3	0	0	31	0	43	2	0	0
	Institutions	2,031	0	2,045	279	0	0	2,031	0	2,037	266	0	0
	Corporates	6,655	88	5,292	3,263	0	113	6,718	238	5,318	2,855	0	107
	Corporate - Of which: Specialised Lending	1,616	7	939	680	0	19	1,621	13	956	669	0	14
	Corporate - Of which: SME	605	23	377	304	0	18	673	25	560	345	0	25
	Retail	708	27	673	218	3	15	677	25	647	207	3	14
	Retail - Secured on real estate property	617	20	607	190	2	9	652	20	676	192	0	9
	Retail - Secured on real estate property - Of which: SME	134	7	131	56	1	2	135	7	125	50	1	3
	Retail - Secured on real estate property - Of which: non-SME	483	13	467	134	1	6	468	14	460	133	1	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	91	7	76	28	1	7	85	8	71	25	1	5
Retail - Other Retail - Of which: SME	32	2	29	10	0	0	28	2	25	8	0	2	
Retail - Other Retail - Of which: non-SME	59	5	47	18	1	4	57	5	46	17	1	3	
Equity	16	0	16	29	0	0	17	0	17	31	0	0	
Other non-credit-obligation assets													
IRB Total													

<sup>a</sup>Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
	(in EUR, %)												
HUNGARY	Central banks and central governments	246	0	1,201	571	0	0	225	0	1,199	299	0	0
	Institutions	2,292	0	2,045	89	0	4	2,230	0	2,041	197	0	4
	Corporates	5,813	68	4,080	3,240	0	82	5,669	86	3,911	2,999	0	73
	Corporate - Of which: Specialised Lending	1,460	9	1,485	1,003	0	27	1,509	17	1,482	1,233	0	29
	Corporate - Of which: SME	1,437	22	838	677	0	25	1,303	43	726	618	0	32
	Retail	2,626	107	2,435	1,781	59	123	2,569	90	2,478	1,830	47	114
	Retail - Secured on real estate property	1,477	43	1,476	885	29	37	1,608	29	1,508	909	21	31
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	1,477	43	1,476	885	29	37	1,608	29	1,508	909	21	31
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,049	64	958	896	30	86	1,060	58	970	920	26	83
Retail - Other Retail - Of which: SME	1	0	1	0	0	0	1	0	1	0	0	0	
Retail - Other Retail - Of which: non-SME	1,048	64	957	896	30	86	1,059	57	969	920	26	83	
Equity	1	0	1	4	0	0	1	0	2	4	0	0	
Other non-credit-obligation assets													
IRB Total													

<sup>a</sup>Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
	(in EUR, %)												
SWITZERLAND	Central banks and central governments	5,441	0	5,441	77	0	0	2,226	0	2,226	19	0	0
	Institutions	75	0	36	16	0	0	58	0	19	9	0	0
	Corporates	1,024	1	886	335	0	7	1,046	16	967	371	0	3
	Corporate - Of which: Specialised Lending	1	0	1	1	0	0	1	0	1	1	0	0
	Corporate - Of which: SME	49	1	49	25	0	1	39	1	38	12	0	1
	Retail	168	7	161	48	1	3	164	48	168	48	1	2
	Retail - Secured on real estate property	153	6	148	43	1	2	157	5	153	42	1	2
	Retail - Secured on real estate property - Of which: SME	9	1	9	3	0	0	9	1	9	2	0	0
	Retail - Secured on real estate property - Of which: non-SME	144	5	139	41	1	1	147	4	144	39	1	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	13	5	0	0	18	1	13	5	0	0
Retail - Other Retail - Of which: SME	1	0	1	0	0	0	2	0	1	0	0	0	
Retail - Other Retail - Of which: non-SME	11	1	12	4	0	0	16	1	12	4	0	0	
Equity	2	0	2	5	0	0	3	0	3	6	0	0	
Other non-credit-obligation assets													
IRB Total													

<sup>a</sup>Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
	(in EUR, %)												
SERBIA	Central banks and central governments	25	0	25	19	0	0	25	0	25	19	0	0
	Institutions	1	0	1	1	0	0	1	0	1	1	0	0
	Corporates	546	0	544	472	0	5	544	0	541	478	0	2
	Corporate - Of which: Specialised Lending	317	0	316	256	0	3	314	0	313	255	0	1
	Corporate - Of which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail	23	0	23	19	0	1	23	0	23	12	0	1
	Retail - Secured on real estate property	12	0	12	5	0	0	12	0	12	5	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	12	0	12	5	0	0	12	0	12	5	0	0
	Retail - Qualifying Revolving	9	0	9	9	0	0	9	0	9	9	0	0
	Retail - Other Retail	0	0	0	0	0	0	11	1	11	0	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	0	0	0	0	0	0	11	1	11	0	0	1	
Equity	3	0	3	10	0	0	3	0	3	10	0	0	
Other non-credit-obligation assets													
IRB Total													

<sup>a</sup>Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
	(in EUR, %)												
POLAND	Central banks and central governments	660	0	660	205	0	0	731	0	763	138	0	0
	Institutions	1,720	0	1,720	67	0	0	228	0	243	79	0	0
	Corporates	2,006	75	2,000	1,750	0	41	2,076	73	2,214	1,804	0	34
	Corporate - Of which: Specialised Lending	1,781	74	1,649	1,883	0	35	1,827	73	1,713	1,358	0	29
	Corporate - Of which: SME	228	1	231	82	0	5	249	0	491	446	0	5
	Retail	7	1	7	3	0	1	7	1	7	3	0	1
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	4	1	3	2	0	1	3	1	3	2	0	1
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of which: non-SME	4	1	3	2	0	1	3	1	3	2	0	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets													
IRB Total													

<sup>a</sup>Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
Consolidated data	Central banks and central governments	2,302	77	9,544	1,556	0	15	2,805	76	15,507	1,654	0	15
	Institutions	14,459	0	11,614	3,484	0	15	16,954	0	13,400	3,851	0	15
	Corporates	136,363	2,789	107,668	64,731	0	1,980	137,854	2,927	108,578	66,729	0	2,874
	Corporates - Of Which: Specialised Lending	28,779	806	27,875	20,837	0	692	28,369	1,086	28,805	21,174	0	693
	Corporates - Of Which: SME	13,237	1,141	25,147	13,732	0	766	14,499	1,187	25,297	13,255	0	628
	Retail	97,968	1,798	92,956	22,804	463	1,495	99,117	1,744	94,519	23,529	465	1,376
	Retail - Secured on real estate property	71,968	918	70,637	13,861	242	556	72,453	922	71,318	14,141	238	558
	Retail - Secured on real estate property - Of Which: SME	6,768	294	8,430	2,753	72	181	6,753	296	8,399	2,640	72	174
	Retail - Secured on real estate property - Of Which: non-SME	65,200	624	62,207	11,108	170	375	65,700	626	62,919	11,503	166	384
	Retail - Qualifying Residential	25,500	871	22,279	9,003	221	849	26,884	832	22,893	9,386	227	850
	Retail - Other Retail	6,441	216	5,452	1,888	69	351	6,265	219	5,469	1,875	71	282
	Retail - Other Retail - Of Which: SME	19,779	603	18,647	7,135	153	658	20,489	613	17,513	7,511	156	658
Retail - Other Retail - Of Which: non-SME	1,555	7	1,555	1,554	0	0	1,573	0	1,515	1,514	0	0	
Equity													
Other non credit-obligation assets													
IRB Total <sup>3</sup>			98,797							102,891			

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation portfolio unless in the results prior to the 2013 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
AUSTRIA	Central banks and central governments	98	0	111	246	0	0	146	0	159	261	0	0
	Institutions	2,846	0	2,218	668	0	2,237	476	0	2,892	699	0	0
	Corporates	76,829	1,773	57,495	29,163	0	1,088	71,644	1,950	58,078	30,814	0	1,112
	Corporates - Of Which: Specialised Lending	13,906	632	13,306	9,840	0	381	14,315	774	13,598	10,287	0	392
	Corporates - Of Which: SME	13,906	749	17,209	7,272	0	440	20,009	800	17,487	7,239	0	472
	Retail	15,417	882	47,296	8,219	103	474	15,506	858	47,399	8,756	102	460
	Retail - Secured on real estate property	27,362	1,644	27,460	5,835	68	248	28,229	1,667	27,647	5,847	65	237
	Retail - Secured on real estate property - Of Which: SME	7,383	238	7,558	1,676	32	103	7,388	241	7,465	1,636	31	103
	Retail - Secured on real estate property - Of Which: non-SME	21,368	208	20,412	3,859	34	145	21,441	204	20,982	4,211	34	134
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,645	298	9,777	2,684	37	236	12,676	293	9,792	2,659	23	222
	Retail - Other Retail - Of Which: SME	2,993	154	2,286	1,253	24	104	2,996	159	2,287	1,264	24	104
Retail - Other Retail - Of Which: non-SME	6,756	144	6,516	1,659	13	132	6,772	138	6,526	1,655	13	117	
Equity													
Other non credit-obligation assets	652	0	652	1,570	0	0	659	0	659	1,595	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
CZECH REPUBLIC	Central banks and central governments	54	0	54	134	0	0	54	0	54	135	0	0
	Institutions	1,798	0	1,542	399	0	1	1,795	0	1,689	373	0	1
	Corporates	20,782	338	15,452	12,276	0	234	20,874	337	15,709	12,841	0	244
	Corporates - Of Which: Specialised Lending	4,767	47	4,665	3,833	0	75	4,963	69	4,771	3,768	0	69
	Corporates - Of Which: SME	4,767	181	3,486	2,373	0	58	4,865	179	3,466	2,437	0	164
	Retail	25,696	361	25,311	7,471	111	466	26,521	370	26,126	7,483	112	441
	Retail - Secured on real estate property	18,209	102	18,207	4,110	10	126	18,479	101	18,618	3,927	10	114
	Retail - Secured on real estate property - Of Which: SME	1,658	38	1,658	888	64	27	1,653	812	1,617	812	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17,158	64	17,157	3,223	58	62	17,408	65	17,407	3,115	58	57
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,467	259	7,104	3,360	61	339	8,062	269	7,688	5,537	62	328
	Retail - Other Retail - Of Which: SME	1,879	35	1,672	965	27	37	1,739	35	1,732	988	27	55
Retail - Other Retail - Of Which: non-SME	5,588	224	5,432	2,395	34	304	6,344	234	5,956	2,859	34	273	
Equity													
Other non credit-obligation assets	125	0	125	436	0	0	124	0	124	452	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
SLOVAKIA	Central banks and central governments	136	0	133	183	0	0	203	0	111	171	0	0
	Institutions	449	0	449	130	0	0	509	0	409	144	0	0
	Corporates	8,321	119	6,006	4,907	0	149	8,393	118	6,046	5,079	0	154
	Corporates - Of Which: Specialised Lending	1,809	4	1,696	1,276	0	59	1,802	7	1,663	1,247	0	58
	Corporates - Of Which: SME	2,139	70	1,724	1,296	0	59	2,064	66	1,686	1,291	0	61
	Retail	13,251	298	11,517	3,215	133	224	13,324	289	11,387	3,200	138	227
	Retail - Secured on real estate property	10,948	154	10,844	2,357	60	106	10,976	150	10,975	2,376	60	100
	Retail - Secured on real estate property - Of Which: SME	101	4	98	90	5	5	106	5	104	94	6	6
	Retail - Secured on real estate property - Of Which: non-SME	10,847	150	10,686	2,262	79	101	10,870	146	10,689	2,281	74	97
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,304	141	2,174	863	53	117	2,348	109	2,215	884	58	124
	Retail - Other Retail - Of Which: SME	109	10	106	212	16	23	498	12	364	218	18	25
Retail - Other Retail - Of Which: non-SME	1,905	81	1,818	651	37	94	1,940	87	1,851	666	40	99	
Equity													
Other non credit-obligation assets	54	0	54	200	0	0	56	0	56	267	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
ROMANIA	Central banks and central governments	127	0	117	124	0	0	124	0	124	126	0	0
	Institutions	1,529	0	1,496	1,145	0	5	1,493	0	1,432	1,131	0	6
	Corporates	1,246	0	1,234	903	0	3	1,229	0	1,188	905	0	2
	Corporates - Of Which: Specialised Lending	71	0	61	59	0	1	71	0	67	69	0	6
	Corporates - Of Which: SME	6	1	6	1	0	1	6	1	6	1	0	1
	Retail	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	1	2	1	0	1	3	1	2	1	0	1
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity													
Other non credit-obligation assets	5	0	5	17	0	0	5	0	5	17	0	0	
IRB Total													

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Ester Group Bank AG

IRB Approach												
As of 31/03/2024												
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
in EUR, %												
Central banks and central governments	136	0	424	171	0	206	0	308	117	0	0	
Institutions	49	0	45	31	0	46	0	44	19	0	0	
Corporates	6,389	124	4,282	3,282	148	6,794	124	4,687	3,725	0	137	
Corporates - Of Which: Specialised Lending	1,861	48	1,579	1,246	0	1,871	50	1,587	1,201	0	42	
Corporates - Of Which: SME	2,077	56	1,286	718	0	2,242	56	1,287	915	0	64	
Retail	3,866	126	3,573	1,562	66	119	3,805	127	3,685	1,628	66	120
Retail - Secured on real estate property	1,844	37	1,463	528	23	34	1,497	36	1,496	545	22	34
Retail - Secured on real estate property - Of Which: SME	59	5	59	44	4	4	56	5	56	42	2	5
Retail - Secured on real estate property - Of Which: non-SME	1,405	32	1,405	484	20	30	1,438	31	1,438	500	20	29
Retail - Qualifying Resolving	26	0	24	0	0	25	0	22	7	0	0	
Retail - Other Retail	2,222	89	2,159	1,034	44	85	2,308	91	2,189	1,083	44	86
Retail - Other Retail - Of Which: SME	117	5	106	50	2	5	115	5	110	51	2	5
Retail - Other Retail - Of Which: non-SME	2,105	85	2,053	984	42	80	2,193	86	2,079	1,032	42	82
Equity	43	0	43	128	0	44	0	44	130	0	0	
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
in EUR, %												
Central banks and central governments	12	0	44	2	0	18	0	29	2	0	0	
Institutions	2,024	0	2,024	424	0	2,094	0	1,998	961	0	0	
Corporates	7,007	238	5,540	3,133	0	106	7,108	221	5,512	3,135	0	83
Corporates - Of Which: Specialised Lending	1,023	13	966	852	0	14	1,047	14	976	796	0	15
Corporates - Of Which: SME	132	35	294	204	0	6	161	34	141	212	0	13
Retail	661	27	624	180	3	13	665	26	633	215	3	13
Retail - Secured on real estate property	179	20	156	268	2	6	186	19	167	267	2	6
Retail - Secured on real estate property - Of Which: SME	128	7	121	41	1	3	125	7	119	39	1	3
Retail - Secured on real estate property - Of Which: non-SME	451	13	403	124	1	6	460	12	448	152	1	6
Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	62	7	68	24	1	5	80	7	65	24	1	5
Retail - Other Retail - Of Which: SME	26	3	24	8	0	2	22	3	22	7	0	0
Retail - Other Retail - Of Which: non-SME	36	5	44	17	0	3	58	5	44	17	0	3
Equity	20	0	20	37	0	19	0	19	37	0	0	
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
in EUR, %												
Central banks and central governments	223	0	1,314	307	0	223	0	1,256	311	0	0	
Institutions	2,302	0	1,701	106	0	2,261	0	1,441	91	0	0	
Corporates	5,718	76	3,930	3,019	0	86	5,713	72	3,923	2,823	0	72
Corporates - Of Which: Specialised Lending	1,664	17	1,580	1,284	0	29	1,694	16	1,685	1,318	0	13
Corporates - Of Which: SME	1,270	39	727	597	0	34	1,241	39	681	586	0	38
Retail	2,529	89	2,436	1,954	44	108	2,395	84	2,346	1,908	42	105
Retail - Secured on real estate property	1,489	30	1,469	968	17	17	1,509	27	1,509	993	18	28
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	1,489	30	1,469	968	17	17	1,509	27	1,509	993	18	28
Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1,040	59	949	986	25	80	1,054	57	966	1,001	24	78
Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1,038	59	948	986	25	80	1,053	57	965	1,000	24	78
Equity	1	0	1	4	0	1	0	1	4	0	0	0
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
in EUR, %												
Central banks and central governments	4,466	0	4,466	28	0	5,762	0	5,762	44	0	0	
Institutions	81	0	42	11	0	801	0	760	28	0	0	
Corporates	2,049	16	1,016	359	0	2,172	1	985	385	0	2	
Corporates - Of Which: Specialised Lending	3	0	3	2	0	3	0	3	2	0	0	
Corporates - Of Which: SME	37	1	37	13	0	1	20	1	20	3	0	1
Retail	188	6	168	42	3	174	7	168	40	0	0	
Retail - Secured on real estate property	151	5	148	38	0	2	158	6	152	44	1	2
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	151	5	148	38	0	2	158	6	152	44	1	2
Retail - Qualifying Resolving	4	0	4	0	0	4	0	4	0	0	0	0
Retail - Other Retail	12	1	12	4	0	1	14	1	14	0	0	0
Retail - Other Retail - Of Which: SME	2	0	1	0	0	2	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	10	1	11	4	0	1	14	1	14	0	0	0
Equity	3	0	3	6	0	3	0	3	7	0	0	0
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
in EUR, %												
Central banks and central governments	29	0	25	10	0	33	0	33	6	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	
Corporates	1,701	0	1,668	1,123	0	21	1,688	0	1,668	1,123	0	1
Corporates - Of Which: Specialised Lending	301	0	300	242	0	1	323	0	319	254	0	1
Corporates - Of Which: SME	1	0	1	1	0	1	0	1	0	0	0	0
Retail	24	1	23	11	0	1	23	1	25	12	0	1
Retail - Secured on real estate property	12	0	12	5	0	0	11	0	11	4	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	12	0	12	5	0	0	11	0	11	4	0	0
Retail - Qualifying Resolving	12	1	12	7	0	0	14	0	13	8	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	12	1	12	7	0	0	14	0	13	8	0	0
Equity	3	0	3	11	0	3	0	3	12	0	0	0
Other non credit-obligation assets												
IRB Total												

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

IRB Approach												
As of 31/03/2024												
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
in EUR, %												
Central banks and central governments	754	0	821	140	0	872	0	939	166	0	0	
Institutions	182	0	82	39	0	0	149	0	88	32	0	0
Corporates	2,637	73	2,652	1,749	0	13	2,756	73	2,579	1,759	0	29
Corporates - Of Which: Specialised Lending	1,851	73	1,875	1,197	0	28	1,964	73	1,861	1,198	0	24
Corporates - Of Which: SME	60	0	78	39	0	61	0	59	42	0	0	
Retail	6	1	5	3	0	1	6	0	6	3	0	0
Retail - Secured on real estate property	2	0	2	1	0	0	0	0	3	1	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	0	0	3	1	0	0
Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	3	1	3	2	0	1	3	0	3	2	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	1	3	2	0	1	3	0	3	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		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
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	83	83	57	0	21	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		48	48	13	0	25	10	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		378	378	278	6	0	114	58	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		160	158	2	0	59	96	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		263	262	12	0	75	174	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		276	274	14	0	36	214	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,016</b>	<b>1,008</b>	<b>104</b>	<b>0</b>	<b>329</b>	<b>876</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>339</b>
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
<b>Total</b>																	
[ 0 - 3M ]	Latin America and the Caribbean																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
<b>Total</b>																	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		57	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	31	24	0	0	0	24	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>88</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>51</b>
[ 0 - 3M ]	Others	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		14	14	4	0	0	9	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		57	53	0	0	0	57	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		25	25	0	0	0	25	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		79	77	0	0	0	77	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	34	33	0	0	0	33	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>230</b>	<b>232</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>226</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>84</b>	<b>0</b>	<b>68</b>	

**Notes and definitions**

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

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

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

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

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

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

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

**Regions**

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

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

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

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

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

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

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

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







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		12	12	0	0	2	2	11	0	0	0	0	0	0	0	0	
3Y - 5Y]		6	6	0	0	0	0	5	0	0	0	0	0	0	0	0	
5Y - 10Y]		16	16	7	0	0	0	9	0	0	0	0	0	0	0	0	
10Y - more		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		38	38	13	0	2	2	24	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		5	5	0	0	0	0	3	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		12	12	4	0	0	0	8	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		19	19	7	0	0	0	12	0	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		42	42	14	0	0	0	22	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		15	15	0	0	0	0	12	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0	
3Y - 5Y]		42	42	0	0	0	0	42	0	0	0	0	0	0	0	0	
5Y - 10Y]		59	59	0	0	1	1	58	0	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		157	157	0	0	1	1	156	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0	
5Y - 10Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		31	31	0	0	0	0	31	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		52	52	6	0	12	12	34	0	0	0	0	0	0	0	0	
13M - 1Y]		96	96	4	0	26	26	29	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		68	68	7	0	0	0	61	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		30	30	25	0	0	0	5	0	0	0	0	0	0	0	0	
3Y - 5Y]		336	336	126	0	126	126	854	0	0	0	0	0	0	0	0	
5Y - 10Y]		662	662	31	0	10	10	621	0	0	0	0	0	0	0	0	
10Y - more		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,696	1,696	134	0	46	46	838	0	0	0	0	0	0	0	0	157
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		2	2	0	0	1	1	1	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	2	0	0	1	1	1	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		401	401	0	0	0	0	398	0	0	0	0	0	0	0	0	
13M - 1Y]		1,876	1,876	1,074	0	252	252	922	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		1,299	1,299	403	0	511	511	383	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		702	702	154	0	467	467	101	0	0	0	0	0	0	0	0	
3Y - 5Y]		2,950	2,950	2,043	26	401	401	1,827	0	0	0	0	0	0	0	0	
5Y - 10Y]		2,646	2,646	52	0	331	331	2,252	0	0	0	0	0	0	0	0	
10Y - more		736	736	24	0	24	24	725	0	0	0	0	0	0	0	0	
Total		8,220	8,220	979	0	1,943	1,943	5,970	0	0	0	0	0	0	1,056	2	1,044





2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2024

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off balance sheet				
		Non-derivative financial assets by accounting portfolio												Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 ]	Other Central and eastern Europe countries non EEA	25	23	8	0	14	2	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		142	140	25	0	105	11	0	0	0	0	0	0	0	1	0	0	
[ 1Y - 2Y ]		215	211	15	0	72	224	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		96	96	15	0	29	52	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		254	252	20	0	90	142	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		323	321	21	0	33	268	0	0	0	0	0	0	0	344	1	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,058</b>	<b>1,044</b>	<b>103</b>	<b>0</b>	<b>343</b>	<b>602</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>344</b>	<b>7</b>	<b>0</b>	<b>340</b>	
[ 0 - 3M ]	Middle East																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Latin America and the Caribbean																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
<b>Total</b>																		
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	0	
[ 1Y - 2Y ]		9	9	0	0	0	9	0	0	0	0	0	0	0	32	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		66	61	0	0	0	61	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	75	68	0	0	0	68	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>151</b>	<b>139</b>	<b>0</b>	<b>0</b>	<b>139</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>30</b>	
[ 0 - 3M ]	Others	47	47	38	0	0	8	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		51	51	0	0	0	41	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		58	58	1	0	0	57	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		21	21	0	0	0	21	0	0	0	0	0	0	0	84	0	0	
[ 5Y - 10Y ]		87	85	0	0	0	85	0	0	0	0	0	0	0	15	0	0	
[ 10Y - more ]	45	44	0	0	0	44	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>319</b>	<b>316</b>	<b>50</b>	<b>0</b>	<b>266</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>99</b>	<b>0</b>	<b>0</b>	<b>47</b>	

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Erste Group Bank AG

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>				Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>											
in EUR																					
Cash balances at central banks and other demand deposits	28,799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	55,288	0	8	8	8	43	5	5	0	53,314	0	8	8	8	25	5	5	0	0	0	0
Central banks	15	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0
General governments	43,047	0	0	0	0	19	0	0	0	41,068	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	9,547	0	0	0	0	7	0	0	0	9,468	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	842	0	2	2	2	2	2	2	0	832	0	2	2	2	1	2	2	0	0	0	0
Non-financial corporations	1,835	0	6	6	6	14	3	3	0	1,927	0	6	6	6	12	3	3	0	0	0	0
Loans and advances (including at amortised cost and fair value)	238,560	1,135	4,252	4,252	4,059	1,984	2,139	2,066	1,545	233,534	1,146	4,787	4,787	4,549	1,800	2,224	2,152	1,837	1,837	1,837	
Central banks	21,932	0	0	0	0	0	0	0	0	14,741	0	0	0	0	0	0	0	0	0	0	0
General governments	7,983	11	59	59	56	24	6	6	40	8,409	0	60	68	59	24	6	6	0	0	0	60
Credit institutions	6,199	0	0	0	0	12	0	0	0	6,738	1	0	0	0	12	0	0	0	0	0	27
Other financial corporations	5,438	13	103	103	102	38	38	38	29	5,501	8	61	61	61	20	28	28	0	0	0	27
Non-financial corporations	98,803	765	2,202	2,202	2,072	1,138	1,089	1,040	703	99,543	785	2,738	2,738	2,579	1,097	1,187	1,144	1,098	1,098	1,098	
of which: small and medium-sized enterprises	48,287	645	1,648	1,648	1,555	717	788	753	656	48,787	689	1,892	1,892	1,800	718	823	794	820	820	820	
of which: Loans collateralized by commercial immovable property	31,771	51	748	748	682	422	327	312	327	32,153	118	953	953	863	424	357	348	464	464	464	
Households	98,202	345	1,889	1,889	1,838	782	1,005	965	678	98,604	344	1,922	1,922	1,850	705	1,003	975	652	652	652	
of which: Loans collateralized by residential immovable property	71,209	209	837	837	802	300	247	232	569	71,479	201	856	856	825	269	284	270	549	549	549	
of which: Credit for consumption	13,943	75	752	752	725	329	586	572	32	13,957	78	748	748	712	307	565	547	31	31	31	
DEBT INSTRUMENTS other than HTF	322,556	1,135	4,260	4,260	4,067	2,030	2,144	2,071	1,545	320,294	1,146	4,796	4,796	4,567	1,808	2,229	2,167	1,837	1,837	1,837	
OFF-BALANCE SHEET EXPOSURES	67,234		262	262	192	368	112	87	57	66,834		351	351	288	391	137	124	54	54	54	

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

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

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

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00). 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> 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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Erste Group Bank AG

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>						
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which: defaulted			Of which Stage <sup>(4)</sup>			Of which Stage <sup>(4)</sup>		Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			
(in € bn)																						
Cash balances at central banks and other demand deposits	26,812	0	0	0	0	2	0	0	0	0	23,248	0	0	0	0	3	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	55,646	0	7	7	25	6	6	7	0	0	54,970	0	7	7	26	5	5	5	0	0	0	
Central banks	15	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	
General governments	42,839	0	0	0	0	7	0	0	0	0	41,863	0	0	0	6	0	0	0	0	0	0	
Credit institutions	10,114	0	0	0	0	5	0	0	0	0	10,355	0	0	0	5	0	0	0	0	0	0	
Other financial corporations	720	0	2	2	2	2	2	2	0	0	683	0	2	2	2	2	2	2	2	0	0	
Non-financial corporations	1,953	0	6	6	12	4	4	4	0	0	2,052	0	6	6	12	4	4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	243,282	1,229	4,935	4,935	4,734	1,899	2,243	2,173	1,879	0	256,521	1,183	5,129	5,129	4,928	1,825	2,318	2,247	1,863	2,063	0	
Central banks	24,183	0	0	0	0	0	0	0	0	0	26,918	0	0	0	0	0	0	0	0	0	0	
General governments	8,481	7	75	75	63	26	5	3	68	0	8,690	3	71	71	64	27	5	3	67	0	0	
Credit institutions	6,740	0	0	0	0	12	0	0	0	0	8,108	1	0	0	0	0	0	0	0	0	0	
Other financial corporations	5,581	7	61	61	25	28	28	28	28	0	5,233	9	66	66	28	29	29	29	29	29	0	
Non-financial corporations	100,129	879	2,828	2,828	2,714	1,143	1,189	1,147	1,210	0	101,781	824	2,994	2,994	2,883	1,244	1,201	1,285	1,285	1,285	0	
of which: small and medium-sized enterprises	51,022	755	2,069	2,069	1,987	850	856	824	960	0	51,135	701	2,190	2,190	2,108	776	960	928	938	938	0	
of which: Loans collateralised by commercial immovable property	32,433	97	887	887	833	436	354	333	432	0	33,469	63	1,037	1,037	983	418	371	348	348	348	0	
Households	98,148	338	1,971	1,971	1,891	698	1,022	993	673	0	99,792	344	1,961	1,961	1,914	673	1,038	1,012	1,012	1,012	0	
of which: Loans collateralised by residential immovable property	71,181	198	879	879	850	260	287	274	370	0	71,813	218	877	877	847	245	284	271	271	271	0	
of which: Credit for consumption	14,144	68	738	738	719	300	572	553	30	0	14,928	70	777	777	738	299	588	572	572	572	0	
DEBT INSTRUMENTS other than HFT	335,519	1,229	4,942	4,942	4,742	1,926	2,248	2,178	1,979	0	338,734	1,183	5,136	5,136	4,936	1,853	2,322	2,252	2,063	2,063	0	
OFF-BALANCE SHEET EXPOSURES	88,601		327	327	236	312	126	116	47	0	89,581		318	318	226	287	127	111	67	67	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2024 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,024	1,575	815	694	2,228	659	4,227	1,794	826	712	2,394	818
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	60	21	20	31	25	58	45	13	12	28	22
Non-financial corporations	2,333	909	482	401	1,220	364	2,560	1,145	501	430	1,379	533
of which: small and medium-sized enterprises	1,501	673	330	292	874		1,609	726	326	280	971	
Households	1,619	607	312	272	978	270	1,607	604	311	270	987	263
DEBT INSTRUMENTS other than HFT	4,024	1,575	815	694	2,228		4,227	1,794	826	712	2,394	
Loan commitments given	207	42	24	16	25	5	220	69	30	23	22	5
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,588	1,869	871	749	2,587	861	4,844	1,897	871	739	2,797	898
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	59	45	13	12	29	21	59	49	14	14	28	20
Non-financial corporations	2,907	1,205	550	463	1,551	566	3,185	1,228	549	449	1,769	605
of which: small and medium-sized enterprises	1,802	785	343	292	1,082		2,060	851	379	312	1,268	
Households	1,620	619	308	273	1,007	273	1,599	620	308	276	999	272
DEBT INSTRUMENTS other than HFT	4,588	1,869	871	749	2,587		4,844	1,897	871	739	2,797	
Loan commitments given	248	66	27	18	27	8	275	71	28	20	35	14
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Erste Group Bank AG

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,881	81	81	1,881	75	0	1,865	92	92	1,865	82	0	1,831	89	89	1,831	79	0	1,866	88	88	1,866	71	0
B Mining and quarrying	42	2	2	42	7	0	429	3	3	429	6	0	449	4	4	449	6	0	834	3	3	834	5	0
C Manufacturing	19,796	646	646	19,796	495	0	18,981	689	689	18,981	454	0	18,751	655	655	18,751	467	0	19,509	616	616	19,509	419	0
D Electricity, gas, steam and air conditioning supply	4,778	23	23	4,778	112	0	4,690	30	30	4,690	85	0	4,731	22	22	4,731	79	0	4,317	23	23	4,317	49	0
E Water supply	742	8	8	742	23	0	818	4	4	818	20	0	821	7	7	821	20	0	789	7	7	789	21	0
F Construction	9,388	254	254	9,376	249	0	9,405	254	254	9,392	261	0	9,544	369	369	9,532	286	0	9,583	406	406	9,571	296	0
G Wholesale and retail trade	12,918	327	327	12,918	355	0	12,840	369	369	12,840	379	0	12,883	374	374	12,883	394	0	13,095	454	454	13,095	455	0
H Transport and storage	4,411	57	57	4,411	91	0	4,442	55	55	4,442	97	0	4,462	67	67	4,462	101	0	4,496	95	95	4,496	96	0
I Accommodation and food service activities	4,680	231	231	4,680	185	0	4,620	229	229	4,620	194	0	4,734	228	228	4,734	186	0	4,832	233	233	4,832	172	0
J Information and communication	2,319	44	44	2,319	36	0	2,230	33	33	2,230	31	0	2,259	33	33	2,259	31	0	2,217	28	28	2,217	31	0
K Financial and insurance activities	399	8	8	399	5	0	604	11	11	604	8	0	426	8	8	426	8	0	341	9	9	348	4	0
L Real estate activities	31,208	403	403	31,195	422	0	31,769	664	664	31,765	599	0	31,819	749	749	31,825	522	0	32,430	885	885	32,415	965	0
M Professional, scientific and technical activities	2,803	46	46	2,803	55	0	2,854	89	89	2,854	60	0	3,087	85	85	3,087	59	0	3,846	95	95	3,846	67	0
N Administrative and support service activities	1,036	90	90	1,036	63	0	1,029	80	80	1,029	52	0	1,288	76	76	1,287	50	0	1,955	65	65	1,955	45	0
O Public administration and defence, compulsory social security	112	0	0	112	7	0	106	0	0	106	7	0	106	0	0	106	5	0	161	0	0	161	6	0
P Education	88	2	2	88	2	0	88	2	2	88	2	0	87	2	2	87	3	0	92	1	1	92	3	0
Q Human health services and social work activities	982	52	52	982	59	0	961	11	11	951	25	0	993	11	11	993	22	0	1,022	7	7	1,022	19	0
R Arts, entertainment and recreation	798	8	8	798	16	0	833	0	0	833	15	0	849	9	9	849	16	0	772	12	12	772	19	0
S Other services	441	9	9	441	9	0	503	10	10	503	9	0	529	10	10	529	9	0	598	8	8	598	8	0
Loans and advances	98,803	2,202	2,202	98,777	2,227	0	99,543	2,736	2,736	99,516	2,283	0	100,129	2,428	2,428	100,102	2,331	0	101,781	2,994	2,994	101,754	2,331	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.