



## Spring 2020 EU-wide Transparency Exercise

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

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Erste Group Bank AG

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	15,917	16,262	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,917	16,262	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	17,414	17,759	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	17,414	17,759	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	21,508	21,971	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,508	21,971	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	120,953	118,105	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	120,953	118,105	C 02.00 (r010,c010) - C 05.01 (r440,c040)	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	13.16%	13.77%	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	13.16%	13.77%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.40%	15.04%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.40%	15.04%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.78%	18.60%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.78%	18.60%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	266,386	260,437	C 47.00 (r300,c010)	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	6.54%	6.82%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Erste Group Bank AG

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	17,414	17,759	C 47.00 (r320,c010)	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	17,414	17,759	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	266,386	260,437	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	266,386	260,437	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.8%	C 47.00 (r330,c010)	

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### Capital

Erste Group Bank AG

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>21,508</b>	<b>21,971</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>15,917</b>	<b>16,262</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,267	2,269	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,059	11,349	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,504	-1,458	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	897	899	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,447	4,448	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	361	363	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,412	-1,285	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-19	-102	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-150	-158	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-28	-45	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-28	-45	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-17	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,497</b>	<b>1,497</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,497	1,497	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>17,414</b>	<b>17,759</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,093</b>	<b>4,212</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,749	3,884	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	344	328	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>120,953</b>	<b>118,105</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.16%</b>	<b>13.77%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.40%</b>	<b>15.04%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.78%</b>	<b>18.60%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>15,917</b>	<b>16,262</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.16%</b>	<b>13.77%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c040)	-

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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Erste Group Bank AG

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	97,760	94,505	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	17,494	17,898	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	56,417	54,606	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	18,068	16,347	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,002	2,712	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,794	1,567	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	616	569	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	70	253	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,185	2,795	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,042	832	C 02.00 (R530, c010)
Of which IMA	2,143	1,963	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	14,334	14,934	C 02.00 (R590, c010)
Of which basic indicator approach	3,403	3,605	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	10,931	11,329	C 02.00 (R620, c010)
Other risk exposure amounts	3,194	3,483	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	120,953	118,105	

## Spring 2020 EU-wide Transparency Exercise

### P&L

Erste Group Bank AG

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	5,475	7,345
Of which debt securities income	709	943
Of which loans and advances income	3,529	4,750
Interest expenses	1,966	2,603
(Of which deposits expenses)	563	780
(Of which debt securities issued expenses)	556	682
(Expenses on share capital repayable on demand)	0	0
Dividend income	49	60
Net Fee and commission income	1,441	1,941
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	13	36
Gains or (-) losses on financial assets and liabilities held for trading, net	209	38
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-191	-19
Gains or (-) losses from hedge accounting, net	9	6
Exchange differences [gain or (-) loss], net	209	280
Net other operating income /(expenses)	-161	-193
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,088</b>	<b>6,891</b>
(Administrative expenses)	2,756	3,726
(Depreciation)	358	492
Modification gains or (-) losses, net	6	2
(Provisions or (-) reversal of provisions)	98	137
(Commitments and guarantees given)	-79	-71
(Other provisions)	176	208
Of which pending legal issues and tax litigation <sup>1</sup>		37
Of which restructuring <sup>1</sup>		7
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	33	107
(Financial assets at fair value through other comprehensive income)	-1	4
(Financial assets at amortised cost)	34	103
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	239
(of which Goodwill)	0	165
Negative goodwill recognised in profit or loss	0	27
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	7	11
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	4	28
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,852</b>	<b>2,258</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,513</b>	<b>1,857</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,513</b>	<b>1,857</b>
Of which attributable to owners of the parent	1,195	1,431

<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."

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Erste Group Bank AG

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	15,628				10,683				IAS 1.54 (i)	
Financial assets held for trading	7,213	2,714	4,354	145	5,757	2,208	3,456	93	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,180	1,090	337	753	2,288	1,102	280	905	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	640	614	23	3	664	654	10	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,940	7,389	983	568	9,047	7,745	845	457	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	209,998				210,110				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	182	0	181	1	130	0	129	1	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	0				-4				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	6,915				6,865					
<b>TOTAL ASSETS</b>	<b>251,695</b>				<b>245,540</b>				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	8,511	127	0	-7	-2	0	8,626	225	0	-6	-8	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	26,778	34	4	-6	-1	-2	26,717	53	4	-7	-2	-2	Annex V. Part 1.31, 44(b)
	Loans and advances	170,239	12,039	4,204	-361	-480	-2,449	168,538	13,874	4,119	-348	-523	-2,314	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	2,752	2,423	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	14,044	13,289	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	209,509	204,946	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	Accounting Directive art 8(3)
Derivatives – Hedge accounting	291	269	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,998	1,915	IAS 37.10; IAS 1.54(l)
Tax liabilities	93	59	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,931	2,238	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	5	4	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>231,623</b>	<b>225,142</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		2,702	2,276	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	23	35	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	268	333	Annex V.Part 1.31
Deposits	Central banks	4,876	2,833	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	636	99	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12,884	8,677	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,820	5,339	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	15,122	10,370	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,955	1,937	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,476	11,132	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,748	5,937	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	32,299	34,387	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,273	29,331	ECB/2013/33 Annex 2.Part 2.9.1
Households		115,763	119,359	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	77,468	81,275	Annex V.Part 1.42(f), 44(c)
Debt securities issued		30,168	30,432	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,434	6,484	Annex V.Part 1.37
Other financial liabilities		1,015	1,092	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>226,595</b>	<b>220,926</b>	





### Spring 2020 EU-wide Transparency Exercise

Market Risk  
Erste Group Bank AG

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		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		
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	823	595	44	13	132	42							36	10	131	41							
Of which: General risk	110	70	44	13	132	42							36	10	131	41							
Of which: Specific risk	713	525	0	0	0	0							0	0	0	0							
Equities	35	51	4	1	10	3							3	1	7	4							
Of which: General risk	14	12	0	0	0	0							0	0	0	0							
Of which: Specific risk	19	34	0	0	0	0							0	0	0	0							
Foreign exchange risk	121	148	6	3	28	10							5	2	19	11							
Commodities risk	0	0	2	0	4	1							2	0	4	1							
<b>Total</b>	<b>979</b>	<b>794</b>	<b>44</b>	<b>13</b>	<b>128</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,143</b>	<b>36</b>	<b>10</b>	<b>121</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,963</b>

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	52,868	56,576	1,661		46,222	50,249	1,759	
	Regional governments or local authorities	5,339	6,128	367		5,390	6,133	378	
	Public sector entities	3,922	1,599	276		3,123	1,386	260	
	Multilateral Development Banks	270	511	0		262	586	4	
	International Organisations	291	291	0		287	287	0	
	Institutions	1,350	956	147		1,225	885	169	
	Corporates	11,214	8,111	7,768		11,979	8,188	7,860	
	of which: SME	5,232	3,948	3,453		5,197	3,465	3,258	
	Retail	6,451	4,776	3,402		6,866	5,090	3,634	
	of which: SME	1,312	1,044	603		1,375	1,066	617	
	Secured by mortgages on immovable property	4,132	4,097	1,520		4,105	4,071	1,472	
	of which: SME	677	652	255		653	629	247	
	Exposures in default	876	237	271	591	813	240	283	525
	Items associated with particularly high risk	210	169	253		156	124	186	
	Covered bonds	23	23	4		11	11	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	129	129	75		130	130	77	
Equity	146	146	229		143	143	222		
Other exposures	2,601	2,607	1,690		2,840	2,848	1,699		
<b>Standardised Total<sup>2</sup></b>	<b>89,824</b>	<b>86,357</b>	<b>17,664</b>	<b>872</b>	<b>83,552</b>	<b>80,372</b>	<b>18,006</b>	<b>868</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	5,019	6,778	111		4,827	6,587	121	
	Regional governments or local authorities	3,579	4,741	24		3,595	4,731	18	
	Public sector entities	2,172	727	145		2,069	596	118	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	182	182	36		186	185	35	
	Corporates	2,005	1,347	1,262		1,816	1,199	1,102	
	of which: SME	1,040	583	555		916	520	495	
	Retail	607	544	352		614	554	358	
	of which: SME	373	318	183		379	327	188	
	Secured by mortgages on immovable property	291	287	100		162	159	55	
	of which: SME	119	117	41		62	61	18	
	Exposures in default	20	7	8	10	28	8	9	8
	Items associated with particularly high risk	2	1	2		1	1	1	
	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)	98	98	51		100	100	55	
Equity	44	44	78		43	43	74		
Other exposures	1,055	1,055	995		1,094	1,094	1,030		
<b>Standardised Total<sup>2</sup></b>				<b>20</b>				<b>22</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	29,953	30,456	14		24,350	24,841	14	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	490	8	2		19	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	13	2		8	9	2	
	Corporates	740	723	695		903	729	700	
	of which: SME	215	205	178		363	197	168	
	Retail	472	457	304		473	461	306	
	of which: SME	233	224	129		237	228	132	
	Secured by mortgages on immovable property	273	268	103		267	262	99	
	of which: SME	186	182	70		186	181	69	
	Exposures in default	59	25	29	33	55	22	24	33
	Items associated with particularly high risk	121	97	146		127	105	157	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		1	1	1	
Equity	49	49	94		50	50	96		
Other exposures	24	24	16		27	27	20		
<b>Standardised Total<sup>2</sup></b>				<b>49</b>				<b>47</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	4,428	4,428	3		4,566	4,566	3	
	Regional governments or local authorities	270	244	49		280	259	52	
	Public sector entities	1	1	0		1	1	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	225	198	191		176	164	159	
	of which: SME	53	46	41		41	39	34	
	Retail	15	14	11		14	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		6	5	2	
	of which: SME	4	4	1		5	4	2	
	Exposures in default	27	12	12	15	25	12	13	13
	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	15	15	15		9	9	9		
Other exposures	59	59	59		57	57	56		
<b>Standardised Total<sup>2</sup></b>				<b>16</b>				<b>14</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
ROMANIA	Central governments or central banks	5,363	6,356	642		5,519	6,483	636	
	Regional governments or local authorities	793	623	158		828	647	163	
	Public sector entities	45	31	23		40	29	29	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	61	15		29	24	7	
	Corporates	4,653	2,971	2,912		4,848	2,978	2,920	
	of which: SME	2,108	1,437	1,379		2,141	1,384	1,326	
	Retail	3,139	1,942	1,431		3,189	1,943	1,434	
	of which: SME	248	159	93		235	142	83	
	Secured by mortgages on immovable property	2,277	2,269	833		2,339	2,330	815	
	of which: SME	35	27	8		34	26	8	
	Exposures in default	443	92	100	321	372	93	102	263
	Items associated with particularly high risk	60	54	80		3	2	2	
	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	9	9	11		10	10	12		
Other exposures	1,081	1,084	350		1,239	1,241	333		
Standardised Total <sup>2</sup>				466				449	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
CROATIA	Central governments or central banks	1,612	1,611	53		1,422	1,421	44	
	Regional governments or local authorities	166	140	60		192	164	63	
	Public sector entities	383	13	9		207	9	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		8	4	3	
	Corporates	638	512	509		783	506	502	
	of which: SME	371	298	296		297	259	255	
	Retail	452	361	271		507	394	294	
	of which: SME	4	4	3		39	17	10	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	96	34	42	61	77	34	49	36
	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)	20	20	20		20	20	20	
Equity	2	2	2		2	2	3		
Other exposures	77	77	77		57	57	48		
Standardised Total <sup>2</sup>				96				70	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
HUNGARY	Central governments or central banks	2,733	3,061	0		2,664	3,280	0	
	Regional governments or local authorities	167	22	8		128	13	5	
	Public sector entities	100	99	67		68	66	66	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	6		24	24	5	
	Corporates	270	198	193		249	178	173	
	of which: SME	162	117	113		152	110	105	
	Retail	113	81	50		114	69	42	
	of which: SME	92	63	36		98	55	32	
	Secured by mortgages on immovable property	28	28	10		28	27	10	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	26	19	29	4	24	17	26	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	21	21	4		9	9	2	
	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	4	4	4		4	4	4		
Other exposures	78	78	78		78	78	78		
Standardised Total <sup>2</sup>				11				13	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)									
GERMANY	Central governments or central banks	1,508	1,508	0		467	467	0	
	Regional governments or local authorities	271	272	0		260	216	0	
	Public sector entities	672	674	0		654	621	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	191	143	13		150	119	16	
	Corporates	194	219	192		186	200	183	
	of which: SME	23	26	19		23	30	19	
	Retail	5	5	3		6	6	3	
	of which: SME	5	5	3		5	5	3	
	Secured by mortgages on immovable property	10	10	4		4	4	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	0	0	0	1	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>				1				1	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	6	6	0		6	6	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	666	394	9		540	307	8	
	Corporates	33	57	40		26	41	32	
	of which: SME	1	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	4		10	10	3	
	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	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
FRANCE	Central governments or central banks	235	244	0		230	239	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	10	0	0		10	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	2	1		19	14	3	
	Corporates	19	19	19		17	17	17	
	of which: SME	2	2	1		1	1	1	
	Retail	0	0	0		0	0	0	
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		1	1	1		
Standardised Total <sup>2</sup>				0				0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
SERBIA	Central governments or central banks	460	460	460		423	423	423	
	Regional governments or local authorities	11	10	10		11	11	11	
	Public sector entities	27	26	26		25	24	24	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	5	1		9	5	1	
	Corporates	1,028	706	694		1,034	686	676	
	of which: SME	676	478	466		622	413	403	
	Retail	556	489	343		587	516	361	
	of which: SME	185	135	77		201	147	84	
	Secured by mortgages on immovable property	377	371	140		405	399	151	
	of which: SME	72	68	30		77	74	32	
	Exposures in default	22	7	7	15	21	6	6	15
	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	2		1	1	1		
Other exposures	55	55	21		65	65	26		
Standardised Total <sup>2</sup>				31				32	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	3,809	0	4,388	1,841	0	3	3,920	10	4,426	1,772	0	3
	Institutions	18,693	2	17,354	3,717	0	9	17,937	2	16,226	3,200	0	11
	Corporates	94,023	1,963	77,269	52,481	0	1,346	94,194	1,916	77,008	51,090	0	1,349
	Corporates - Of Which: Specialised Lending	18,069	458	17,171	15,693	0	306	18,581	499	17,737	16,007	0	324
	Corporates - Of Which: SME	27,025	995	22,726	14,691	0	675	26,283	939	22,028	13,962	0	649
	Retail	84,034	1,760	78,811	18,068	704	1,317	85,694	1,781	80,329	16,348	642	1,257
	Retail - Secured on real estate property	53,851	949	52,609	8,897	345	460	54,088	958	52,827	7,848	339	425
	Retail - Secured on real estate property - Of Which: SME	7,773	296	7,458	2,164	74	121	7,854	298	7,519	1,750	80	113
	Retail - Secured on real estate property - Of Which: non-SME	46,079	653	45,151	6,733	271	339	46,234	660	45,307	6,098	259	312
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	30,183	811	26,202	9,171	359	857	31,606	823	27,502	8,500	304	832
	Retail - Other Retail - Of Which: SME	7,213	218	6,307	1,959	74	226	7,354	211	6,421	1,688	57	211
	Retail - Other Retail - Of Which: non-SME	22,970	593	19,895	7,212	285	631	24,253	612	21,081	6,811	247	621
Equity	1,124	0	1,124	3,002	0		1,075	0	1,075	2,712	0		
Other non credit-obligation assets													
<b>IRB Total<sup>2</sup></b>				<b>81,888</b>						<b>78,065</b>			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
AUSTRIA	Central banks and central governments	239	0	239	598	0	0	204	0	204	511	0	0
	Institutions	1,601	0	1,567	377	0	1	1,559	0	1,526	364	0	0
	Corporates	49,269	820	40,414	25,343	0	571	49,719	838	40,922	24,409	0	590
	Corporates - Of Which: Specialised Lending	8,738	162	8,229	8,296	0	116	8,962	209	8,501	8,326	0	132
	Corporates - Of Which: SME	15,538	452	13,457	8,381	0	151	15,645	446	13,634	8,470	0	308
	Retail	47,349	841	42,801	5,778	128	506	47,956	845	43,370	4,932	139	458
	Retail - Secured on real estate property	30,391	511	29,185	2,876	98	151	30,925	520	29,701	2,419	103	132
	Retail - Secured on real estate property - Of Which: SME	6,409	250	6,106	1,051	57	75	6,513	248	6,191	877	60	67
	Retail - Secured on real estate property - Of Which: non-SME	23,982	261	23,079	1,825	41	77	24,412	272	23,509	1,542	43	65
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,958	330	13,616	2,902	31	355	17,032	325	13,670	2,513	37	326
	Retail - Other Retail - Of Which: SME	4,781	156	3,932	937	16	154	4,820	148	3,961	838	19	140
	Retail - Other Retail - Of Which: non-SME	12,178	174	9,684	1,965	14	200	12,212	177	9,709	1,675	18	186
Equity	629	0	629	1,572	0	0	647	0	647	1,477	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
CZECH REPUBLIC	Central banks and central governments	16	0	16	41	0	0	28	0	28	70	0	0
	Institutions	2,128	0	1,814	573	0	1	1,984	0	1,676	456	0	1
	Corporates	16,280	413	13,094	9,547	0	252	15,355	393	11,977	9,444	0	267
	Corporates - Of Which: Specialised Lending	3,149	24	3,034	2,390	0	21	3,200	26	3,069	2,428	0	21
	Corporates - Of Which: SME	5,847	307	4,830	3,006	0	172	5,014	289	4,001	2,203	0	178
	Retail	18,971	226	18,706	6,385	97	246	19,633	255	19,277	5,146	96	261
	Retail - Secured on real estate property	11,979	78	11,976	2,945	46	75	12,240	90	12,235	2,208	45	75
	Retail - Secured on real estate property - Of Which: SME	988	21	984	957	12	31	1,010	27	1,005	746	15	32
	Retail - Secured on real estate property - Of Which: non-SME	10,991	57	10,991	1,988	34	43	11,230	63	11,230	1,462	30	43
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,992	147	6,731	3,440	51	171	7,393	166	7,042	2,938	52	185
	Retail - Other Retail - Of Which: SME	1,544	17	1,529	709	6	32	1,606	21	1,577	595	11	32
	Retail - Other Retail - Of Which: non-SME	5,448	130	5,202	2,732	45	139	5,787	144	5,465	2,343	40	153
Equity	41	0	41	151	0	0	38	0	38	144	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SLOVAKIA	Central banks and central governments	146	0	146	166	0	0	124	0	124	119	0	0
	Institutions	416	0	352	76	0	0	416	0	352	61	0	0
	Corporates	5,544	150	4,490	3,425	0	90	5,826	126	4,692	3,608	0	75
	Corporates - Of Which: Specialised Lending	1,146	99	1,054	909	0	39	1,186	92	1,111	996	0	40
	Corporates - Of Which: SME	1,906	49	1,583	1,128	0	40	1,914	33	1,601	1,184	0	25
	Retail	10,982	339	10,871	2,914	375	282	11,164	325	11,051	2,963	292	271
	Retail - Secured on real estate property	8,052	172	8,050	1,696	167	109	7,427	168	7,426	1,689	154	103
	Retail - Secured on real estate property - Of Which: SME	105	3	104	75	1	4	63	3	61	53	1	3
	Retail - Secured on real estate property - Of Which: non-SME	7,947	169	7,946	1,621	166	105	7,365	165	7,365	1,635	153	100
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,930	166	2,821	1,218	208	173	3,737	157	3,625	1,274	138	169
	Retail - Other Retail - Of Which: SME	733	30	703	259	51	27	769	27	737	202	26	25
	Retail - Other Retail - Of Which: non-SME	2,198	136	2,118	960	157	146	2,968	130	2,888	1,072	112	144
Equity	92	0	92	258	0	0	60	0	60	182	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
ROMANIA	Central banks and central governments	234	0	234	53	0	0	550	0	550	124	0	0
	Institutions	730	11	691	590	0	8	810	10	771	585	0	13
	Corporates	469	11	463	393	0	7	493	10	484	391	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	7	1	7	3	0	1	7	1	6	2	0	1
	Retail	3	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	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 Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	1	5	3	0	1	5	1	4	2	0	1
	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	4	1	4	3	0	1	4	1	3	2	0	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>													

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

## Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

(min EUR, %)		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
CROATIA	Central banks and central governments	926	0	1,353	498	0	1	823	0	1,244	465	0	0
	Institutions	25	0	24	8	0	0	29	0	29	7	0	0
	Corporates	4,121	331	3,309	2,799	0	229	4,018	348	3,262	2,742	0	235
	Corporates - Of Which: Specialised Lending	1,201	110	1,156	927	0	90	1,217	106	1,184	950	0	90
	Corporates - Of Which: SME	1,662	112	1,247	997	0	92	1,649	115	1,241	960	0	91
	Retail	2,602	181	2,485	843	77	148	2,657	193	2,536	1,143	89	142
	Retail - Secured on real estate property	888	69	888	255	16	52	928	73	928	401	20	50
	Retail - Secured on real estate property - Of Which: SME	62	8	62	43	1	6	64	8	64	44	1	7
	Retail - Secured on real estate property - Of Which: non-SME	826	62	826	212	15	46	864	64	864	357	19	43
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,714	112	1,597	588	61	96	1,729	121	1,608	742	69	93
	Retail - Other Retail - Of Which: SME	88	7	86	39	1	7	90	8	87	38	1	8
Retail - Other Retail - Of Which: non-SME	1,626	104	1,511	549	61	88	1,639	113	1,521	704	69	85	
Equity	33	0	33	85	0	0	34	0	34	88	0	0	
Other non credit-obligation assets													
IRB Total													

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

(min EUR, %)		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
HUNGARY	Central banks and central governments	250	0	590	144	0	0	132	0	475	132	0	0
	Institutions	635	0	61	14	0	0	952	0	115	44	0	1
	Corporates	3,453	35	2,899	2,326	0	29	3,432	21	2,887	2,205	0	22
	Corporates - Of Which: Specialised Lending	1,234	2	1,182	938	0	5	1,228	3	1,182	900	0	4
	Corporates - Of Which: SME	979	15	688	612	0	13	959	14	676	627	0	13
	Retail	2,788	112	2,687	1,880	17	101	2,919	109	2,812	1,935	17	95
	Retail - Secured on real estate property	1,563	76	1,562	951	11	58	1,578	73	1,577	985	10	53
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,562	76	1,560	950	11	58	1,577	73	1,577	985	10	53
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,225	36	1,125	930	6	43	1,341	36	1,235	950	7	42
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME	1,223	36	1,124	929	6	42	1,339	36	1,233	950	7	42	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

(min EUR, %)		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
GERMANY	Central banks and central governments	28	0	28	2	0	0	45	0	45	3	0	0
	Institutions	1,008	0	959	240	0	0	976	0	921	247	0	0
	Corporates	4,345	78	3,352	1,994	0	65	4,236	75	3,272	1,762	0	62
	Corporates - Of Which: Specialised Lending	397	10	370	312	0	8	359	10	344	326	0	8
	Corporates - Of Which: SME	575	47	508	295	0	33	541	33	480	276	0	22
	Retail	691	37	651	136	4	18	703	36	661	113	4	17
	Retail - Secured on real estate property	945	28	528	99	3	9	549	26	532	80	4	8
	Retail - Secured on real estate property - Of Which: SME	155	8	150	27	2	2	152	7	147	22	2	2
	Retail - Secured on real estate property - Of Which: non-SME	390	20	378	71	2	7	397	19	385	58	2	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	147	9	123	38	0	9	154	11	129	33	0	9
	Retail - Other Retail - Of Which: SME	44	3	39	11	0	3	45	5	40	10	0	4
Retail - Other Retail - Of Which: non-SME	103	6	84	27	0	6	109	6	89	23	0	5	
Equity	14	0	14	37	0	0	15	0	15	37	0	0	
Other non credit-obligation assets													
IRB Total													

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

(min EUR, %)		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,291	0	4,288	616	0	0	3,638	0	3,628	626	0	0
	Corporates	663	0	549	340	0	1	638	0	516	326	0	2
	Corporates - Of Which: Specialised Lending	5	0	5	5	0	0	4	0	4	4	0	0
	Corporates - Of Which: SME	39	0	38	32	0	0	7	0	6	5	0	0
	Retail	88	1	85	11	0	1	90	1	87	9	0	1
	Retail - Secured on real estate property	46	1	44	7	0	0	47	0	46	6	0	0
	Retail - Secured on real estate property - Of Which: SME	6	1	6	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	41	0	39	6	0	0	42	0	40	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	42	0	41	4	0	0	43	0	42	3	0	0
	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	41	0	40	4	0	0	42	0	41	3	0	0	
Equity	1	0	1	3	0	0	1	0	1	3	0	0	
Other non credit-obligation assets													
IRB Total													

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

(min EUR, %)		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,716	0	3,827	304	0	0	3,755	0	3,892	302	0	0
	Corporates	268	0	218	153	0	0	254	0	206	123	0	0
	Corporates - Of Which: Specialised Lending	25	0	19	12	0	0	25	0	20	16	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	0	0	0	9	0	8	1	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	6	0	6	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	5	0	5	0	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	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	3	0	2	0	0	0	3	0	2	0	0	0	
Equity	2	0	2	6	0	0	2	0	2	6	0	0	
Other non credit-obligation assets													
IRB Total													

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

(min EUR, %)		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
SERBIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	433	0	427	389	0	1	515	0	467	442	0	3
	Corporates - Of Which: Specialised Lending	272	0	266	261	0	1	327	0	309	319	0	1
	Corporates - Of Which: SME	17	0	17	15	0	0	0	0	15	0	0	0
	Retail	11	0	11	4	0	0	11	0	11	4	0	0
	Retail - Secured on real estate property	7	0	7	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	0	6	0	6	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	2	0	0	5	0	5	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	0	3	2	0	0	5	0	5	2	0	0	
Equity	0	0	0	2	0	0	0	0	0	2	0	0	
Other non credit-obligation assets													
IRB Total													

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



### Spring 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2019

(mln EUR)		Direct exposures															Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		3	3	0	0	3	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	0	
[ 2Y - 3Y ]		0	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	0	
[ 5Y - 10Y ]		18	18	0	0	16	2	0	0	2	0	0	0	0	0	0	0	0	
[ 10Y - more ]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>22</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>3</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>0</b>	
[ 0 - 3M ]		France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			32	32	0	0	12	20	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	2		2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]	3		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]	10		10	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]	163		163	0	0	15	148	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	20		20	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>230</b>	<b>230</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>157</b>	<b>0</b>	<b>2</b>	<b>2</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>		
[ 0 - 3M ]	Germany	42	42	0	0	38	4	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		87	87	0	0	87	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		137	137	0	0	28	109	22	0	358	4	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		45	45	0	0	13	31	3	0	49	1	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		181	181	0	0	101	73	8	0	145	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		418	418	0	0	265	142	55	0	331	36	0	0	0	0	0	0	0	
[ 10Y - more ]		13	13	0	0	0	0	0	106	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>924</b>	<b>924</b>	<b>0</b>	<b>0</b>	<b>532</b>	<b>365</b>	<b>200</b>	<b>1,395</b>	<b>47</b>	<b>315</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	
[ 0 - 3M ]		Croatia	211	211	12	0	147	39	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			462	462	156	0	104	72	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	212		212	20	0	87	86	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]	469		469	31	0	224	182	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]	479		479	14	0	168	283	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]	162		162	21	0	67	53	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	41		41	15	0	0	10	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>2,035</b>		<b>2,034</b>	<b>268</b>	<b>0</b>	<b>796</b>	<b>725</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>498</b>	
[ 0 - 3M ]	Greece		0	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	0
[ 1Y - 2Y ]		0	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	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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>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>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Hungary	261	261	126	0	29	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		174	174	26	0	0	147	1	0	98	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		819	819	251	0	0	316	0	0	2	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		543	543	17	0	19	491	0	0	1	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		725	725	59	0	190	417	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		485	484	12	0	96	364	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		121	121	12	0	1	94	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>3,125</b>	<b>3,125</b>	<b>503</b>	<b>0</b>	<b>305</b>	<b>1,858</b>	<b>2</b>	<b>100</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>131</b>	
[ 0 - 3M ]	Ireland	0	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	0	
[ 1Y - 2Y ]		0	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	0	
[ 3Y - 5Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		6	6	0	0	6	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	0	0	
<b>Total</b>	<b>8</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</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>0</b>		
[ 0 - 3M ]	Italy	131	131	60	0	8	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	0	
[ 1Y - 2Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		12	12	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		9	9	0	0	1	5	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		18	18	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		90	90	0	0	75	15	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>263</b>	<b>263</b>	<b>60</b>	<b>0</b>	<b>84</b>	<b>30</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>0</b>		
[ 0 - 3M ]	Latvia	0	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	0	
[ 1Y - 2Y ]		1	1	0	0	0	1	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	0	
[ 3Y - 5Y ]		12	12	2	0	1	7	0	0	0	0	0	0	1	0	0	0	0	
[ 5Y - 10Y ]		12	12	1	0	0	11	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		7	7	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>32</b>	<b>32</b>	<b>6</b>	<b>0</b>	<b>1</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	



**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Erste Group Bank AG

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		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	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		15	15	1	0	0	0	0	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	
<b>Total</b>		<b>18</b>	<b>18</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>11</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>	
[ 0 - 3M [		Luxembourg	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			16	16	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	82		82	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	28		28	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	40		40	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	72		72	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	10		10	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>253</b>		<b>253</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>160</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>	
[ 0 - 3M [	Malta		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
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</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>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [		Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			29	29	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	
[ 2Y - 3Y [	2		2	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	4		4	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	31		31	0	0	0	0	0	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	
<b>Total</b>	<b>67</b>		<b>67</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>28</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>	
[ 0 - 3M [	Poland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			88	88	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		344	344	15	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		132	132	11	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		286	286	3	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		249	249	22	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,120</b>	<b>1,102</b>	<b>56</b>	<b>0</b>	<b>290</b>	<b>690</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>177</b>	
[ 0 - 3M [		Portugal	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
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	2		2	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	4		4	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	3		3	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	2		2	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>11</b>		<b>11</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>6</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>	
[ 0 - 3M [	Romania		112	112	9	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			847	846	93	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		1,921	1,920	281	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		736	735	103	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1,151	1,150	46	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		1,246	1,246	31	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		186	186	17	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>6,198</b>	<b>6,196</b>	<b>580</b>	<b>0</b>	<b>1,639</b>	<b>3,491</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>0</b>	<b>660</b>	
[ 0 - 3M [		Slovakia	44	44	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			584	584	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	130		130	5	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	81		81	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	1,131		1,131	16	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	2,262		2,262	39	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	500		500	8	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>4,734</b>		<b>4,733</b>	<b>72</b>	<b>0</b>	<b>315</b>	<b>4,274</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>119</b>	
[ 0 - 3M [	Slovenia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		67	67	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		119	119	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		257	257	1	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	
<b>Total</b>		<b>466</b>	<b>466</b>	<b>1</b>	<b>0</b>	<b>144</b>	<b>320</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	





**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Erste Group Bank AG

As of 31/12/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Africa	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	
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		12	12	0	0	0	11	0	0	0	0	0	10	0	0	
<b>Total</b>		<b>13</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>2</b>	
[ 0 - 3M [	Others	73	74	0	27	0	47	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		7	7	0	0	0	7	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		39	38	0	27	0	11	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		12	12	0	0	0	12	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		48	48	0	22	0	26	0	0	0	0	0	10	0	0	
[ 5Y - 10Y [		54	53	0	0	0	51	0	0	0	0	0	0	0	0	
[ 10Y - more		67	67	0	0	65	0	0	0	0	0	81	0	0		
<b>Total</b>		<b>300</b>	<b>300</b>	<b>0</b>	<b>77</b>	<b>0</b>	<b>219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>91</b>	<b>0</b>	<b>108</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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Erste Group Bank AG

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals 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>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>37,472</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>17</b>	<b>2</b>	<b>1</b>	<b>37,712</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>23</b>	<b>2</b>	<b>1</b>
Central banks	31	0	0	0	1	0	0	53	0	0	0	1	0	0
General governments	28,637	0	0	0	6	0	0	29,079	3	0	0	7	0	0
Credit institutions	5,314	0	0	0	3	0	0	5,027	0	0	0	4	0	0
Other financial corporations	1,591	0	0	0	1	0	0	1,603	0	0	0	2	0	0
Non-financial corporations	1,900	0	3	3	5	2	1	1,951	0	3	3	9	2	1
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>197,114</b>	<b>442</b>	<b>4,310</b>	<b>4,243</b>	<b>840</b>	<b>2,471</b>	<b>1,354</b>	<b>191,687</b>	<b>522</b>	<b>4,162</b>	<b>4,161</b>	<b>872</b>	<b>2,333</b>	<b>1,327</b>
Central banks	27,707	0	0	0	2	0	0	19,576	0	0	0	1	0	0
General governments	7,164	4	22	22	24	5	0	7,224	8	20	20	22	4	0
Credit institutions	7,764	2	2	2	6	2	0	8,164	18	2	2	8	2	0
Other financial corporations	3,875	7	12	12	9	9	2	3,732	13	13	13	14	8	3
Non-financial corporations	71,922	155	2,199	2,182	407	1,292	642	72,598	159	2,119	2,119	440	1,224	619
of which: small and medium-sized enterprises at amortised cost	32,991	90	1,392	1,380	230	807	447	33,619	101	1,444	1,444	253	816	464
Households	78,683	274	2,074	2,024	392	1,163	710	80,391	323	2,008	2,007	387	1,094	705
<b>DEBT INSTRUMENTS other than HFT</b>	<b>234,587</b>	<b>442</b>	<b>4,314</b>	<b>4,247</b>	<b>857</b>	<b>2,473</b>	<b>1,355</b>	<b>229,399</b>	<b>524</b>	<b>4,166</b>	<b>4,165</b>	<b>895</b>	<b>2,335</b>	<b>1,329</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>45,495</b>		<b>333</b>	<b>329</b>	<b>139</b>	<b>147</b>	<b>31</b>	<b>46,579</b>		<b>341</b>	<b>341</b>	<b>155</b>	<b>159</b>	<b>29</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</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 9 and 10 of Regulation (EU) No 680/2014 - 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.

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Erste Group Bank AG

	As of 30/09/2019					As of 31/12/2019					
	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 on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>1</b>	
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	3	3	2	2	1	3	3	2	2	1	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>2,328</b>	<b>1,402</b>	<b>751</b>	<b>713</b>	<b>1,087</b>	<b>2,213</b>	<b>1,303</b>	<b>711</b>	<b>678</b>	<b>1,005</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	41	4	5	4	0	39	3	4	3	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	20	5	4	4	7	24	6	5	5	8	
Non-financial corporations	1,368	948	532	509	562	1,267	871	509	489	476	
of which: small and medium-sized enterprises at amortised cost	1,003	659	379	359	433	979	653	382	364	394	
Households	900	445	210	195	517	883	423	194	182	521	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,332</b>	<b>1,405</b>	<b>752</b>	<b>714</b>	<b>1,088</b>	<b>2,216</b>	<b>1,307</b>	<b>713</b>	<b>680</b>	<b>1,006</b>	
<b>Loan commitments given</b>	<b>96</b>	<b>67</b>	<b>12</b>	<b>10</b>	<b>11</b>	<b>96</b>	<b>67</b>	<b>15</b>	<b>11</b>	<b>8</b>	

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<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 9 and 10 of Regulation (EU) No 680/2014 - 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.

**Spring 2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
Erste Group Bank AG

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	1,487	71	1,487	53	0	1,509	65	1,509	51	0
B Mining and quarrying	265	27	265	10	0	297	28	297	11	0
C Manufacturing	12,380	440	12,379	352	0	12,165	409	12,165	343	0
D Electricity, gas, steam and air conditioning supply	2,642	67	2,642	71	0	2,715	70	2,715	73	0
E Water supply	449	3	449	8	0	481	3	481	7	0
F Construction	6,481	292	6,464	216	0	6,412	256	6,396	208	0
G Wholesale and retail trade	8,294	370	8,294	280	0	8,276	367	8,275	282	0
H Transport and storage	2,782	63	2,781	53	0	2,876	68	2,876	58	0
I Accommodation and food service activities	3,405	153	3,404	102	0	3,417	164	3,416	100	0
J Information and communication	1,218	19	1,218	18	0	1,250	16	1,250	16	0
K Financial and insurance activities	329	0	329	1	0	311	2	311	1	0
L Real estate activities	22,856	332	22,767	235	10	23,601	328	23,490	241	16
M Professional, scientific and technical activities	5,732	128	5,700	126	0	5,602	110	5,602	104	0
N Administrative and support service activities	1,737	47	1,704	30	6	1,755	53	1,731	29	0
O Public administration and defence, compulsory social security	14	0	14	0	0	14	0	14	0	0
P Education	95	1	95	1	0	95	1	95	1	0
Q Human health services and social work activities	702	128	702	72	0	747	128	747	73	0
R Arts, entertainment and recreation	537	32	537	33	0	562	36	562	35	0
S Other services	517	26	517	22	0	512	16	512	14	0
<b>Loans and advances</b>	<b>71,922</b>	<b>2,199</b>	<b>71,749</b>	<b>1,683</b>	<b>16</b>	<b>72,598</b>	<b>2,119</b>	<b>72,445</b>	<b>1,648</b>	<b>16</b>

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.