



2021 EU-wide Transparency Exercise

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

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

2021 EU-wide Transparency Exercise

Key Metrics

Erste Group Bank AG

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	16,417	17,057	16,997	17,986	C 01.00 (r020,c010)	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	16,417	17,057	16,997	17,986	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	18,409	19,795	19,735	20,228	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	18,409	19,795	19,735	20,228	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	22,356	23,643	23,439	23,809	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,356	23,643	23,439	23,809	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
Risk exposure amounts						
Total risk exposure amount	115,554	118,005	119,038	124,936	C 02.00 (r010,c010)	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	115,554	118,005	119,038	124,936	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.21%	14.45%	14.28%	14.40%	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	14.21%	14.45%	14.28%	14.40%	(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	15.93%	16.77%	16.58%	16.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.93%	16.77%	16.58%	16.19%	(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	19.35%	20.04%	19.69%	19.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.35%	20.04%	19.69%	19.06%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	286,627	294,489	320,824	322,714	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	6.42%	6.72%	6.15%	6.27%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2021 EU-wide Transparency Exercise

Leverage ratio

Erste Group Bank AG

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,409	19,795	19,735	20,228	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	18,409	19,795	19,735	20,228	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	286,627	294,489	320,824	322,714	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	286,627	294,489	320,824	322,714	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.7%	6.2%	6.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.7%	6.2%	6.3%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise

Capital

Erste Group Bank AG

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	22,356	23,643	23,439	23,809	C 01.00 (910)(000)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,417	17,057	16,997	17,986	C 01.00 (910)(000)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,276	2,274	2,282	2,247	C 01.00 (910)(000)	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,838	12,096	12,079	12,640	C 01.00 (910)(000)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,783	-1,690	-1,796	-1,565	C 01.00 (910)(000)	Articles 4(1)(8), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	904	906	908	910	C 01.00 (910)(000)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (910)(000)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,801	4,891	4,884	4,983	C 01.00 (910)(000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	96	192	237	238	C 01.00 (910)(000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,241	-1,264	-1,238	-1,248	C 01.00 (910)(000) + C 01.00 (910)(000)	Articles 4(1)(3), 36(1) point (f) and 37 of CRR, Articles 4(1)(3), 36(1) point (f) 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 DTAs	-91	-48	-48	-42	C 01.00 (910)(000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (910)(000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (910)(000)	Articles 4(1)(8), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (910)(000)	Articles 4(1)(2), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (910)(000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-35	-29	-10	-18	C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000)	Articles 4(1)(8), 36(1) point (a) and 89 to 91 of CRR, Articles 36(1) point (a) (b), 24(1) point (b), 24(1) point (c) and 258 of CRR, Articles 36(1) point (a) (b) and 27(2) of CRR, Articles 36(1) point (a) (b) and 133(8) of CRR and Articles 36(1) point (a) (b) and 133(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-35	-29	-10	-18	C 01.00 (910)(000)	Articles 36(1) point (a) (b), 24(1) point (b), 24(1) point (c) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (910)(000)	Articles 4(2)(7), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (910)(000)	Articles 36(1) point (c) and 38, Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (910)(000)	Articles 4(2)(7), 36(1) point (b), 43, 45, 47, 48(2) point (b), 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (910)(000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-10	C 01.00 (910)(000)	Article 36(1) point (a) and Article 43 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (910)(000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (910)(000)	Article 36(1) point (f) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-149	C 01.00 (910)(000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-349	-270	-300	0	C 01.00 (910)(000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (910)(000)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (910)(000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (910)(000)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,993	2,738	2,738	2,242	C 01.00 (910)(000)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,993	2,738	2,738	2,242	C 01.00 (910)(000) + C 01.00 (910)(000)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (910)(000)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,409	19,795	19,735	20,228	C 01.00 (910)(000)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,947	3,848	3,704	3,581	C 01.00 (910)(000)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,467	3,381	3,227	2,964	C 01.00 (910)(000) + C 01.00 (910)(000)	
	A.4.2	Other Tier 2 Capital components and deductions	460	467	478	508	C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	89	C 01.00 (910)(000) + C 01.00 (910)(000) + C 01.00 (910)(000)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	115,554	118,005	119,038	124,936	C 02.00 (910)(000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (910)(000)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.21%	14.45%	14.28%	14.40%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.93%	16.77%	16.58%	16.19%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.35%	20.04%	19.69%	19.06%	CA3 (1)	-
CET1 Capital Fully loaded ⁽¹⁾	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,417	17,057	16,997	17,986	1A.1+A.1.13+A.1.21+MIN(A.1+A.1.13+A.1.21+A.1.21.1+MIN(A.1+A.1.13+A.1.21.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.21%	14.45%	14.28%	14.40%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910)(000)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910)(000)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910)(000)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910)(000)	

(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.o. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Erste Group Bank AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	92,138	94,378	95,677	101,275	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	17,249	17,928	17,513	18,203	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	53,646	54,700	55,690	57,359	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	16,043	16,415	16,748	20,036	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	2,251	2,494	2,793	2,635	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,659	1,359	1,202	1,427	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	468	397	473	396	C 02.00 (R640, c010)
Settlement risk	0	1	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	262	186	438	493	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,289	3,630	3,759	4,443	C 02.00 (R520, c010)
Of which the standardised approach	1,212	1,211	1,073	1,273	C 02.00 (R530, c010)
Of which IMA	2,076	2,420	2,685	3,170	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	14,588	14,813	14,240	14,246	C 02.00 (R590, c010)
Of which basic indicator approach	3,605	3,825	3,825	3,825	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	10,983	10,988	10,416	10,422	C 02.00 (R620, c010)
Other risk exposure amounts	3,151	3,241	3,249	2,655	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	115,554	118,005	119,038	124,936	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

2021 EU-wide Transparency Exercise

P&L

Erste Group Bank AG

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	5,118	6,752	1,579	3,278
Of which debt securities income	666	870	204	411
Of which loans and advances income	3,408	4,492	1,055	2,123
Interest expenses	1,500	1,941	409	827
(Of which deposits expenses)	321	388	62	128
(Of which debt securities issued expenses)	445	582	119	233
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	64	67	4	20
Net Fee and commission income	1,527	2,067	539	1,141
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	23	35	15	24
Gains or (-) losses on financial assets and liabilities held for trading, net	329	105	48	-246
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	86	67	60	88
Gains or (-) losses from hedge accounting, net	3	3	-4	-7
Exchange differences (gain or (-) loss), net	-441	-110	-48	223
Net other operating income / (expenses)	60	81	-4	-4
TOTAL OPERATING INCOME, NET	5,268	7,127	1,780	3,690
(Administrative expenses)	2,716	3,666	893	1,770
(Cash contributions to resolution funds and deposit guarantee schemes)	126	211	14	137
(Depreciation)	371	501	125	250
Modification gains or (-) losses, net	-38	-46	-5	-9
(Provisions or (-) reversal of provisions)	149	195	195	91
(Payment commitments to resolution funds and deposit guarantee schemes)	68	15	194	81
(Commitments and guarantees given)	77	160	10	27
(Other provisions)	4	20	-8	-16
Of which pending legal issues and tax litigation ¹⁾	0	-1	0	0
Of which restructuring ²⁾	0	2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	787	1,141	21	49
(Financial assets at fair value through other comprehensive income)	6	11	0	-1
(Financial assets at amortised cost)	782	1,130	22	49
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	15	0	6
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	5	5	13	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	11	8	16	16
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,093	1,367	555	1,421
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	839	1,040	434	1,140
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	839	1,040	434	1,140
Of which attributable to owners of the parent	675	814	350	914

¹⁾ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erste Group Bank AG

(mln EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	27,831				35,819				53,949				48,393				IAS 1.54 (i)	
Financial assets held for trading	6,761	2,022	4,599	140	6,353	2,365	3,902	85	6,460	3,056	3,328	76	6,084	2,734	3,221	129	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,258	980	202	1,076	2,249	1,008	207	1,034	2,294	997	218	1,079	2,383	1,013	200	1,169	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	676	676	0	0	603	591	12	0	582	569	13	0	573	547	26	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,578	7,119	1,041	418	8,519	7,347	795	376	8,547	7,341	780	426	9,181	7,872	853	456	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	218,702				216,903				226,095				229,578				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	254	0	254	0	205	0	205	0	149	0	141	9	131	0	131	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6				5				1				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	6,834				6,766				6,907				7,115					
TOTAL ASSETS	271,899				277,421				304,983				303,438				IAS 1.9(a), IG 6	

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

(m€ EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	8,078	384	0	-9	-10	0	7,782	632	0	-9	-16	0	7,827	618	0	-9	-15	0	8,143	715	0	-9	-15	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)				
Financial assets at amortised cost	Debt securities	28,580	78	3	-9	-2	-2	29,520	70	3	-10	-3	-2	30,967	53	3	-10	-3	-1	33,193	92	3	-11	-5	-1	Annex V.Part 1.31, 44(b)				
	Loans and advances	161,321	28,574	3,969	-354	-1,132	-2,324	155,140	31,679	4,527	-362	-1,201	-2,459	161,944	32,689	4,484	-369	-1,226	-2,435	163,647	32,155	4,185	-389	-1,256	-2,267	Annex V.Part 1.32, 44(a)				

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	2,846	2,625	2,192	2,412	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,168	11,923	11,224	10,284	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	230,306	235,990	263,564	262,586	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	209	189	191	170	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,008	2,080	2,195	2,054	IAS 37.10; IAS 1.54(l)
Tax liabilities	78	55	68	67	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	2,894	2,173	2,808	2,526	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	250,509	255,034	282,242	280,100	IAS 1.9(b); IG 6
TOTAL EQUITY	21,389	22,387	22,742	23,338	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	271,899	277,421	304,983	303,438	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		2,463	2,226	1,822	1,562	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	147	135	41	97	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	375	386	455	856	Annex V.Part 1.31
Deposits	Central banks	15,816	15,509	20,829	22,467	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	598	165	1,029	677	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,450	8,662	13,095	10,998	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,826	5,806	8,030	7,148	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	10,690	9,337	14,537	12,235	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,438	2,047	3,546	3,280	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,702	11,550	16,052	13,522	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,732	7,158	8,006	7,875	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	38,031	39,792	41,976	42,082	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	34,115	35,907	37,593	37,911	ECB/2013/33 Annex 2.Part 2.9.1
	Households	124,836	131,292	134,507	139,888	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	89,421	96,225	100,406	106,505	Annex V.Part 1.42(f), 44(c)
Debt securities issued		29,757	30,755	32,595	30,323	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,200	6,091	5,923	5,831	Annex V.Part 1.37
Other financial liabilities		1,262	1,081	1,264	1,422	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		245,529	250,727	277,171	275,452	

2021 EU-wide Transparency Exercise

Market Risk

Erste Group Bank AG

(min EUR)	SA		1M										1M										
	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				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	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		
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	940	899	40	11	115	38							38	11	138	38							
Of which: General risk	92	88	40	11	115	38							38	11	138	38							
Of which: Specific risk	848	809	0	0	0	0							0	0	0	0							
Equities	48	36	9	5	22	12							10	4	27	11							
Of which: General risk	17	9	0	0	0	0							0	0	0	0							
Of which: Specific risk	30	24	0	0	0	0							0	0	0	0							
Foreign exchange risk	178	253	15	4	33	9							16	5	33	10							
Commodities risk	0	0	2	0	2	1							2	2	1	1							
Total	1,166	1,188	38	11	128	40	0	0	0	0	0	2,076	42	11	151	46	0	0	0	0	0	2,420	
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	729	835	36	10	149	46							38	12	181	56							
Of which: General risk	53	48	36	10	149	46							38	12	181	56							
Of which: Specific risk	673	784	0	0	0	0							0	0	0	0							
Equities	55	43	10	3	23	7							7	4	17	11							
Of which: General risk	20	21	0	0	0	0							0	0	0	0							
Of which: Specific risk	30	22	0	0	0	0							0	0	0	0							
Foreign exchange risk	220	271	30	10	62	20							37	11	77	23							
Commodities risk	0	0	2	1	3	1							3	1	3	1							
Total	1,003	1,149	43	11	172	52	0	0	0	0	0	2,685	43	14	211	62	0	0	0	0	0	3,170	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	66,594	66,703	1,052		74,559	80,719	1,364	
	Regional governments or local authorities	5,672	6,176	409		5,552	6,176	423	
	Public sector entities	3,562	1,561	295		2,895	1,479	268	
	Multilateral Development Banks	270	903	1		223	901	0	
	International Organisations	273	273	0		317	296	0	
	Institutions	1,973	1,289	303		1,678	965	150	
	Corporates	11,137	6,605	7,391		11,648	6,121	8,388	
	of which: SME	4,624	3,397	2,602		4,620	3,017	2,483	
	Retail	2,442	5,276	3,743		2,462	5,195	3,711	
	of which: SME	1,451	1,159	651		1,422	1,079	621	
	Secured by mortgages on immovable property	4,315	4,251	1,515		4,434	4,352	1,549	
	of which: SME	534	507	181		535	487	174	
	Exposures in default	808	241	276	541	814	234	265	558
	Items associated with particularly high risk	141	116	174		62	47	73	
	Covered bonds	14	14	2		14	14	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	128	128	81		126	126	80	
	Equity	149	149	221		138	138	227	
	Other exposures	3,064	3,065	1,727		3,133	3,137	1,752	
	Standardised Total ⁴	106,902	103,687	17,409	945	115,047	112,936	18,656	1,008

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value adjusted for the credit conversion factors and credit risk mitigation techniques (i.e., substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	9,703	12,561	162		18,096	18,771	182	
	Regional governments or local authorities	1,717	4,619	25		3,427	4,504	25	
	Public sector entities	2,229	806	158		2,011	705	139	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	482	309	51		281	281	35	
	Corporates	2,285	1,889	1,261		2,481	1,723	1,535	
	of which: SME	826	592	358		736	335	275	
	Retail	626	631	390		686	614	396	
	of which: SME	422	385	204		427	365	210	
	Secured by mortgages on immovable property	164	153	53		205	179	62	
	of which: SME	24	23	7		22	21	4	
	Exposures in default	18	7	8	10	21	11	11	10
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	5	5	0		5	5	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	98	99	59		99	99	60	
	Equity	12	12	46		46	46	76	
	Other exposures	1,146	1,145	1,077		1,153	1,153	1,056	
	Standardised Total ⁴	29	29	29	29	29	29	29	31

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ 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 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CZECH REPUBLIC	(in EUR, %)								
	Central governments or central banks	20,588	20,511	11		20,592	20,336	14	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	497	10	2		10	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	12	4		5	6	2	
	Corporates	739	718	672		1,533	1,055	1,055	
	of which: SME	228	214	168		276	224	177	
	Retail	451	437	289		462	426	298	
	of which: SME	233	223	129		242	233	134	
	Secured by mortgages on immovable property	249	244	86		205	200	70	
	of which: SME	178	173	60		147	142	46	
	Exposures in default	54	22	21	13	47	18	18	29
	Items associated with particularly high risk	186	0	149		25	22	33	
	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		2	2	2	
	Equity	47	47	89		61	61	105	
	Other exposures	28	28	20		28	28	20	
	Standardised Total ⁴	49	49	49	49	49	49	49	49

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ 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 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVAKIA	(in EUR, %)								
	Central governments or central banks	6,419	6,419	3		6,707	6,708	3	
	Regional governments or local authorities	319	271	54		343	291	58	
	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	1	1	0		0	0	0	
	Corporates	170	153	144		184	167	157	
	of which: SME	51	40	32		54	42	31	
	Retail	13	13	10		12	12	9	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	13	3	3	10	9	2	2	7
	Items associated with particularly high risk	2	1	1		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	9	9	9		9	9	9	
	Other exposures	53	53	53		53	53	53	
	Standardised Total ⁴	14	14	14	14	14	14	14	14

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ 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 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	5,616	6,301	0		5,770	5,773	0	
	Regional governments or local authorities	300	244	0		300	246	0	
	Public sector entities	610	585	0		646	626	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	300	154	16		544	165	15	
	Corporates	149	166	147		182	177	161	
	of which: SME	14	31	13		13	29	14	
	Retail	5	5	3		6	6	4	
	of which: SME	4	4	2		6	6	3	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	1	1	1	1	1	1	1	1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ 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 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	4,979	5,979	175		4,476	2,959	183	
	Regional governments or local authorities	1,019	761	193		1,115	861	207	
	Public sector entities	48	48	40		50	39	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	174	156	47		47	36	18	
	Corporates	4,723	2,874	2,637		5,121	2,918	2,704	
	of which: SME	2,428	1,587	1,252		2,478	1,470	1,257	
	Retail	3,342	2,074	1,530		3,295	1,960	1,467	
	of which: SME	255	162	86		237	169	85	
	Secured by mortgages on immovable property	2,477	2,465	862		2,546	2,527	894	
	of which: SME	235	222	79		32	20	6	
	Exposures in default	426	122	126	289	134	402	122	315
	Items associated with particularly high risk	1	1	1		1	0	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)	0	0	0		0	0	0	
	Equity	11	11	17		11	11	17	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	8,321	1,320	357	293	1,393	1,394	301	554

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	2,099	1,996	29		2,252	3,251	29	
	Regional governments or local authorities	185	154	54		187	109	58	
	Public sector entities	67	11	9		74	17	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	7		7	2	2	
	Corporates	535	460	452		530	405	446	
	of which: SME	267	229	189		263	224	188	
	Retail	428	369	367		424	367	259	
	of which: SME	120	98	56		111	90	51	
	Secured by mortgages on immovable property	1	1	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	22	20	39	48	19	24	34
	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		16	16	16	
	Equity	1	1	1		0	0	0	
	Other exposures	53	53	44		49	49	42	
	Standardised Total ⁴				53				61

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	2,823	3,823	0		3,062	4,716	0	
	Regional governments or local authorities	36	36	1		30	6	4	
	Public sector entities	66	63	63		64	62	62	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	22	5		22	11	11	
	Corporates	299	198	170		393	180	156	
	of which: SME	120	88	98		130	107	88	
	Retail	502	466	42		563	466	96	
	of which: SME	99	44	25		105	41	23	
	Secured by mortgages on immovable property	25	25	9		30	30	11	
	of which: SME	1	1	2		2	1	1	
	Exposures in default	23	16	24	6	23	16	23	6
	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	7	7	7		7	7	7	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	69	69	69		69	69	69	
	Standardised Total ⁴				15				16

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	634	637	174		637	637	169	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	13	13	13		12	12	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,238	879	786		1,250	870	770	
	Corporates	80	69	56		71	62	50	
	of which: SME	566	524	576		573	525	567	
	Retail	116	95	55		94	54	54	
	of which: SME	452	425	163		476	460	170	
	Secured by mortgages on immovable property	5	5	4		8	8	3	
	of which: SME	21	4	5	16	26	6	7	20
	Exposures in default	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	84	84	31		75	75	32	
	Standardised Total ⁴				38				45

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	356	373	0		318	335	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	17	0	0		19	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	7	2		7	2	2	
	Corporates	17	207	18		15	18	15	
	of which: SME	1	10	3		1	9	3	
	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		0	0	0	
	Standardised Total ⁴				0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVENIA	Central governments or central banks	729	794	2		699	686	2	
	Regional governments or local authorities	18	18	4		24	24	5	
	Public sector entities	3	3	1		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	2		7	6	2	
	Corporates	17	207	18		15	18	15	
	of which: SME	183	159	123		185	159	125	
	Retail	562	393	285		572	397	288	
	of which: SME	64	53	30		64	53	30	
	Secured by mortgages on immovable property	502	499	178		510	505	180	
	of which: SME	161	158	161		157	157	157	
	Exposures in default	46	14	15	21	15	14	15	30
	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	31	31	30		29	29	29	
	Standardised Total ⁴				54				55

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	97,129	102,003	1,000		91,008	96,846	1,139	
	Regional governments or local authorities	3,423	6,254	437		3,755	6,174	437	
	Public sector entities	3,657	1,668	275		3,627	1,638	268	
	Multilateral Development Banks	187	838	0		178	648	0	
	International Organisations	311	278	0		438	333	0	
	Institutions	1,086	678	360		872	599	355	
	Corporates	12,762	9,327	8,088		12,689	9,322	8,449	
	of which: SME	4,694	3,047	2,511		4,788	3,132	2,573	
	Retail	7,572	3,485	3,038		7,789	3,278	2,754	
	of which: SME	1,293	1,027	880		1,438	1,097	833	
	Secured by mortgages on immovable property	4,729	4,637	1,686		4,660	4,573	1,633	
	of which: SME	530	465	174		551	479	174	
	Exposures in default	860	244	227	572	862	227	253	604
	Items associated with particularly high risk	66	50	75		73	55	62	
	Covered bonds	12	12	1		7	7	1	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	126	120	87		129	120	129	
	Equity	120	120	190		179	179	375	
	Other exposures	2,954	2,053	1,770		3,112	3,114	1,707	
	Standardised Total ⁴	138,195	134,395	17,694	1,014	132,289	129,043	16,450	1,097

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	17,323	26,559	76		15,643	18,257	88	
	Regional governments or local authorities	3,950	4,481	28		3,644	4,439	36	
	Public sector entities	2,029	711	141		1,959	673	113	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	370	587	57		329	225	46	
	Corporates	2,229	1,438	1,195		2,088	1,412	1,236	
	of which: SME	720	337	274		689	333	270	
	Retail	661	465	380		605	408	403	
	of which: SME	403	335	182		423	355	204	
	Secured by mortgages on immovable property	223	353	183		221	353	175	
	of which: SME	19	19	5		18	18	5	
	Exposures in default	39	9	10	10	38	8	8	10
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	5	5	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	104	104	61		106	106	124	
	Equity	124	124	46		124	124	155	
	Other exposures	1,124	1,124	1,135		1,144	1,144	1,165	
	Standardised Total ⁴			30	30			30	30

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	33,638	32,763	14		31,407	31,439	14	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	583	12	2		622	30	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	9	2		56	7	2	
	Corporates	1,495	1,143	1,081		1,553	1,233	1,302	
	of which: SME	370	314	253		361	307	247	
	Retail	411	442	291		463	451	286	
	of which: SME	249	271	137		245	237	135	
	Secured by mortgages on immovable property	206	201	70		210	206	72	
	of which: SME	155	145	50		147	143	46	
	Exposures in default	46	18	18	30	46	17	17	29
	Items associated with particularly high risk	29	22	34		25	22	34	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	46	46	93		50	50	95	
	Other exposures	71	71	70		71	71	75	
	Standardised Total ⁴			51	51			51	51

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	8,750	8,750	5		8,881	8,880	4	
	Regional governments or local authorities	361	304	61		368	305	61	
	Public sector entities	5	5	5		8	8	8	
	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	188	172	161		175	160	148	
	of which: SME	98	90	80		86	78	70	
	Retail	11	11	8		10	9	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	12	2	3	5	7	0	1	6
	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 5Y 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	51	51	51		50	50	50	
	Standardised Total ⁴			12	12			12	12

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	21,327	21,331	0		17,535	17,439	0	
	Regional governments or local authorities	384	370	0		313	318	0	
	Public sector entities	886	790	0		793	703	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	429	96	14		305	113	15	
	Corporates	197	216	196		210	229	205	
	of which: SME	12	30	11		11	30	11	
	Retail	6	6	4		7	7	4	
	of which: SME	6	6	4		6	6	4	
	Secured by mortgages on immovable property	5	5	2		5	5	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	0	1	1	1	0	1	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 5Y 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 ⁴			1	1			1	1

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
ROMANIA	(in EUR, %)								
	Central governments or central banks	6,007	7,147	179		6,262	7,465	177	
	Regional governments or local authorities	1,069	828	197		1,047	821	193	
	Public sector entities	49	39	39		56	40	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	19	7		56	35	11	
	Corporates	5,162	2,960	2,753		5,148	2,924	2,705	
	of which: SME	2,488	1,444	1,237		2,477	1,422	1,204	
	Retail	3,272	1,945	1,444		3,326	1,999	1,484	
	of which: SME	222	100	60		227	101	61	
	Secured by mortgages on immovable property	2,568	2,537	894		2,602	2,595	907	
	of which: SME	52	22	7		59	22	7	
	Exposures in default	444	119	131	313	450	119	311	
	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	11	11	17		13	13	22		
Other exposures	1,245	1,245	277		1,338	1,338	265		
Standardised Total⁴					555			578	

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CROATIA	(in EUR - %)								
	Central governments or central banks	3,699	3,763	28		3,802	4,108	27	
	Regional governments or local authorities	188	170	53		212	190	56	
	Public sector entities	75	19	9		80	24	17	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	4	2		6	3	1	
	Corporates	536	448	441		533	460	465	
	of which: SME	276	225	185		263	211	182	
	Retail	360	300	294		407	338	328	
	of which: SME	113	91	52		117	96	55	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	97	30	36	40	91	30	20	35
	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)	36	16	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	45	45	41		46	46	39		
Standardised Total ⁴					73			62	

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
HUNGARY	(in EUR, %)								
	Central governments or central banks	3,146	4,495	0		3,415	5,083	0	
	Regional governments or local authorities	25	5	5		35	4	4	
	Public sector entities	60	58	58		59	39	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	17	2		17	46	10	
	Corporates	383	193	166		396	197	168	
	of which: SME	138	103	84		148	113	94	
	Retail	614	89	57		701	100	64	
	of which: SME	104	55	32		111	59	34	
	Secured by mortgages on immovable property	34	34	12		34	33	12	
	of which: SME	7	6	2		6	6	2	
	Exposures in default	20	12	18	7	22	18	19	8
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	7	7	1	7	7	7	1	7
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	3	3	3	4	4	4	4	4	
Other exposures	65	65	65	66	66	66	66	66	
Standardised Total ⁴					17			36	

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SERBIA	(in EUR, %)								
	Central governments or central banks	680	670	182		687	674	205	
	Regional governments or local authorities	4	4	4		4	4	7	
	Public sector entities	11	11	11		11	11	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	9		0	0	0	
	Corporates	1,288	808	700		1,376	875	875	
	of which: SME	68	60	48		67	49	49	
	Retail	588	540	384		612	564	405	
	of which: SME	117	96	55		121	99	57	
	Secured by mortgages on immovable property	476	460	179		467	451	138	
	of which: SME	6	6	6		6	6	6	
	Exposures in default	29	7	8	21	28	7	8	21
	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	58	58	32		55	55	31		
Standardised Total ⁴			47					47	

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	395	321	0		381	398	0	
	Regional governments or local authorities	4	4	0		4	4	0	
	Public sector entities	24	7	1		24	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	4	1		13	8	2	
	Corporates	32	24	23		27	34	21	
	of which: SME	1	9	3		1	8	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	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 ⁴			0				0		

(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) 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 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVENIA	(in EUR, %)								
	Central governments or central banks	812	638	2		804	804	2	
	Regional governments or local authorities	22	22	4		21	21	4	
	Public sector entities	2	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	3		7	8	2	
	Corporates	277	234	205		271	232	204	
	of which: SME	176	151	121		171	144	115	
	Retail	586	410	288		598	422	307	
	of which: SME	31	54	67		31	55	68	
	Secured by mortgages on immovable property	526	521	185		551	546	195	
	of which: SME	159	165	58		158	159	58	
	Exposures in default	41	13	14	27	38	11	12	26
	Items associated with particularly high risk	40	26	40		40	31	46	
	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 ⁴	31	31	20	53	39	39	30	50	

(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) 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.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erste Group Bank AG

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted		
										(in EUR, %)	(in EUR, %)		
Consolidated data	Central banks and central governments	4,257	0	4,973	2,302	0	1	1,872	0	1,868	1,296	0	1
	Institutions	16,513	2	14,099	3,102	0	17	13,760	0	11,167	2,961	0	1
	Corporates	99,574	1,880	80,104	45,742	0	1,769	100,691	2,256	80,545	51,657	0	1,966
	Corporates - Of Which: Specialised Lending	20,488	595	15,521	15,338	0	514	21,095	572	20,204	15,557	0	493
	Corporates - Of Which: SME	26,306	773	21,397	12,293	0	681	26,570	983	23,314	12,892	0	758
	Retail	86,088	1,666	80,789	16,045	576	1,428	88,353	1,818	82,301	16,415	713	1,472
	Retail - Secured on real estate property	55,693	846	54,210	7,828	277	56,911	933	55,394	8,029	337		
	Retail - Secured on real estate property - Of Which: SME	7,818	204	7,404	772	75	148	7,851	329	7,404	772	113	168
	Retail - Secured on real estate property - Of Which: non-SME	47,875	583	46,726	6,096	201	336	49,060	604	47,910	6,298	224	138
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31,194	819	26,579	8,216	299	995	31,481	885	26,907	8,386	376	975
	Retail - Other Retail - Of Which: SME	7,669	195	6,670	1,689	79	275	7,770	235	6,744	1,690	70	362
	Retail - Other Retail - Of Which: non-SME	23,525	624	18,909	6,527	250	697	23,711	650	20,163	6,696	306	707
	Equity	924	1	933	2,269	2		1,007	3	1,007	2,494	2	707
Other non credit-obligation assets				2,468						2,461			
IRB Total ³				76,407						77,666			

(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 unlike in the results prior to the 2019 exercise.

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)		(in EUR, %)		(in EUR, %)		(in EUR, %)		(in EUR, %)		(in EUR, %)		(in EUR, %)		(in EUR, %)	
AUSTRIA	Central banks and central governments	209	0	209	501	0	0	0	224	0	225	500	0	0	0	0	
	Institutions	1,134	0	1,278	340	0	0	1	1,378	0	1,327	349	0	0	1	0	
	Corporates	54,004	773	43,410	23,115	0	0	739	55,124	1,092	44,127	24,328	0	0	805	0	
	Corporates - Of Which: Specialised Lending	9,999	175	9,405	7,833	0	0	167	10,271	213	9,776	7,821	0	0	179	0	
	Corporates - Of Which: SME	16,748	409	13,998	7,350	0	0	369	17,214	524	14,320	7,780	0	0	781	0	
	Retail	49,140	782	44,217	14,525	124	504	49,953	891	44,643	14,802	170	516	0	179	0	
	Retail - Secured on real estate property	31,862	478	30,399	2,307	90	147	32,214	540	30,743	2,291	113	83	0	113	83	
	Retail - Secured on real estate property - Of Which: SME	6,518	223	6,197	807	52	79	6,510	267	6,177	835	65	83	0	65	83	
	Retail - Secured on real estate property - Of Which: non-SME	25,285	255	24,182	1,490	38	68	25,705	273	24,566	1,496	48	68	0	48	68	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	17,738	304	13,899	2,518	34	357	17,739	351	13,899	2,511	56	365	0	365	0	
	Retail - Other Retail - Of Which: SME	5,175	134	4,254	894	18	163	5,226	169	4,291	893	34	168	0	168	0	
	Retail - Other Retail - Of Which: non-SME	12,563	170	9,645	1,624	16	194	12,513	182	9,608	1,617	22	196	0	196	0	
	Equity	541	0	541	1,125	0	0	0	645	0	645	1,451	0	0	0	0	0
	Other non credit-obligation assets																
IRB Total																	

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)		0	0	0	0	0	24	0	24	60	0		
CZECH REPUBLIC	Central banks and central governments	2,691	0	1,789	367	0	1	1,785	0	1,322	404	0	
	Institutions	14,528	411	11,440	8,723	0	311	14,803	783	11,321	8,653	0	
	Corporates	3,455	130	3,322	2,325	0	105	3,567	26	3,436	2,499	0	
	Corporates - Of Which: Specialized Lending	3,454	182	2,555	1,753	0	111	3,462	150	2,424	1,617	0	
	Retail	19,368	251	16,920	5,204	78	335	20,244	334	19,885	5,411	139	
	Retail - Secured on real estate property	12,376	75	12,370	2,340	36	103	12,985	169	12,979	2,477	74	
	Retail - Secured on real estate property - Of Which: SME	6,518	223	6,197	697	52	79	6,510	697	6,177	695	61	
	Retail - Secured on real estate property - Of Which: non-SME	11,378	52	11,186	1,595	18	48	11,971	69	11,971	1,707	34	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6,891	176	6,554	2,863	42	232	7,259	226	6,906	2,934	66	
	Retail - Other Retail - Of Which: SME	6,546	25	6,316	594	50	48	6,588	29	6,194	596	15	
	Retail - Other Retail - Of Which: non-SME	5,346	151	5,038	2,309	33	185	5,671	196	5,352	2,389	50	
	Equity	45	0	54	185	0	0	49	0	49	181	0	
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
SLOVAKIA	Central banks and central governments	156	0	156	200	0	0	151	0	151	201	0	0
	Institutions	404	0	330	52	0	0	397	0	329	53	0	0
	Corporates	6,414	127	5,153	4,085	0	124	6,402	125	5,279	4,390	0	162
	Corporates - Of Which: Specialised Lending	1,420	89	1,283	1,028	0	56	1,371	89	1,271	1,038	0	99
	Corporates - Of Which: SME	2,068	37	1,700	1,136	0	39	2,067	32	1,700	1,189	0	49
	Retail	11,520	287	11,409	2,848	248	283	11,528	282	11,395	2,861	238	211
	Retail - Secured on real estate property	8,103	142	8,101	1,693	109	119	8,227	137	8,225	1,833	101	104
	Retail - Secured on real estate property - Of Which: SME	64	2	63	53	2	4	63	3	61	51	4	4
	Retail - Secured on real estate property - Of Which: non-SME	8,038	140	8,038	1,640	108	115	8,165	135	8,164	1,782	100	100
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,417	145	3,304	1,155	139	164	3,301	115	3,171	1,148	118	127
	Retail - Other Retail - Of Which: SME	790	23	759	398	19	24	804	22	763	389	17	28
	Retail - Other Retail - Of Which: non-SME	2,627	121	2,544	957	120	140	2,497	92	2,408	959	101	99
	Equity	59	0	59	183	0	0	83	0	83	248	0	0
	Other non credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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	1,274	0	48	3	0	0	34	0	50	3	0	0
	Institutions	4,645	72	3,570	2,019	0	0	109	4,432	87	3,478	2,032	0
	Corporates	449	10	424	302	0	0	11	472	10	441	312	0
	Corporates - Of Which: Specialised Lending	633	22	551	293	0	0	19	556	25	478	262	0
	Corporates - Of Which: SME	713	30	661	120	3	16	709	28	655	112	3	13
	Retail	550	21	531	84	2	8	551	20	530	77	2	5
	Retail - Secured on real estate property	139	5	134	26	1	2	138	7	134	22	1	4
	Retail - Secured on real estate property - Of Which: SME	411	16	396	59	1	6	413	13	396	54	1	5
	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	163	10	131	26	0	8	158	8	125	25	1	3
	Retail - Other Retail - Of Which: SME	52	3	46	12	0	3	52	3	44	11	0	3
	Retail - Other Retail - Of Which: non-SME	111	7	85	24	0	5	106	5	81	24	0	0
	Equity	14	0	14	35	0	0	15	0	15	34	0	0
	Other non credit-obligation assets												
IRB Total													

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Erste Group Bank AG

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which:					Of which:				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(m EUR, %)													
ROMANIA	Central banks and central governments	723	0	723	258	0	0	15	0	15	7	0	0
	Institutions	29	0	29	1	0	0	20	0	20	1	0	0
	Corporates	1,091	9	1,040	821	0	22	1,119	8	1,075	811	0	11
	Corporates - Of Which: Specialised Lending	788	8	765	647	0	16	806	8	785	624	0	6
	Corporates - Of Which: SME	58	0	51	57	0	4	56	0	50	57	0	1
	Retail	6	1	6	2	0	1	7	2	6	2	0	2
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	4	2	0	1	4	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	3	1	3	1	0	1	4	1	3	1	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		1,843	10	1,843	869	0	41	1,854	10	1,840	827	0	12

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions
			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted							
(m EUR, %)													
CROATIA	Central banks and central governments	925	0	1,353	756	0	1	213	0	253	137	0	0
	Institutions	24	0	24	5	0	1	25	0	24	5	0	1
	Corporates	4,428	325	3,321	2,575	0	209	4,567	354	3,375	2,813	0	283
	Corporates - Of Which: Specialised Lending	1,264	155	1,237	890	0	130	1,317	119	1,281	880	0	100
	Corporates - Of Which: SME	1,760	106	1,303	868	0	98	1,786	171	1,363	866	0	127
	Retail	2,704	239	2,582	1,164	87	173	2,728	238	2,635	1,158	153	175
	Retail - Secured on real estate property	61	72	969	432	55	55	1,000	69	999	383	31	54
	Retail - Secured on real estate property - Of Which: SME				42	2	8	60	8	59	47	1	9
	Retail - Secured on real estate property - Of Which: non-SME	908	64	908	390	23	46	940	61	940	336	28	45
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,735	147	1,613	732	62	118	1,729	149	1,636	775	122	121
	Retail - Other Retail - Of Which: SME	82	9	77	36	3	8	78	9	73	37	3	9
Retail - Other Retail - Of Which: non-SME	1,653	138	1,536	696	60	110	1,651	140	1,562	738	119	113	
Equity		31	0	31	80	0			40	0	105	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(m EUR, %)													
HUNGARY	Central banks and central governments	158	0	594	246	0	0	73	0	54	43	0	0
	Institutions	1,385	0	281	49	0	1	1,324	0	120	46	0	1
	Corporates	3,270	48	2,795	1,999	59	58	3,146	82	2,526	2,152	77	77
	Corporates - Of Which: Specialised Lending	1,136	2	1,121	748	0	7	1,247	20	1,225	807	0	13
	Corporates - Of Which: SME	991	13	678	539	0	25	981	30	686	558	0	35
	Retail	2,128	81	2,433	1,775	30	105	2,062	75	2,598	1,842	23	104
	Retail - Secured on real estate property	1,464	51	1,463	930	11	50	1,494	48	1,493	907	11	47
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,463	51	1,463	930	11	50	1,494	48	1,493	907	11	47
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,064	29	970	865	19	55	1,108	27	1,014	835	13	57
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1,062	29	968	864	19	55	1,105	27	1,012	835	12	56
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total		5,661	129	5,661	3,900	147	165	5,661	129	5,661	3,900	147	165

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(m EUR, %)													
SERBIA	Central banks and central governments	0	0	1	0	0	0	1	0	1	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	503	0	493	430	0	4	488	0	480	435	0	4
	Corporates - Of Which: Specialised Lending	349	0	339	287	0	1	345	0	337	283	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	6	1	0	1	11	0	10	4	0	0
	Retail - Secured on real estate property	7	0	6	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	6	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	0	0	0	0	4	0	4	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	4	0	0	0	0	0	4	0	4	2	0	0
	Equity	0	0	0	2	0	0	0	0	0	2	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(m EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,398	0	3,602	399	0	0	2,051	0	2,106	217	0	0
	Corporates	267	0	241	136	0	1	314	0	289	189	0	1
	Corporates - Of Which: Specialised Lending	25	0	22	22	0	0	25	0	23	23	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	1	0	0	7	0	6	1	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	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	5	0	4	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	1	1	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	1	0	1	0	0	0	2	0	1	1	0	0	
Equity		2	0	2	3	0	0	2	0	2	4	0	0
Off-balance credit-obligation assets													
1998 Total													

IRB Approach												
As of 31/03/2021												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
			(mb EUR, %)									
Central banks and central governments	1,050	0	1,821	4,406	0	1,014	0	1,820	4,384	0	1,014	
Institutions	14,950	0	12,576	2,499	0	12	0	13,862	0	0	7	
Corporates	204,853	2,178	84,076	52,894	0	1,438	206,406	2,188	85,177	54,275	0	1,916
Corporates - Of Which: Specialised Lending	12,699	143	20,686	16,111	0	497	22,472	484	21,501	16,903	0	496
Corporates - Of Which: SME	27,234	897	21,845	13,017	0	742	27,371	840	21,434	12,999	0	763
Retail	89,429	1,821	83,663	16,749	656	1,484	82,368	1,776	85,430	20,037	417	1,493
Retail - Secured on real estate property	57,521	935	55,941	8,069	314	492	61,650	964	61,154	11,355	230	599
Retail - Secured on real estate property - Of Which: SME	7,757	234	7,421	1,650	109	827	5,562	240	6,063	2,513	79	389
Retail - Other Retail	49,765	601	48,530	6,419	205	324	55,087	624	55,071	8,841	172	360
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	31,908	886	27,262	8,680	341	992	28,619	813	24,275	8,682	167	801
Retail - Other Retail - Of Which: SME	7,828	230	6,798	1,679	60	271	7,657	198	6,086	1,943	54	229
Retail - Other Retail - Of Which: non-SME	24,080	656	20,294	7,001	282	722	21,362	615	18,140	6,729	113	672
Equity	1,055	1	1,055	2,793	2	960	1	960	2,635	5	0	0
Other non credit-obligation assets												
IRB Total ³				79,184					84,350			

(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 unlike in the results prior to the 2019 exercise.

IRB Approach											
As of 31/03/2021											
	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
			(mb EUR, %)								
Central banks and central governments	236	0	227	588	0	218	0	219	540	0	0
Institutions	1,196	0	1,128	275	0	1	1,221	0	1,154	247	0
Corporates	56,029	904	40,039	25,318	0	787	57,883	890	46,823	26,586	0
Corporates - Of Which: Specialised Lending	10,774	202	10,139	8,191	0	182	11,394	185	10,175	8,742	0
Corporates - Of Which: SME	17,620	518	14,472	8,070	0	397	18,049	468	15,178	8,336	0
Retail	10,521	871	44,889	4,968	154	511	51,328	836	45,355	7,761	90
Retail - Secured on real estate property	22,507	327	20,573	2,305	99	145	36,951	544	34,473	4,930	59
Retail - Secured on real estate property - Of Which: SME	2,957	298	6,368	821	0	81	7,231	282	6,791	1,682	29
Retail - Secured on real estate property - Of Which: non-SME	26,016	269	24,813	1,484	40	65	29,689	286	27,722	3,308	92
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	18,014	344	13,939	2,563	55	366	14,427	292	10,832	2,851	31
Retail - Other Retail - Of Which: SME	5,280	161	4,309	872	26	167	4,534	134	3,653	1,095	17
Retail - Other Retail - Of Which: non-SME	12,734	183	9,630	1,691	29	199	9,893	158	7,179	1,756	14
Equity	640	0	640	1,592	0	0	539	0	539	1,275	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)													
CZECH REPUBLIC	Central banks and central governments	37	0	37	94	0	0	42	0	42	106	0	0
	Institutions	2,870	0	2,559	430	0	1	3,719	0	3,475	513	0	258
	Corporates	16,103	294	12,435	5,794	0	289	16,008	273	12,288	6,988	0	7
	Corporates - Of Which: Specialised Lending	3,758	24	3,390	2,712	0	53	3,996	25	3,807	2,838	0	61
	Corporates - Of Which: SME	3,660	160	3,552	1,689	0	102	3,940	152	3,718	1,824	0	116
	Retail	20,663	375	20,312	5,790	137	440	22,320	386	21,951	5,639	111	440
	Retail - Secured on real estate property	13,028	128	13,202	2,563	72	132	13,895	136	13,888	2,447	59	130
	Retail - Secured on real estate property - Of Which: SME	564	52	558	707	42	71	588	56	582	717	3	68
	Retail - Secured on real estate property - Of Which: non-SME	12,244	75	12,244	1,856	29	61	12,907	80	12,906	1,730	20	62
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,475	247	7,110	3,228	65	308	8,435	250	8,063	3,213	52	310
	Retail - Other Retail - Of Which: SME	4,991	32	4,560	969	14	61	5,425	31	4,998	647	20	58
	Retail - Other Retail - Of Which: non-SME	5,880	215	5,500	2,408	52	247	6,800	219	6,466	2,566	32	252
	Equity	50	0	50	184	0	0	45	0	45	165	0	0
	Other non credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(mb EUR, %)													
SLOVAKIA	Central banks and central governments	169	0	169	216	0	0	206	0	206	207	0	0
	Institutions	410	0	342	68	0	0	439	0	371	84	0	0
	Corporates	6,674	183	5,285	4,308	0	174	6,312	145	4,609	3,302	0	166
	Corporates - Of Which: Specialised lending	1,418	89	1,297	1,045	0	58	1,545	88	1,411	1,134	0	58
	Corporates - Of Which: SME	2,038	35	1,685	1,170	0	52	1,626	39	1,223	880	0	52
	Retail	11,509	240	11,300	2,848	203	221	11,644	231	11,514	2,980	114	217
	Retail - Secured on real estate property	8,293	138	8,291	1,769	102	105	9,069	139	9,066	2,251	72	114
	Retail - Secured on real estate property - Of Which: SME	57	2	51	46	1	4	93	4	90	77	2	7
	Retail - Secured on real estate property - Of Which: non-SME	8,236	136	8,235	1,723	101	101	8,976	135	8,975	2,174	69	106
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,217	102	3,005	1,079	101	116	2,575	92	2,448	788	42	103
	Retail - Other Retail - Of Which: SME	805	23	788	189	17	29	765	20	726	144	12	25
Retail - Other Retail - Of Which: non-SME	2,411	79	2,223	890	84	87	1,810	72	1,722	564	30	78	
Equity	90	0	90	277	0	0	99	0	99	299	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)													
GERMANY	Central banks and central governments	35	0	35	5	0	35	0	35	6	0	0	
	Institutions	1,482	0	1,413	237	0	0	1,350	0	1,238	333	0	0
	Corporates	4,660	188	3,398	2,061	0	125	4,668	234	3,652	2,055	0	125
	Corporates - Of Which: Specialised Lending	465	10	437	310	0	12	395	11	367	280	0	12
	Corporates - Of Which: SME	595	25	518	290	0	22	627	23	548	290	0	21
	Retail	762	27	649	116	3	13	713	26	694	175	2	12
	Retail - Secured on real estate property	548	19	526	80	3	5	616	20	578	148	2	6
	Retail - Secured on real estate property - Of Which: SME	136	7	135	22	1	2	148	7	142	40	1	2
	Retail - Secured on real estate property - Of Which: non-SME	412	12	395	58	1	4	468	13	436	108	1	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	154	8	123	36	0	8	96	6	76	27	1	6
	Retail - Other Retail - Of Which: SME	46	3	40	9	0	3	32	2	26	10	0	2
Retail - Other Retail - Of Which: non-SME	108	5	84	27	0	5	65	3	50	18	18	0	0
Equity	54	0	54	139	0	0	0	50	133	0	0	0	
Other non credit-obligation assets													
SMB Total													

(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).

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(min EUR)

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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]	Finland	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		15	15	0	0	15	0	0	0	0	0	0	0		
[5Y - 10Y]		2	2	0	0	0	2	0	0	0	0	0	0		
[10Y - more]	2	2	0	0	0	0	0	0	0	0	0	0	0		
Total		19	19	0	0	15	3	0	0	0	0	0	0		
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		20	20	0	0	3	17	0	0	0	0	0	0		
[5Y - 10Y]		130	130	0	0	13	118	0	0	0	0	0	0		
[10Y - more]	167	167	0	0	0	127	0	0	0	0	0	0	0		
Total		318	318	0	0	15	263	0	0	0	0	0	0		
[0 - 3M]	Germany	54	54	0	0	0	54	2	66	0	0	0	0		
[3M - 1Y]		107	107	0	0	27	80	6	200	0	0	0	0		
[1Y - 2Y]		51	51	0	0	21	30	2	46	1	20	0	0		
[2Y - 3Y]		50	50	0	0	0	50	2	45	0	0	0	0		
[3Y - 5Y]		190	190	0	0	158	32	11	163	12	50	0	0		
[5Y - 10Y]		487	487	0	0	332	155	36	176	23	65	0	0		
[10Y - more]	56	56	25	0	0	5	96	181	0	5	0	0	0		
Total		996	996	25	0	0	538	155	877	35	135	0	0		
[0 - 3M]	Croatia	241	241	100	0	108	33	0	0	0	0	0	0		
[3M - 1Y]		184	184	35	0	78	70	0	0	0	45	0	0		
[1Y - 2Y]		480	479	66	0	219	195	0	0	0	0	0	0		
[2Y - 3Y]		285	285	5	0	157	123	0	0	0	0	0	0		
[3Y - 5Y]		643	643	1	0	170	471	0	0	0	0	0	0		
[5Y - 10Y]		230	230	12	0	126	92	0	0	0	0	0	0		
[10Y - more]	121	121	2	0	0	118	0	0	0	0	41	0	0		
Total		2,184	2,183	222	0	0	858	1,102	0	0	45	41	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	56	56	5	0	21	30	0	2	0	0	0	0		
[3M - 1Y]		427	426	143	0	0	283	0	0	0	0	0	0		
[1Y - 2Y]		545	545	85	0	17	443	0	1	0	0	0	0		
[2Y - 3Y]		429	429	74	0	112	243	0	0	0	0	0	0		
[3Y - 5Y]		548	548	36	0	137	375	0	0	0	0	0	0		
[5Y - 10Y]		600	600	2	0	45	553	0	0	0	0	0	0		
[10Y - more]	78	78	13	0	0	62	0	0	0	0	0	0	0		
Total		2,684	2,683	359	0	0	331	1,990	0	3	0	0	43		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		1	1	0	0	0	1	0	0	0	0	0	0		
[3Y - 5Y]		3	3	0	0	0	3	0	0	0	0	0	0		
[5Y - 10Y]		3	3	0	0	0	3	0	0	0	0	0	0		
[10Y - more]	2	2	0	0	0	0	0	0	0	0	0	0	0		
Total		9	9	0	0	0	7	0	0	0	0	0	0		
[0 - 3M]	Italy	155	155	155	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		176	176	176	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		10	10	0	0	0	10	0	0	0	0	0	0		
[2Y - 3Y]		1	1	0	0	1	0	0	0	0	0	0	0		
[3Y - 5Y]		4	4	0	0	0	4	0	0	0	0	0	0		
[5Y - 10Y]		12	12	0	0	0	12	0	0	0	0	0	0		
[10Y - more]	115	114	0	0	87	1	0	0	0	0	0	0	0		
Total		474	473	331	0	0	88	0	0	0	0	0	0		
[0 - 3M]	Latvia	1	1	0	0	0	1	0	0	0	0	2	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		8	8	0	0	1	7	0	0	0	0	1	0		
[5Y - 10Y]		12	12	2	0	0	11	0	0	0	0	0	0		
[10Y - more]	1	1	0	0	0	0	0	0	0	0	0	0	0		
Total		22	22	2	0	0	1	0	0	0	0	3	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount	
		Direct exposures														
		On balance sheet								Derivatives				Off balance sheet		
										Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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			
I 0 - 3M f	Lithuania	8	8	0	0	8	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		5	5	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		9	1	0	0	8	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		42	42	31	0	1	11	0	0	0	0	0	0	0		
I 10Y - more	22	22	16	0	0	5	0	0	0	0	0	0	0	0		
Total		86	86	52	0	9	24	0	0	0	0	0	0	1		
I 0 - 3M f	Luxembourg	20	20	4	0	3	13	0	0	0	0	0	0	0		
I 3M - 1Y f		74	74	0	0	52	22	0	0	0	0	0	0	0		
I 1Y - 2Y f		30	30	0	0	7	23	0	0	0	0	0	0	0		
I 2Y - 3Y f		15	15	0	0	2	13	0	0	0	0	0	0	0		
I 3Y - 5Y f		44	44	0	0	0	44	0	0	0	0	0	0	0		
I 5Y - 10Y f		86	86	0	0	0	86	0	0	0	0	0	0	0		
I 10Y - more	31	31	1	0	2	23	0	0	0	0	0	0	0	0		
Total		301	301	5	0	66	225	0	0	0	0	0	0	0		
I 0 - 3M f	Malta													0		
I 3M - 1Y f														0		
I 1Y - 2Y f														0		
I 2Y - 3Y f														0		
I 3Y - 5Y f														0		
I 5Y - 10Y f														0		
I 10Y - more													0	0		
Total														0		
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		2	2	0	0	0	2	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		26	26	0	0	0	26	0	0	0	0	0	0	0		
I 10Y - more	11	11	0	0	0	0	0	0	0	0	0	0	0	0		
Total		38	38	0	0	0	28	0	0	0	0	0	0	0		
I 0 - 3M f	Poland	253	253	0	0	46	207	0	0	0	0	2	0	0		
I 3M - 1Y f		60	39	9	0	0	30	0	0	0	0	0	0	0		
I 1Y - 2Y f		132	26	0	0	2	105	0	0	0	0	0	0	0		
I 2Y - 3Y f		221	221	5	0	62	154	0	0	0	0	0	0	0		
I 3Y - 5Y f		268	268	13	0	111	144	0	0	0	0	5	0	0		
I 5Y - 10Y f		165	165	13	0	34	118	0	0	0	0	0	0	0		
I 10Y - more	27	8	2	0	0	0	0	0	0	0	0	0	0	49		
Total		1,126	1,086	67	0	255	758	0	0	0	0	7	0	0		
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		2	2	0	0	0	2	0	0	0	0	0	0	0		
I 2Y - 3Y f		3	3	0	0	0	3	0	0	0	0	0	0	0		
I 3Y - 5Y f		2	2	0	0	1	1	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	3	3	0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	1	6	0	0	0	0	0	0	0		
I 0 - 3M f	Romania	1,027	1,026	124	0	562	320	0	0	0	0	3	0	0		
I 3M - 1Y f		785	785	255	0	245	285	0	0	0	0	8	0	0		
I 1Y - 2Y f		914	913	165	0	243	505	0	0	0	0	46	0	0		
I 2Y - 3Y f		1,005	1,004	25	0	565	413	0	0	0	0	29	0	0		
I 3Y - 5Y f		1,192	1,191	25	0	238	928	0	0	0	0	0	0	0		
I 5Y - 10Y f		915	915	35	0	40	840	0	0	0	0	0	0	0		
I 10Y - more	260	260	32	0	0	224	0	0	0	0	0	0	0	0		
Total		6,099	6,094	662	0	1,914	3,515	0	0	0	0	86	0	189		
I 0 - 3M f	Slovakia	293	293	50	0	2	241	0	0	0	0	0	0	0		
I 3M - 1Y f		150	150	0	0	0	150	0	0	0	0	0	0	0		
I 1Y - 2Y f		84	84	8	0	10	66	0	0	0	0	0	0	0		
I 2Y - 3Y f		769	768	8	0	107	633	0	0	0	0	0	0	0		
I 3Y - 5Y f		946	946	9	0	115	822	0	0	0	0	1	0	0		
I 5Y - 10Y f		2,589	2,588	4	0	55	2,528	0	0	0	0	0	0	0		
I 10Y - more	750	750	3	0	0	746	0	0	0	0	0	0	0	0		
Total		5,580	5,579	82	0	289	5,207	0	0	0	0	1	0	201		
I 0 - 3M f	Slovenia	61	61	0	0	28	32	0	0	0	0	0	0	0		
I 3M - 1Y f		5	5	0	0	0	5	0	0	0	0	0	0	0		
I 1Y - 2Y f		10	10	0	0	0	10	0	0	0	0	0	0	0		
I 2Y - 3Y f		22	22	0	0	7	14	0	0	0	0	0	0	0		
I 3Y - 5Y f		179	179	7	0	126	46	0	0	0	0	0	0	0		
I 5Y - 10Y f		346	346	0	0	31	315	0	0	0	0	0	0	0		
I 10Y - more	7	7	3	0	0	1	0	0	0	0	0	0	0	0		
Total		629	628	10	0	193	423	0	0	0	0	1	0	0		

Erste Group Bank AG

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
(min EUR)		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 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		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	1 9 1 304 193 3	1 9 1 304 193 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 8 221 178 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China	0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	234 101 197 139 184 274 41	234 101 197 139 182 271 41	24 55 99 139 182 34 1	0 0 0 0 0 0 0	143 35 30 77 69 115 0	67 10 68 50 69 122 36	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 3 0 0 0 0	0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East	0 0 0 0 0 0 2	0 0 0 0 0 0 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	0 0 1 0 0 5	0 0 1 0 0 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
		6	6	0	0	1	0	0	0	0	0	0	0	4	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		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 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		Risk weighted exposure amount		
								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		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more		19	18	0	0	0	15	0	0	0	0	15	1	56		
Total		19	18	0	0	0	15	0	0	0	0	15	1	56		
[0 - 3M]	Others	9	9	0	0	0	9	0	0	0	0	0	0	0		
[3M - 1Y]		43	42	0	27	0	15	0	0	0	0	0	0			
[1Y - 2Y]		6	6	0	0	0	6	0	0	0	0	0	0			
[2Y - 3Y]		56	56	0	36	0	19	0	0	0	0	0	0			
[3Y - 5Y]		13	13	0	0	0	13	0	0	0	0	0	0			
[5Y - 10Y]		38	38	0	0	0	37	0	0	0	0	0	0			
[10Y - more		88	87	0	0	0	84	0	0	0	0	47	0	63		
Total		253	251	0	63	0	183	0	0	0	0	47	0	63		

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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (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, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount				
		Direct exposures																	
		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								
Residual Maturity	Country / Region	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	556 295 374 761 447 1,248 853 4,534	556 557 373 760 447 986 848 4,527	45 8 8 8 40 39 16 164	0 0 0 0 0 0 0 0	105 65 71 112 144 201 10 708	405 469 293 640 262 745 705 3,520	0 0 0 0 0 0 0 0	2 0 3 0 2 0 0 8	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 1	18 371 12 34 15 28 243 721	0 0 0 0 0 0 0 0	371				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Belgium	0 0 2 2 26 50 13 92	0 0 2 2 26 50 13 92	0 0 1 0 0 0 1 4	0 0 0 0 0 0 0 0	0 0 2 0 2 5 0 8	0 0 0 1 23 45 5 73	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Bulgaria	0 0 1 0 1 0 0 1	0 0 1 0 1 0 0 1	0 0 1 0 1 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total				Czech Republic	4 671 81 67 109 227 72 1,230	4 671 81 67 109 227 72 1,230	0 597 26 6 26 130 61 846	0 0 0 0 0 0 0 0	0 7 0 0 0 48 0 62	4 68 47 61 83 50 9 321	0 0 0 0 0 3 -9 321	0 0 0 0 0 8 0 302	0 0 0 0 0 17 0 41	12 5 7 0 0 0 0 465	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	11		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total					Denmark	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total						Estonia	0 0 0 0 0 2 1 3	0 0 0 0 0 2 1 3	0 0 0 0 0 2 1 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2021

(mln EUR)		As of 30/06/2021															Risk weighted exposure amount
		Direct exposures															
		On balance sheet							Derivatives				Off balance sheet				
													Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Nominal	Provisions				
								Carrying amount	Notional amount	Carrying amount	Notional amount						
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		17	17	0	0	0	16	0	0	0	0	0	0	0	0		
Total		17	17	0	0	0	16	0	0	0	0	0	0	0	0		
I 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		2	2	0	0	0	2	0	0	0	2	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		28	28	0	0	3	26	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		144	144	0	0	12	131	0	0	0	0	0	0	0	0		
I 10Y - more		203	203	0	0	0	172	0	0	0	0	0	0	0	0		
Total		377	377	0	0	15	331	0	0	0	0	0	0	0	0		
I 0 - 3M f	Germany	150	150	0	0	23	127	1	44	0	0	0	0	0	0		
I 3M - 1Y f		7	7	0	0	2	5	1	49	0	20	0	0	0	0		
I 1Y - 2Y f		37	37	0	0	19	17	0	32	0	0	0	0	0	0		
I 2Y - 3Y f		15	15	0	0	0	15	4	83	0	0	0	0	0	0		
I 3Y - 5Y f		164	164	0	0	159	5	6	104	0	50	0	0	0	0		
I 5Y - 10Y f		700	700	1	0	469	231	0	19	65	0	0	0	0	0		
I 10Y - more		73	73	0	0	0	55	46	75	0	0	0	0	0	0		
Total		1,146	1,146	1	0	672	455	58	387	28	135	0	0	0	6		
I 0 - 3M f	Croatia	121	113	9	0	78	27	0	0	0	0	0	3	0	0		
I 3M - 1Y f		442	797	294	0	198	306	0	0	0	0	0	14	0	0		
I 1Y - 2Y f		61	61	7	0	39	15	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		401	401	5	0	192	204	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		560	559	22	0	142	395	0	395	0	0	0	0	0	0		
I 5Y - 10Y f		376	376	12	0	151	213	0	0	0	0	7	0	0	0		
I 10Y - more		223	223	0	0	35	187	0	0	0	0	38	1	0	226		
Total		2,185	2,530	348	0	836	1,345	0	0	0	0	62	1	0	226		
I 0 - 3M f	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Hungary	140	140	4	0	0	137	0	0	0	0	0	0	0	0		
I 3M - 1Y f		475	475	23	0	0	452	0	2	0	0	5	0	0	0		
I 1Y - 2Y f		208	208	38	0	33	138	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		669	669	154	0	180	334	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		464	464	18	0	46	400	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		792	791	8	0	97	686	0	0	0	0	3	0	0	0		
I 10Y - more		280	280	7	0	0	272	0	0	0	0	1	0	0	0		
Total		3,029	3,027	251	0	356	2,419	0	3	0	0	9	0	0	63		
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		2	2	0	0	0	0	0	0	0	0	0	0	0	0		
Total		2	2	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Italy	77	77	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		281	281	272	0	0	9	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		3	3	0	0	0	3	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		12	12	0	0	0	12	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		111	109	0	0	1	0	0	0	0	0	0	0	0	0		
Total		484	482	348	0	83	25	0	0	0	0	0	0	0	0		
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		10	10	4	0	0	6	0	0	0	0	2	0	0	0		
I 3Y - 5Y f		3	3	3	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		14	14	0	0	0	14	0	0	0	0	0	0	0	0		
I 10Y - more		1	1	0	0	0	0	0	0	0	0	0	0	0	0		
Total		29	29	8	0	0	20	0	0	0	0	2	0	0	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2021

		As of 30/06/2021																
		Direct exposures																
(mln EUR)		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)							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
										Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		1	1	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		9	9	5	0	0	4	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		13	13	3	0	0	10	0	0	0	0	0	0	0	0			
I 10Y - more	8	8	2	0	0	5	0	0	0	0	0	0	0	0	0			
Total		31	31	11	0	0	19	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Luxembourg	5	5	0	0	0	5	0	0	0	0	0	0	0	0			
I 3M - 1Y f		6	6	3	0	0	3	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		6	6	0	0	0	6	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		38	38	0	0	1	37	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		27	27	0	0	0	27	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		63	63	0	0	0	63	0	0	0	0	0	0	0	0			
I 10Y - more	68	68	0	0	1	66	0	0	0	0	0	0	0	0	0			
Total		214	214	0	0	6	207	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Malta																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		2	2	0	0	0	2	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		11	11	0	0	0	11	0	0	0	0	0	0	0	0			
I 10Y - more	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		19	19	0	0	0	13	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Poland	23	23	0	0	0	23	0	0	0	0	0	0	0	0			
I 3M - 1Y f		92	92	31	0	2	59	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		78	78	2	0	69	7	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		240	240	4	0	68	169	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		120	120	7	0	40	73	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		88	88	1	0	30	56	0	0	0	0	0	0	0	0			
I 10Y - more	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		644	644	68	0	0	365	0	0	0	0	0	0	7	0	18		
I 0 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		1	1	0	0	0	1	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		3	3	0	0	0	3	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		1	1	0	0	0	1	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		8	8	0	0	1	4	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Romania	70	70	4	0	0	63	0	0	0	0	0	0	9	0			
I 3M - 1Y f		884	884	384	0	287	213	0	0	0	0	0	0	105	0			
I 1Y - 2Y f		979	978	66	0	310	602	0	0	0	0	0	0	233	0			
I 2Y - 3Y f		1,300	1,299	21	0	844	434	0	0	0	0	0	0	63	0			
I 3Y - 5Y f		1,073	1,072	11	0	228	833	0	0	0	0	0	0	20	0			
I 5Y - 10Y f		1,331	1,329	10	0	50	1,268	0	0	0	0	0	0	0	0			
I 10Y - more	788	787	19	0	0	766	0	0	0	0	0	0	0	0	0			
Total		6,426	6,418	515	0	1,722	4,179	0	0	0	0	0	0	430	0	412		
I 0 - 3M f	Slovakia	76	76	0	0	0	76	0	0	0	0	0	0	0	0			
I 3M - 1Y f		57	57	2	0	3	52	0	0	0	0	0	0	47	0			
I 1Y - 2Y f		464	464	4	0	44	415	0	0	0	0	0	0	18	0			
I 2Y - 3Y f		432	432	11	0	61	360	0	0	0	0	0	0	5	0			
I 3Y - 5Y f		1,456	1,456	1	0	135	1,320	0	0	0	0	0	0	12	0			
I 5Y - 10Y f		1,985	1,985	9	0	22	1,954	0	0	0	0	0	0	26	0			
I 10Y - more	884	884	37	0	44	803	0	0	0	0	0	0	33	0				
Total		5,355	5,354	64	0	310	4,980	0	0	0	0	0	0	141	0	263		
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		7	6	0	0	0	6	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		9	9	0	0	7	1	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		51	51	8	0	33	11	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		201	201	9	0	101	91	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		374	374	3	0	30	340	0	0	0	0	0	0	0	0			
I 10Y - more	24	33	9	0	9	13	0	0	0	0	0	0	0	0	0			
Total		666	674	29	0	180	462	0	0	0	0	0	0	1	0	4		

As of 30/06/2021

[illegible]

(min EUR)		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
													Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Nominal	Provisions			
								Carrying amount	Notional amount	Carrying amount	Notional amount					
I 0 - 3M f	Japan	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	U.S.	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		9	9	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		308	308	0	0	223	83	0	0	0	0	0	0			
I 5Y - 10Y f		332	332	0	0	299	20	0	0	0	0	0	0			
I 10Y - more		3	3	0	0	0	0	0	0	0	0	0	0			
Total		652	652	0	0	530	103	0	0	0	0	0	0			
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		5	5	0	0	0	0	0	0	0	0	0	0			
Total		5	5	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		2	2	0	0	0	0	0	0	0	0	0	0			
Total		3	3	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Other Central and eastern Europe countries non EEA	336	251	121	0	13	117	0	0	0	0	0	0			
I 3M - 1Y f		49	85	36	0	22	27	0	0	0	0	0	0			
I 1Y - 2Y f		114	111	17	0	55	39	0	0	0	0	2	0			
I 2Y - 3Y f		112	112	37	0	46	29	0	0	0	0	0	0			
I 3Y - 5Y f		277	326	64	0	143	120	0	0	0	0	0	0			
I 5Y - 10Y f		257	249	18	0	102	129	0	0	0	0	1	0			
I 10Y - more	62	62	12	0	7	43	0	0	0	0	0	0				
Total		1,207	1,197	305	0	388	501	0	0	0	0	4	0			
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		2	2	0	0	0	0	0	0	0	0	0	0			
Total		2	2	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		3	3	0	0	0	0	0	0	0	0	0	0			
Total		3	3	0	0	0	0	0	0	0	0	0	0			

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		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				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	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	
[1Y - 2Y]		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	4	0	0	
[3Y - 5Y]		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	
[10Y - more		12	10	0	0	0	9	0	0	0	0	39	0		
Total		12	10	0	0	0	9	0	0	0	0	43	0	59	
[0 - 3M]	Others	54	53	3	27	14	10	0	0	0	0	0	0	0	
[3M - 1Y]		17	17	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		39	39	0	36	0	3	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[3Y - 5Y]		29	29	0	0	0	29	0	0	0	0	0	0	0	
[5Y - 10Y]		18	17	0	0	0	17	0	0	0	0	0	0	0	
[10Y - more		45	43	0	0	0	41	0	0	0	0	52	1		
Total		208	205	20	63	14	106	0	0	0	0	42	1	68	

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 counterpart 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 counterpart (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 counterpart (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, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	20,756	0	0	0	0	1	0	0	0	0	28,127	0	0	0	0	2	0	0	0	0
Debt securities (including at amortised cost and fair value)	39,034	3	8	8	3	31	2	2	1	38,924	0	8	8	3	39	4	4	2	1	
Central banks	18	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	
General governments	30,747	3	0	0	0	11	0	0	0	31,534	0	0	0	0	16	0	0	0	0	
Credit institutions	5,037	0	0	0	0	5	0	0	0	5,052	0	0	0	0	4	0	0	0	0	
Other financial corporations	1,503	0	4	4	0	3	0	0	0	592	0	1	1	0	6	0	0	0	0	
Non-financial corporations	1,729	0	4	4	3	12	1	1	1	1,726	0	7	7	3	13	4	1	1	1	
Loans and advances (including at amortised cost and fair value)	194,527	742	4,010	4,009	3,969	1,486	2,350	2,324	1,342	192,065	691	4,572	4,571	4,527	1,562	2,491	2,459	1,479		
Central banks	18,573	0	0	0	0	0	0	0	0	16,763	0	0	0	0	1	0	0	0	0	
General governments	7,246	10	19	19	19	14	3	3	0	7,222	22	19	19	19	12	4	4	0	0	
Credit institutions	7,139	2	2	2	2	14	2	2	0	4,735	1	0	0	0	3	0	0	0	0	
Other financial corporations	4,146	16	10	10	10	28	6	6	3	3,832	3	19	19	19	46	6	6	6	6	
Non-financial corporations	75,533	408	2,046	2,046	2,012	844	1,245	1,223	572	76,148	409	2,498	2,498	2,459	881	1,400	1,371	757		
of which: small and medium-sized enterprises at amortised cost	35,227	359	1,324	1,324	1,324	473	781	781	402	35,486	337	1,489	1,489	1,489	506	782	782	527		
of which: Loans collateralised by commercial immovable property at amortised cost	24,416	50	883	883	883	293	475	475	334	25,500	49	910	910	910	325	444	444	378		
Households	81,890	305	1,933	1,932	1,926	586	1,093	1,090	768	83,366	256	2,036	2,035	2,030	620	1,081	1,078	716		
of which: Loans collateralised by residential immovable property at amortised cost	55,111	142	816	816	816	217	306	306	486	55,995	121	860	860	860	231	283	283	548		
of which: Credit for consumption at amortised cost	12,243	98	682	682	682	220	522	522	40	11,889	64	702	702	702	227	522	522	36		
DEBT INSTRUMENTS other than HFT	254,317	745	4,017	4,017	3,972	1,519	2,351	2,326	1,344	259,116	691	4,580	4,579	4,530	1,603	2,495	2,461	1,480		
OFF-BALANCE SHEET EXPOSURES	50,174		272	272	201	268	135	86	29	51,993		319	319	233	339	145	104	38		

⁽¹⁾ 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, subtable 29⁽²⁾ 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)⁽³⁾ 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)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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.⁽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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	46,310	1	0	0	0	3	0	0	0	0	39,340	0	0	0	0	3	0	0	0	0
Debt securities (including at amortised cost and fair value)	40,378	1	7	7	3	38	4	1	1	1	43,019	0	7	7	3	40	4	1	1	1
Central banks	20	0	0	0	0	0	0	0	0	0	25	0	0	0	0	1	0	0	0	0
General governments	32,670	0	0	0	0	17	0	0	0	0	35,076	0	0	0	0	17	0	0	0	0
Credit institutions	5,253	0	0	0	0	4	0	0	0	0	5,525	0	0	0	0	5	0	0	0	0
Other financial corporations	666	1	1	1	0	3	0	0	0	0	673	0	0	0	0	5	0	0	0	0
Non-financial corporations	1,769	0	6	6	2	13	4	1	1	1	1,719	0	6	6	2	12	4	1	1	1
Loans and advances (including at amortised cost and fair value)	199,885	661	4,531	4,530	4,484	1,595	2,468	2,435	1,444	1	201,220	653	4,446	4,446	4,185	1,650	2,416	2,267	1,382	1
Central banks	21,870	0	0	0	0	1	0	0	0	0	19,453	0	0	0	0	1	0	0	0	0
General governments	7,192	27	15	15	15	17	4	4	0	0	7,562	2	16	16	15	42	4	3	0	0
Credit institutions	5,646	0	0	0	0	9	0	0	0	0	5,119	1	0	0	0	5	0	0	0	0
Other financial corporations	3,761	1	16	16	16	45	6	6	5	5	4,308	8	51	51	51	29	23	23	5	5
Non-financial corporations	77,409	373	2,470	2,470	2,429	904	1,373	1,342	741	741	78,455	401	2,391	2,391	2,192	966	1,328	1,210	691	691
of which: small and medium-sized enterprises at amortised cost	36,149	308	1,411	1,411	1,411	523	763	763	476	476	36,803	344	1,327	1,327	1,250	569	696	655	451	451
of which: Loans collateralised by commercial immovable property at amortised cost	25,702	49	883	883	883	330	430	430	357	357	23,879	46	829	829	729	352	406	338	338	338
Households	84,008	260	2,029	2,028	2,023	620	1,085	1,083	698	698	86,322	241	1,988	1,987	1,927	607	1,061	1,030	686	686
of which: Loans collateralised by residential immovable property at amortised cost	56,786	132	844	844	844	226	275	275	535	535	58,092	126	837	837	799	220	272	249	535	535
of which: Credit for consumption at amortised cost	11,035	53	663	663	663	217	504	504	28	28	11,998	61	702	702	686	220	530	520	32	32
DEBT INSTRUMENTS other than HFT	286,573	662	4,538	4,537	4,486	1,636	2,472	2,436	1,446	1	283,579	654	4,453	4,453	4,188	1,693	2,421	2,268	1,383	1
OFF-BALANCE SHEET EXPOSURES	54,714		352	352	238	338	144	94	32	32	55,560		392	392	252	333	155	99	34	34

(1) 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, subitem 29

(2) 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)

(3) 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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR 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 FTR 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on 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)	3	3	1	1	1	1	3	3	1	1	1	1
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	1	1	1		3	3	1	1	1	
Loans and advances (including at amortised cost and fair value)	3,260	1,209	725	655	1,809	440	3,572	1,248	707	617	2,063	510
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	34	3	3	3	0	0	32	3	3	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	66	5	3	3	24	2	72	13	4	3	25	5
Non-financial corporations	1,617	753	501	453	742	233	1,667	747	478	418	812	269
of which: small and medium-sized enterprises at amortised cost	1,150	620	393	365	553		1,157	554	320	291	583	
Households	1,543	448	218	197	1,044	205	1,801	484	222	194	1,226	236
DEBT INSTRUMENTS other than HFT	3,263	1,212	727	657	1,811		3,574	1,250	708	619	2,065	
Loan commitments given	111	59	10	7	13	3	151	68	14	10	23	6
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

⁽¹⁾ 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

⁽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 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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)	2	2	1	1	1	1	2	2	1	1	1	1
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	2	2	1	1	1		2	2	1	1	1	
Loans and advances (including at amortised cost and fair value)	4,019	1,496	853	745	2,153	569	3,767	1,546	859	756	2,029	571
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	39	2	2	2	0	0	35	3	3	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	7	4	3	29	3	34	7	4	3	22	3
Non-financial corporations	2,025	942	591	522	936	320	1,893	961	584	518	894	310
of which: small and medium-sized enterprises at amortised cost	1,323	621	364	325	669		1,323	601	340	297	684	
Households	1,884	545	255	219	1,187	246	1,804	575	269	233	1,112	257
DEBT INSTRUMENTS other than HFT	4,021	1,498	854	747	2,154		3,769	1,548	860	757	2,030	
Loan commitments given	145	72	13	10	18	3	161	72	19	15	19	5
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

(1) 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

(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 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.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Erste Group Bank AG

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					

⁽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.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Ente Group Bank AG

(in EUR)	As of 30/09/2020														As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be collected		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be collected		Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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(in EUR)	As of 30/09/2020																		As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantees that can be performed		Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantees that can be performed		Gross carrying amount		
	Performing			Non-performing			Performing			Non-performing			Performing		Non-performing		Performing			Non-performing			Performing			Non-performing			Performing		Non-performing					
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)						
	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis					
Newly originated loans and advances subject to public guarantee schemes	1,551	1,343	7	647	8	0	8	27	33	0	18	4	0	4	1,215	3	1,855	1,768	7	959	57	1	56	27	18	1	14	9	0	9	1,328	45				
of which: Households	94	82		1			2	2						1	110	105				4			1	1								3				
of which: Collateralised by residential immovable property	1	1		0			0	0			0	0	1	1						0			0	0								0				
of which: Non-financial corporations	1,455	1,448	7	592	6	0	6	25	32	0	17	3	0	3	1,139	3	1,759	1,688	7	886	51	1	51	26	18	1	14	9	0	8	1,425	41				
of which: Small and Medium-sized Enterprises	927	918		6			21	18			3			3	1,216	1,184				33			19	15								23				
of which: Collateralised by commercial immovable property	28	28		0			0	0			0	0	0	0	45	36				6			4	0								6				

(in EUR)	As of 31/03/2022															As of 30/09/2022																	
	Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk												Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount				
	Performing	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not defaulted (Stage 2)	Non-performing				Of which: defaulted or past due but not past-due <= 90 days	Of which: defaulted or past due but not past-due >= 90 days	Public guarantee in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not defaulted (Stage 2)	Of which: defaulted or past due but not past-due <= 90 days	Of which: defaulted or past due but not past-due >= 90 days	Public guarantee in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not defaulted (Stage 2)	Of which: defaulted or past due but not past-due <= 90 days	Of which: defaulted or past due but not past-due >= 90 days	Public guarantee in the context of the COVID-19 crisis	Inflows to non-performing exposures								
				Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not defaulted (Stage 2)	Of which: defaulted or past due but not past-due <= 90 days	Of which: defaulted or past due but not past-due >= 90 days																			Performing	Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not defaulted (Stage 2)	Of which: defaulted or past due but not past-due <= 90 days	Of which: defaulted or past due but not past-due >= 90 days			
																															Of which: exposures with forbearance	Of which: exposures with significant increase in credit risk since measurement but not defaulted (Stage 2)	Of which: defaulted or past due but not past-due <= 90 days
Of which: exposures with forbearance																																	
Directly originated loans and advances subject to public guarantee	2,215	2,146	6	1,356	67	1	66	37	25	1	19	12	0	12	1,860	6	2,427	2,270	6	1,133	67	2	65	46	36	1	20	15	1	15	2,024	19	
of which: Households	128	123	5	6	6		1	1						1	135	128		6				1	1		1								
of which: Collateralised by residential immovable property	1	1		0	0		0	0						0	1	1		0				0	0		0								
of which: Non-financial corporations	2,059	2,009	6	1,322	59	1	59	26	26	1	19	12	0	13	1,860	5	2,207	2,207	6	1,098	66	2	76	46	36	1	20	15	1	16	1,991	18	
of which: Small and Medium-sized Enterprises	1,423	1,385		38	26		19	26	19						4	1,374	1,351		44				32	23		3						7	
of which: Collateralised by commercial immovable property	29	23		4	1									0	40	34		6				4	1		3								