

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.



Key Metrics

(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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	18,409	19,795	19,735	20,228	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	18,409	19,795	19,735	20,228	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	286,627	294,489	320,824	322,714	C 47.00 (r300,c010)	CRR
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

		(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
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	22,356	23,643	23,439	23,809	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	16,417	17,057	16,997	17,986	C 01.00 (r020,c010)	Article S0 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 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,838	12,096	12,079	12,640	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-1,783	-1,690	-1,796	-1,565	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	904	906	908	910	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,801	4,891	4,884	4,983	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	96	192	237	238	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-1,241	-1,264	-1,238	-1,248	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-91	-48	-48	-42	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-35	-29	-10	-18	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0) (i) and 89 to 91 of CRR; Articles 36(1) point (4) (i), 24(1) point (b) and 256 of CRR; Articles 36(1) point (b) (ii) and 276(3) of CRR; Articles 36(1) point b) (iv) and 153(6) of CRR; Articles 36(1) point b) (iv) and 153(6) of CRR and Articles 36(1) point b) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-35	-29	-10	-18	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (+490,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-10	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-149	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-349	-270	-300	0	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240.c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520.c010)	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 (r530.c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,993	2,738	2,738	2,242	C 01.00 (r540,c010) + C 01.00 (r670,c010)	PRINCE OF THE COLOR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	1,993	2,730	2,730	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,409	19,795	19,735	20,228	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3,487	3,381	3,227	2,984	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		460	467	478	508	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	89	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.21%	14.45%	14.28%	14.40%	CA3 (1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.93%	16.77%	16.58%	16.19%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.35%	20.04%	19.69%	19.06%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,417	17,057	16,997	17,986	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.21%	14.45%	14.28%	14.40%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n		•		•		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(min EUR, %)	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 ((440, C010); [-C 07.00 (490, C220, 5001) + C 07.00 ((110, C20, 5001) + C 700 ((130, C220, 5001) + C 801); (040, C50, 5001) + C 801; (040, C50, 5001) + C 801; (040, C50, 5001) + C 801; (040, C260, 5002) + C 08.01 (040,
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 (r690, 220, 5001) + C 07.00 (r110, 220, 5001) + C 07.00 (r130, 220, 5001) + C 08.01 (r640, 226, 5001) + C 08.01 (r64), 226, 5001) + C 08.01 (r640, 226), 5001) + C 08.01 (r640, 226), 5001) + C 08.01 (r640, 226), 5002) + C 08.01 (r650, 2260, 5002) + C 08.01 (r650, 2260, 5002) + 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

(1.50)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	5,118	6,752	1,579	3,278
	666	870	204	3,276
Of which debt securities income 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	255
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,		·		·
defined by losses on derecognition of minimizer assets and naturalizes for measured at rail value unlough profit of 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 ¹	0	2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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 IN Information available only as of end of the year	675	814	350	914

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	/03/2021			As of 30,	06/2021		
		Fa	ir value hieran	chy		Fa	air value hieran	chy		Fair value hierarchy		ue hierarchy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); 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 1.22; 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 ^t	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 nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	/06/2021			
		Gross carry	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	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)
amortised cost	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.

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



Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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



Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2,463	2,226	1,822	1,562	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	147	135	41	97	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	375	386	455	856	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	2,438	2,047	3,546	3,280	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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
OTAL FINANCIAL LIABILITIES		245,529	250,727	277,171	275,452	



2021 EU-wide Transparency Exercise Market Risk

	SA						М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAUL MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	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		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
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						i i
Of which: Specific risk	848	809	0	0	0	.0							.0	0	0	.0						i i
Equities	48	36	9	5	22	12							10	4	27	11						i i
Of which: General risk Of which: Specific risk	1/	24	0	0	0	U							0	0	0	0						i i
Foreign exchange risk	178	253	15	4	22	0							16		22	10						1 /
Commodities risk	170	233	2	0	2	1							2	2	1 1	1 1						i i
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 30/0	5/2021					
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						i i
Of which: Specific risk	673	784	1 0	0	1.7	0							0	1	0	1 0						1
Equities	1 673	43	10	2	22	7									17	1						1
Of which: General risk	55	43 21	10	3 0	23	,							, ,	1 6	1/	11						1
Of which: Specific risk	20	22	l ő	0	ı ő	0							0	l ,	l ő	1 0						1 1
Foreign exchange risk	220	271	30	10	62	20							37	11	77	23						1
Commodities risk	0	I 0	2	1	3	1							3	1	3	I - 1						1

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	66,954	70,703	1.052		74,559	80,719	1,164	
	Regional governments or local authorities	5,672	6,170	409		5,502	6,176	427	
	Public sector entities	3,562	1,541	295		2,895	1,479	268	
1	Multilateral Development Banks	270	903	1		223	921	0	
	International Organisations	273	273	0		317	290	0	
	Institutions	1,973	1,249	303		1,678	965	150	
9	Corporates	12,137	8,605	7,591		13,648	9,121	8,368	
	of which: SME	4,674	3,397 5,276	2,662 3.743		4,650	3,017 5.195	2,483	
	Retail	7,443				7,482		3,711	
Consolidated data	of which: SME	1,431 4.315	1,154 4,251	651 1,515		1,422 4.434	1,074 4.353	621 1.549	
	Secured by mortgages on immovable property of which: SMF	4,313 534	*1,231 507	181		515	487	1,349	
	Exposures in default	808	241	276	541	814	234	265	558
	Items associated with particularly high risk	141	116	174		62	47	71	
	Covered honds	14	14	2		14	14	2	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakinos (CIU)	128	128	81		126	126	80	
	Equity	149	149	231		158	158	237	
	Other exposures	3,064	3,069	1,727		3,133	3,137	1,763	
5	Standardised Total ²	106,902	102,687	17,400	945	115,047	112,936	18,056	1,008

					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)	9,703	12.561	162			18.771	182			
	Central governments or central banks Regional governments or local authorities	9,703	12,561	162		16,046 3.427	18,7/1	182			
	Regional governments or local authorities Public sector entities	2,229	9,619	158		2.011	705	139			
	Multilateral Development Banks	1,117		130		2,011	,,,,	133			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	492	305	51		281	280	55			
	Corporates	2,285	1,688	1,261		2,481	1,723	1,535			
	of which: SME	816	592	358		706	335	275			
	Retail	676	631	390		685	614	396			
AUSTRIA	of which: SME	422	385	206		427	365	210			
AOSTRIA	Secured by mortgages on immovable property	164	153	53		205	179	62			
	of which: SME	24	23	7		22 21	21	6			
	Exposures in default	18		8	10	21	11	11	10		
	Items associated with particularly high risk Covered bonds	1	1	2		1	1	2			
	Claims on institutions and corporates with a ST credit assessment	3	3	0		3	3	0			
	Collective investments undertakings (CIU)	98	98	59		99	99	60			
	Equity	52	52	85		48	48	76			
	Other exposures	1.146	1.146	1,077		1.153	1.153	1.088			
	Standardised Total ²	4,0.0	5,510		29	.,		7,100	31		

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	29.568	28.511	13		25,992	26.326	14	
	Regional governments or local authorities	1,,	10,311	0		1,7,1	1,520	0	
	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	1,103	1,055	
	of which: SME	228	214	168		276	224	177	
	Retail	451	437	289		465	450	298	
CZECH REPUBLIC	of which: SME	233	223 244	129		242 205	233 200	134	
	Secured by mortoaces on immovable property of which: SME	249 178	299	86 60		205 147	200	/0	
	or which: SME Exposures in default	1/0	1/3	23	22	47	192	10	79
	Items associated with particularly high risk	106	92	140	33	75	22	22	.,
	Covered bonds	100	,,	140			10	0	
	Claims on institutions and corporates with a ST credit assessment	o o	ŏ	ő		ő	ŏ	ő	
	Collective investments undertakings (CIU)	1	1	1		2	2	2	
	Equity	47	47	89		61	61	105	
	Other exposures	28	28	20		78	78	70	
I	Standardized Total ²				51				49

**Counted assessment and transferred with a "secondar forther selected and extracted and transferred and delivered and other and transferred and delivered and other a

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)								
	Central governments or central banks	6,419 319	6,418 271	3 54		6,707 343	6,706 291	3	
	Regional governments or local authorities	319	2/1	54		343	291	58	
	Public sector entities		1				1		
	Multilateral Development Banks International Organisations	o o				0		0	
	Institutions	1	i	0		0	0	0	
	Corporates	170	153	144		184	167	157	
	of which: SME	51	40	32		54	42	33	
	Retail	13	13	10		12	12	9	
CLOVALCE	of which: SME	0	0	0		0	0	0	
SLOVAKIA	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		0		0	
	Other exposures	53	53	53		52	52	52	
	Standardised Total ²				14				10

		(7) Total value adjustments and envisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (ANNs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
GERMANY	Control comments or control bases. 2014, 4(1) Control comments or control bases. 2014, 4(1) Fallis catter certifies Fallis catter certifies Entitlations Entitlations Fallis catter control cont	8,698 300 0 0 300 149 14 4 4 1 1 0 0 0	8,701 2444 985 0 0 1544 166 31 1 1 0 0 0 0 0	0 0 0 0 16 147 15 3 3 3 0 0 0	0	9,770 300 646 0 955 162 133 6 6 4 4 1 1 0 0 0 0	9,773 266 605 0 0 0 155 157 25 6 5 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 161 14 4 4 3 1 1 0 0 0	0	



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Erste Group Bank AG

	Erste Group Bank AG								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ROMANIA	Central overmenents or central basics Residual oververments or local authorities Public sector retities Residuates of Development Basics Sectional Constantiations Compositate of Indice SHE Residuates Sectional SHE Securities SHE	4,979 1,019 48 0 0 174 4,723 2,428 3,342 255 2,477 33	5,934 781 400 0 156 2,874 1,587 2,074 162 2,466 2,666	175 193 400 0 477 2,537 1,352 1,530 96 862 7		6,476 1,115 50 0 0 47 5,121 2,478 3,295 237 2,572	7,599 861 39 0 6 2,918 1,470 1,965 109 2,527	207 39 0 0 18 2,704 1,257 1,457 65 884 6	
	Executors in default Rimma associated with particularly high risk Covered bonds Claims on institutions and comorates with a ST orefit assessment Collective investments undertakinss (CIU) Fourth Other executors Pandar disease of Cals ¹ Pandar disease of Cals ¹	426 1 0 0 0 11 1,321	123 1 0 0 0 11 1,322	136 1 0 0 0 17 327	289	450 1 0 0 0 11 1,393	122 0 0 0 0 11 1,394	134 1 0 0 0 17 301	
		(1) Original exposure, unlike Ex	posure value, is reported before	re taking into account any effec		rs or credit risk mitigation techn	riques (e.g. substitution effec	ts\.	

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	from PUR ⁴ 63	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CROATIA	Central oversements or central basis and advantage and adv	2.099 185 67 67 0 0 8 535 267 478 120 0 0 0 0 0 1 1 51	1,995 154 11 0 0 3 460 299 98 1 1 0 23 0 0 0 0	255 54 54 59 0 0 1 1 452 189 260 0 0 0 0 0 0 0 0 1 144 144 144	39	2,952 187 74 0 0 7 7 530 474 111 1 0 0 55 0 0 0 0 0	3,251 109 177 0 0 0 2 455 244 367 90 1 1 0 0 0 0 0	22 56 8 8 0 1 1 446 469 259 53 0 0 0 0 0 1 1 1 1 2 2 2 3	
	Standardised Total ²				65				61

CS | CS incidences and the Encourage value. It is recorded before believe trainer into account zon which due to credit control feature or credit risk inflations for credit risk inflations or credit risk inflations for credit risk inflations or credit risk inflations inflat

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,823	3,833	0		3,062	4,716	0	
	Regional governments or local authorities Public sector entities	36 66	67	1 62		30	6	1	
	Multilateral Development Banks	0	0.0	0.00		0		0	
	International Organisations	ō	0	0		0	ō	0	
	Institutions	23	23	5		11	11	2	
	Corporates	399	198	170		393	180	156	
	of which: SME Retail	166 502	120 66	98 42		150 563	107 98	88	
	of which: SME	99	44	75		105	70 41	23	
HUNGARY	Secured by mortgages on immovable property	25	25	9		30	30	11	
	of which: SME	1	1	ő		2	2	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	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	69	69	69		69	69	69	
	Standardised Total ²				15				16

15 | Tolkinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit consentine factors or credit risk mitization techniques (a.e. aubstitution effects).

(3) Total value adjustments and crevisions our country of counterparty exclusions those for scoursitation encourse, additional valuation adjustments (ANAs) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2020			As of 31)	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SERBIA	Central consensation or central basics Residual conversation of rock authorities Residual conversation of rock authorities Residual conversation or rock and residual	634 10 13 0 0 0 1,238 566 116 45 2 11 0 0 0 0 0	637 8 3 1 3 1 0 0 0 0 0 694 955 435 6 6 0 0 0 0 0 0	174 8 8 13 0 0 786 55 55 163 2 2 5 0 0 0 0 0	16	637 9 9 12. 0 0 0 10 10 1.250 71 15 16 8 26 0 0 0 0 0 0 0	637 8 12 0 0 10 10 800 62 525 94 460 8 6 0 0 0 0	169 8 8 12 20 0 0 2 770 55 377 54 170 0 0 0 0 0	20
	Standardised Total ²				38				45

Opinial excours, unlike Excours value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value actualments and previously our counterparty excludes those for securification excounts, additional valuation advantages credit valuation and advantages (ANA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
FRANCE	Control convenience to control and on Co. No. Control convenience to control control Public center entities Public center entities Public center entities Compretes of which Self S	356 0 17 0 12 17 17 1 0 0 0 0 0 0 0	373 0 0 0 0 7 27 10 0 0 0 0 0 0 0	0 0 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0	318 019 0 0 7 75 15 0 0 0 0 0 0 0	335 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 15 3 3 0 0 0 0 0	0	
	Other exposures Standardised Total ²			۰					0	

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidation encounters, additional valuation adjustments (ANNA) and other own funds reductions related to the

		(7) Total value adjustments and creokisons our country of counterparty excludes those for securistisation excourses, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %)									
	Central governments or central banks	729	794	2		659	686	2		
	Regional governments or local authorities Public sector entities	20	10			24	24	3		
	Multilateral Development Banks	, i	,					,		
	International Organisations	ů	0	i o		0	0	ı o		
	Institutions	6	5	2		7	6	2		
	Corporates	263	229	191		283	245	209		
	of which: SME	183	159	123		185	159	125		
	Retail	562	393	285		572	397	288		
SLOVENIA	of which: SME	64	53	30		64	53	30		
SLOVLINIA	Secured by mortgages on immovable property	502	499	178		510	505	180		
	of which: SME	161	158	57		161	157	57		
	Exposures in default	46	14	15	31	44	14	15	3	
	Items associated with particularly high risk	31	21	31		35	23	35		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0			
	Collective investments undertakinos (CIU)	9	9	1		9	9	1		
	Eaulty	72		- 0		20	20	20		
	Other exposures Standardised Total ²	33	33	30	54	29	29	28	-	
	Standardised Lotal									



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	d Approach					
			As of 31	03/2021			As of 30	06/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	97,129	102,025	1,060		91,008	96,845	1,136			
	Regional governments or local authorities	5,633	6,254	417		5,715	6,174	417			
	Public sector entities	3,657	1,668	275		3,627	1,618	258			
	Multilateral Development Banks	187	828			178	648	0			
	International Organisations	311	278			419	333	0			
	Institutions	1,096	678			872	559	155			
	Corporates	13,743	9,257			13,689	9,323	8,449			
	of which: SME	4,694	3,047	2,511		4,769	3,132 5,270	2,573			
	Retail	7,572	5,165			7,768		3,762			
Consolidated data	of which: SME	1,393 4,729	1,057 4,637	608 1,666		1,438 4,660	1,097 4,573	633 1,635			
	Secured by mortgages on immovable property of which: SME	4,729 510	4,637			4,000 501	479	1,035			
	Exposures in default	860	244		572	862	227	253	604		
	Items associated with particularly high risk	66	50	75		71	55	82			
	Covered bonds	12	12	1		7	7	1			
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	135	135			120	120	129			
	Equity	120	120	190		179	179	375			
	Other exposures	2,954	2,955	1,770		3,113	3,114	1,797			
	Standardised Total ²	138,195	134,305	17,694	1,014	132,289	129,043	18,450	1,097		

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	17,323	20,109			15,643	18,297	88	
	Regional governments or local authorities	3,500	4,481			3,644	4,439	26	
	Public sector entities	2,029	711	141		1,959	673	133	
	Multilateral Development Banks	0	U	0		0	0	0	
	International Organisations Institutions	370	367	57		229	225	46	
	Corporates	2,229	1,418			2,088	1,412		
	of which: SME	720	337	274		693	331	270	
	Retail	661	585			695	618	401	
AUSTRIA	of which: SME	403	335			423	355	204	
AUSTRIA	Secured by mortgages on immovable property	221	192	80		221	193	70	
	of which: SME	19	19	5		18	18	5	
	Exposures in default	19	9	10	10	18	8	8	10
	Items associated with particularly high risk	1	1	1		1	1	2	
	Covered bonds	5	5	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	104	104	61		106	106	124	
	Collective investments undertakings (CIU) Equity	25	25			82	82	224	
	Other exposures	1.124	1.124			1.144	1.144	1.145	
	Standardised Total ²	2,124	1,124	1,123	30		4,111	1,140	30

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	33,838	32,761	14		31,457	31,439	14	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	583	12	2		622	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0			0	0	
	Institutions	8				56			
	Corporates	1,495 370	1,143 314	1,081 253		1,553 361	1,223 307	1,162 247	
	of which: SME Retail	370 456	319 443	253 291		.961 463	307 451	297	
	of which: SME	240	231	133		245	237	136	
CZECH REPUBLIC	Secured by mortgages on immovable property	206	201	70		210	206	72	
	of which: SME	150	145	50		147	143		
Ext Itee Co Cla Col Eas	Exposures in default	48	18	18	30	46	17	17	29
	Items associated with particularly high risk	25	22	34		25	22	34	
	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		0	0	0	
	Equity	48	48	93		50	50	95	
	Other exposures	70	70	70		75	75	75	

O Signal exposure, unlike Exposure value, is reported place taking into account or any effect due to rend consent factors or credit risk religiation before (e.g., subditions effects).

(2) Total value adjustments and provisious gas controlled provisions account of consempting exclusio bless for accomissions exposures, additional valuation adjustments (AVAI) and ever on fronts inductions evaluated to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks	8,350 361	8,350 304	5		8,881	8,880 305	.4	
	Regional governments or local authorities Public sector entities	361	309	61		.956	305	61	
	Public sector entities Multilateral Development Banks	3	3	0				2	
	Multitateral Development Banks International Organisations		0	0				0	
	Institutions	o o	0	0		0		0	
	Corporates	185	177	161		172	160	148	
	of which: SME	58	50	40		66	58	46	
	Retail	11	11	8		10	9	7	
CLOVALCTA	of which: SME	0	0	0		0	0	0	
SLUVANIA	Secured by mortgages on immovable property	2	2	1		2	2	1	
SLOVARIA SI	of which: SME	2	2	1		2	2	1	
	Exposures in default	12	2	3	9	7	0	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)			0				0	
	Equity	0	0	0		0	0	0	
	Other exposures	51	51	51	12	50	50	50	

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 an exposures, but includes gener		unterparty excludes those for se	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central ownerments or central sales Residual ownerments or central sales Residual ownerment of local authorities Publishment of the central sales Individual of t	21,327 394 806 0 0 429 197 12 6 5 5 1 1 1 0 0	21,313 370 90 0 0 96 216 6 6 5 5 1 0 0 0	0 0 0 0	1	17,A35 313 90 0 0 305 220 13 7 6 5 1 1 1 0 0 0	17,639 318 793 0 0 113 229 37 7 6 5 1 0 0 0	0 0 0 0 0	
	Other exposures Standardised Total ²	Ü			1	Ů			

(1) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cent connection fictions or unit cité mégatine behinques (yi.g. absolution étration).
(2) Tale vius applicaments and provisores per consey et countryparty exclusie from les sociations reposses, additional substantion applicaments ((ride)) and dire com fonds reductions valent to the operations. Set of school provided contributions of school provided in the contribution of school provide



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Erste Group Bank AG

	Erste Group Bank AG								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	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			56	35	11	
	Corporates	5,162	2,960	2,753		5,148	2,924 1.422	2,706	
	of which: SME Retail	2,488 3,272	1,444 1,945	1,237 1,444		2,477 3,328	1,422	1,204 1,484	
	of which: SME	3,272	1,945	1,444		3,320	1,999	61	
ROMANIA	Secured by mortgages on immovable property	2,568	2,557	894		2,602	2,595	907	
	of which: SME	32	22	7		29	22		
	Exposures in default	444	119	131	313	450	110	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	
	Equity	11	11 1.246	17 277		13 1.358	13 1,399	22 268	
	Other exposures Standardised Total ²	1,245	1,246	2//	556	1,338	1,339	258	578
									3/0
		(1) Original exposure, unlike E		ore taking into account any effi		ors or credit risk mitigation tech			

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min FIR %).	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(m) (U) (m) (m) (m) (m) (m) (m) (m) (m) (m) (m	3,669 188	3,963 170	28 53		3,802 212	4,108 190	27 56	
	Public sector entities Multilateral Development Banks	75	19	9		80	24	17	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	536 270	448 235	441 185		533 263	460 231	455 182	
CDCATTA	Retail of which: SME	468 113	360 91	254 52		477 117	370 96	261 55	
CROATIA	Secured by mortgages on immovable property of which: SME	1 0	1 0	0		1 0	1 0	0	
	Exposures in default Items associated with particularly high risk	97 0	30 0	36 0	46	51 0	15 0	20 0	35
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinas (CIU) Equity	16 0	16 0	16 0		0	0	0	
	Other exposures	48	48	41		46	46	39	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
HUNGARY	Contral coveraments or contral basis Reliable of coveraments or local authorities Reliable of providence or local authorities Reliable of providence or Reliable Reliable of providence or Reliable Reliable of solid or solid	3.146 35 00 0 17 383 194 194 194 27 0 0 0 7 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0	4,845 \$88 \$88 0 0 127 193 193 193 244 6 6 12 12 0 0 0 0 0 0 177 193 193 193 193 193 193 193 193	0 1 88 88 90 166 94 177 122 2 2 18 1 1 0 0 3 3 3 3 166 166 177 177 177 177 177 177 177 177	7	3,415 35 90 0 0 48 396 1111 1111 6 6 2 0 7 7 0 0 0 4 6	5,083 4 39 0 0 48 197 133 133 130 0 7 7 7 7	0 1 39 0 0 10 108 84 44 12 2 2 1 0 0 1 0 0 4 4 4 1 2 4 4 1 2 4 1 2 4 1 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1	5 26
	Standardised Total ²								36

Control occurrences of control black (m) Control occurrences occurrences of control occurrences o			As of 31/07/2021 Original Exposure* Exposure Value* Sisk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Sisk exposure amount Value adjustments and provisions* 10 11 11 11 11 11 11 11 11 1												
Criginal Exposure* Exposure Value* Risk exposure amount. Value effoliations and Criginal Exposure* Exposure Value* Risk exposure amount. Value effoliations and Criginal Exposure* Risk exposure amount. Value effoliations and Criginal Exposure* Risk exposure amount. Value effoliations and Value effoliations and Criginal Exposure* Risk exposure amount. Value effoliations and Value effoliations Value						Standardise	d Approach								
Control occurrences of control black (m) Control occurrences occurrences of control occurrences o				As of 31/	03/2021			As of 30;	06/2021						
Control documentation of central shallowing Control Contro			Original Exposure ¹	Exposure Value ^s	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Reducted overmements of local station of local stations															
Public sector certifies 11 11 11 11 11 11 11			680	670	182		687	674	208						
Multiplated Development Banks			8				8	,,	,,						
Informational Oronalizations			11	11	11		11	11	11						
Description 1			0	0	0		0	0	0						
Corporates 1,256 555 1,376 575 771 6 6 6 6 6 6 6 6 6			14	14	3		ō	ō	ō						
SERBIA SSIR			1,258	858	755		1,376	875	771						
SERBIA SEE 117 96 55 55 57 57 57 57 58 57 58 58		of which: SME			48		67	61	49						
SERBIA Secured by mortgages on immovable property CFL 60 179 60 651 166 67 67 67 67 68 68 69 69 69 69 69 69															
Content Cont	CEDDIA														
Exposures in default 20 7 8 21 7 8 1 1 1 1 1 1 1 1 1	SERDIA		476	460	179		467	451	168						
Reme associated with particularly high risk Covered bounds. Covered boun			6	6	2		6	6	2						
Converte bounds Chains on institutionize and converted with a ST craft assessment Collective investments undertaktions (CIUI) Facility 1 1 1			29	7	8	21	28	7	8	21					
Chains on institutions and convolates with a ST credit assessment Olidetine investments undertakines (CIDI) Control of the c				0					0						
Collective investments undertaktinos (CIU) Collective investments un			o o	0			0		0						
Equity 0 0 0 1 1 1 1		Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0						
			o o	0	0		1	1	i						
		Other exposures	84	84	32		95	95	31						
Standardised Total ² 47			-			47	,			47					

			nd provisions per country of co				As) and other own funds reduct		
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIR %L)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANC	Contral overments or contral banks. Resional overments or local artherities Public sector cettiles Public sector c	305 0 24 0 9 9 22 1 1 0 0 0 0 0 0	321 6 6 6 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	223	0	381 0 24 0 13 13 27 27 0 0 0 0 0 0 0	398 07 7 0 8 8 34 8 0 0 0 0 0 0	0 0 1 1 0 2 2 2 2 2 2 0 0 0 0 0 0 0 0 0	c
	Standardicad Total ²				0				

O)

(Disjoil oppose, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit rais, miligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty exclusies those for securitisation exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gene		amerianty excesses ordered a			,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)								
	Central governments or central banks Regional governments or local authorities	812	838	2		804	804	2	
	Regional governments or local authorities Public sector entities	22	22	1 3		21	4	1 2	
	Public sector entities Multilateral Development Banks	2	2			2			
	International Organisations	o n	0			0			
	Institutions	7	7	3		8	7	2	
Inter Instit Corps	Corporates	273	234	205		271	232	204	
	of which: SME	176	151	121		171	144	116	
	Retail	586	410	298		598	422	307	
SLOVENIA	of which: SME	67	54	31		67	55	31	
SLOVLINIA	Secured by mortgages on immovable property	526	521	186		551	546		
	of which: SME	159	156	56		163	155	SE	
	Exposures in default	41	13	14	27	38	11	12	26
	Items associated with particularly high risk	40	26	40		45	31	46	
	Covered bonds	0	0	0		0	9	9	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	U	U			0			
		2	2	1		,			
	Equity Other exposures	21	21	29		20	20	36	
	Other exposures Standardised Total ²	31	31	23	53	39	33	30	En
	Standardised Total				1 53				

Erste Group Bank AG

								IRB Ap	proach					
					As of	0/09/2020					As of 3	1/12/2020		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	· initial		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	4,257	0	4,975	2,302	0	9	1,872	0	1,682	1,296	0	6
	Institutio		16,513	2	14,099	3,102	0	17	13,760	0	11,167	2,961	0	5
	Corporati	Corporates - Of Which: Specialised Lending	99,574 20,488	1,880 565	80,104 19.523	49,742 15.318	0	1,769 514	100,691 21,095	2,256 572	80,545 20,204	51,657 15.557	0	1,966
		Corporates - Of Which: SME	26,306	773	21.397	12,293	0	681	26,570	983	21,314	12,692	0	758
	Retail		86,888	1.666	80,789	16,045	576	1.428	88,393	1.818	82,302	16.415	713	1.472
	1	Retail - Secured on real estate property	55,693	846	54,210	7,828	277	484	56,911	933	55,394	8,029	337	497
Consolidated data		Retail - Secured on real estate property - Of Which: SME	7,818	264	7,484	1,732	75	148	7,831	329	7,494	1,731	113	168
CONSOIIUALEU UALA		Retail - Secured on real estate property - Of Which: non-Si	47,875	583	46,726	6,096	201	336	49,080	604	47,910	6,298	224	328
		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	945	31,481	885	26,907	8,386	376	975
		Retail - Other Retail - Of Which: SME	7,669 23.525	195 624	6,670 19.909	1,689 6.527	49 250	248	7,770 23,711	235 650	6,744 20.163	1,690 6.696	70 306	268
	Forder	Retail - Other Retail - Of Which: non-SME	924	629	933	6,527 2.269	290	09/	1.007	650	1.007	2,494	306	/0/
	Equity Other per	credit-obligation assets	324	1	933	2,269	2		1,007	3	1,007	2,494		
	TRR Total					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 Secutarization position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of	0/09/2020					As of 3	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks as	d central governments	200	0	200	501	0	0	224	0	225	560	0	0
	Institutions		1,334	0	1,278	340	0	1	1,378	0	1,327	349	0	1
	Corporates		54,004	773	43,410	23,115	0	739	55,124	1,092	44,127	24,328	0	845
		orates - Of Which: Specialised Lending	9,959	175	9,405	7,633	0	167	10,271	213	9,776	7,821	0	179
		orates - Of Which: SME	16,748	409	13,998	7,350	0	369	17,214	524	14,320	7,780	0	381
	Retail		49,540	782	44,217	4,825	124	504	49,953	891	44,643	4,802	170	516
	Rel	ail - Secured on real estate property	31,802	478	30,359	2,307	90	147	32,214	540	30,743	2,291	113	151
AUSTRIA		Retail - Secured on real estate property - Of Which: SME	6,518	223	6,197	857	52	79	6,510	267	6,177	835	65	83
AUSTRIA		Retail - Secured on real estate property - Of Which: non-Sf	25,285	255	24,162	1,450	38	68	25,705	273	24,566	1,456	48	68
		ail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Ret	ail - Other Retail	17,738	304	13,859	2,518	34	357	17,739	351	13,899	2,511	56	365
		Retail - Other Retail - Of Which: SME	5,175	134	4,254	884	18	163	5,226	169	4,291	883	34	168
		Retail - Other Retail - Of Which: non-SME	12,563	170	9,605	1,634	16	194	12,513	182	9,608	1,627	22	196
	Equity Other non credit	-obligation assets	541	0	541	1,126	0	0	645	0	645	1,451	0	0
	IRB Total													

		1					IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)	1	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	24	0	24	60	0	0
	Institutions	2,091	0	1,780	367	0	1	1,785	0	1,322	424	0	1
	Corporates	14,928	411	11,642	8,723	0	311	14,801	283	11,263	8,653	0	283
	Corporates - Of Which: Specialised Lending	3,455	130	3,322	2,325	0	105	3,567	26	3,436	2,499	0	48
	Corporates - Of Which: SME	3,424	162	2,555	1,753	0	111	3,442	160	2,424	1,617	0	114
	Retail	19,268	251	18,925	5,204	78	335	20,244	334	19,885	5,411	139	419
	Retail - Secured on real estate property	12,376	75	12,370	2,340 745	36	103	12,985	109	12,979	2,477	74	132
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	990 11.387	23 52		745 1.595	18 18	54 48	1,014 11,971	39 69	1,008	769 1.707	40 34	69
CEECHTREFORE	Retail - Secured on real estate property - Of Which: non-S	11,38/	52	11,386	1,595	18		11,9/1	69	11,971	1,/0/	39	63
	Retail - Qualifying Revolving	0	0	0	0	47	232	0	226	0	0	66	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	6,891 1.546	176 25	6,554 1,516	2,863 554	10	48	7,259 1.588	225	6,906 1,554	2,934 564	15	287 58
		1,546	25 151	1,516 5.038	2.309	33	48 185	1,588 5,671	29 195	1,559	2,369	15 50	230
	Retail - Other Retail - Of Which: non-SME	5,346	151	5,038	2,309	33	185	5,6/1	196	5,352	2,369	50	230
	Equity Other non-credit-obligation assets	45	0	54	185			49		49	181		
	Other non-credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of 1	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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 1.420	127	5,153	4,085	0	124	6,602	135	5,279	4,390	0	162
	Corporates - Of Which: Specialised Lending			1,283	1,028	0	56	1,371	89	1,271	1,018	0	59
	Corporates - Of Which: SME	2,068	37	1,700	1,136	0	39 283	2,087	32	1,700	1,189	0	49
	Retail	11,520	287 142	11,404	2,848	248 109	283 119	11,528 8.227	252 137	11,395 8 225	2,981	218	231
	Retail - Secured on real estate property	8,103	142	8,101	1,693	109	119		13/		1,833	101	104
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	64 8.038	140	63 8.038	53 1.640	108	115	63 8.165	3 135	61 8.164	51 1.782	1 100	100
SEO WILLEY	Retail - Secured on real estate property - Ut which: non-si Retail - Qualifying Revolving	8,038	140	8,038	1,640	108	115	8,165	1.55	8,164	1,782	100	100
	Retail - Other Retail	3.417	145	3,304	1.155	179	164	3.301	115	3.171	1148	118	127
	Retail - Other Retail - Of Which: SMF	790	23	799	1,155	139	24	3,301	77	763	1,146	17	78
	Retail - Other Retail - Of Which: non-SME	2.627	121	2,544	957	120	140	2.497	92	763 2.408	959	101	99
	Equity	59	0	59	183	0	0	83	0	83	248	0	0
	Other non credit-obligation assets	- 27	_	37		_	-		_	33			ı -
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	36	0	48	3	0	0	34	0	50	3	0	0
	Institutions	1,274	0	1,189	345	0	0	1,130	0	1,070	315	0	0
	Corporates	4,645	72	3,570 424	2,019 302	0	109	4,432	87	3,478 441	2,032		85
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	449 633	10 22	929 551	302 293		11 19	472 556	10 25	478	312 262	0	12 21
	Retail	713	30	661	120		16	709	23	655	112		13
	Retail - Secured on real estate property	550	21	531	84	3	8	551	20	530	77	3	13
	Retail - Secured on real estate property - Of Which: SME	139	5	134	26	î	2	138	7	134	22	î	2
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	411	16	396	59	i	6	413	13	396	54	i	4
	Retail - Qualifying Revolving	0	0	0	0	ō	ō	0	0	0	0	ō	ó
	Retail - Other Retail	163	10	131	36	0	8	158	8	125	35	1	8
	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	5
	Equity	14	0	14	36	0	0	15	0	15	34	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	723	0	723	258	0	0	15	0	15	7	0	0
	Institutions Corporates	28 1,091	0	28 1.040	3 821	0	0 22	20 1.119	0	20 1.075	3 811	0	0 11
	Corporates - Of Which: Specialised Lending	788	9	765	647		16	806		785	634	0	- 11
	Corporates - Of Which: SME	58	0	51	57		4	56		50	57	0	2
	Retail	5	1	6	2	0	i	7	2	5	2	0	2
	Retail - Secured on real estate property	2	ō	2	ō	ō	ō	2	0	2	0	0	ō
DOMANITA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ROMANIA	Retail - Secured on real estate property - Of Which: non-St	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 Other non credit-obligation assets		0		0		0			0		0	0
	Other non credit-obligation assets IRB Total												_
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	925	0	1,353	756	0	1	213	0	253	137	0	0
	Institutions Corporates	24 4.428	0 325	24 3.321	5 2.575	0	269	25 4.567	354	24 3.375	5 2.813	0	1 283
	Corporates - Of Which: Specialised Lending	1,264	115	1,237	890	ő	110	1,317	119	1.281	880	ő	100
	Corporates - Of Which: SME	1,760	106	1,303	868	0	98	1,786	171	1,261	986	0	127
	Retail	2,704	219	2,582	1,164	87	173	2,728	218	2,635	1,158	153	175
	Retail - Secured on real estate property	969	72	969 60	432	25	55 8	1,000	69	999 59	383 47	31	54
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	61 908	64	908	42 390	273	46	940	61	940	336	28	45
	Retail - Qualifying Revolving	900	0	908	390	0	- 40	0	0.	940	330	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			1,536	696	60	110	1,651	140	1,562	738	119	113
	Equity Other non-credit-obligation assets	31	0	31	80	0	0	40	0	40	105	0	0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba Institutio	inks and central governments	168	0	694 281	246 49	0	0	73	0	94 120	43	0	0
	Corporate		1,385 3.370	48	2.796	1.999	0	1 58	1,324 3.546	0 82	2.926	96 2.152	0	77
	Corporate	Corporates - Of Which: Specialised Lending	1.136	70	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	568	0	35
	Retail		2,528	81	2,433	1,775	30	105	2,602	75	2,508	1,842	23	104
		Retail - Secured on real estate property	1,464	51	1,463	910	11	50	1,494	48	1,493	907	11	47
HUNGARY		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
HUNGART		Retail - Secured on real estate property - Of Which: non-Si	1,463	51	1,462	910	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	935	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	935	12	56
	Equity	credit-obligation assets	0			0		0			0		0	. 0

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
SERBIA	Control Seales and Control (governments) Descriptions Corporate: Of Which: Spondated senting Corporate: Of Which: Spondated senting Refail: Secure of real exists property Refail: Secure of real exists property Refail: Secure of real exists property Refail: Control (government) Refail: Control (government) Refail: Control (government) Refail: Control (government)	0 503 349 0 11 7 0 7 0 4	0	10 493 339 0 10 6 0 6	0 0 410 287 0 4 2 0 2 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 1 0 1 0 0	0 488 345 0 11 6 0 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 480 337 0 10 6 0 6	0 0 416 283 0 4 2 0 2 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	4 0	0	3 0	2 2	0	0 0	4 0	0	4 0	2 2	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	2 amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	3,508	0	0 3.602	0 309	0 0	0 0	0 2.051	0 0	0 2.106	0 217	0	0
	Corporates	267	0	241	156	0	1	314	0	289	189	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	25 0	0	22	22	0	0	25 0	0	23 0	23 0	0	0
	Retail	6	0	6	1	0	ō	7	0	6	1	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	,	0	0		0	0	0	ů		0
	Retail - Other Retail	ĭ	ő	1	ő	ő	ő	2	ő	1	1	ő	ő
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	1	0	0
	Equity Other non credit-obligation assets	2	0	2	3	0	0	2	0	2	4	0	0
1	IRB Total												

(1) Original exposu	ure, unlike Exposu	re value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	ution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	4	3	0	0	9	0	5	3	0	0
	Corporates	431	30	314	229	0	8	394	29	334	249	0	9
	Corporates - Of Which: Specialised Lending	198	0	181	148	0	1	199	0	184	152	0	2
	Corporates - Of Which: SME	6	0	4	3	0	0	5	0	4	3	0	0
	Retail	20	2	19	4	0	1	20	3	19	4	0	2
	Retail - Secured on real estate property	5	1	5	1	0	0	5	1	5	1	0	0
SLOVENIA	Retail - Secured on real estate property - Of Which: SME	1	1	1	0	0	0	1	1	1	0	0	0
SLOVEINIA	Retail - Secured on real estate property - Of Which: non-Sf		0	4	1	0	0	4	1	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	1	14	3	0	1	15	1	14	3	0	1
1	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	1	0	0	1
1	Retail - Other Retail - Of Which: non-SME	14	1	13	3	0	1	14	1	13	3	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

Erste Group Bank AG

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	2,050	0	1,921	1,406	0	26	2,018	0	1,920	1,362	0	22
	Institutions	14,950	0	12,576	2,409	0	12	15,362	0	13,187	2,899	0	7
	Corporates	104,853	2,178	84,076	52,894	0	1,938	106,406	2,188	85,177	54,275	0	1,916
	Corporates - Of Which: Specialised Lending	21,699	543	20,686	16,111		497	22,472	484	21,501	16,903	0	496
	Corporates - Of Which: SME Retail	27,334 89.429	897 1.821	21,841 83.003	13,017 16.749	656	742 1.484	27,371 92,269	840 1,776	21,834 85.430	12,999 20.037	417	703 1.450
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	57,521 7.757	935 334	55,941 7.411	8,069 1.650	314 109	492 167	63,650 8.562	964 340	61,154 8.083	11,355 2.513	250 78	549 189
Consolidated data	Retail - Secured on real estate property - Of Which; sone Retail - Secured on real estate property - Of Which; non-Sh	49.765	601	48,530	6.419	205	224	55.087	674	53.071	2,513 8.841	172	360
	Retail - Qualifying Revolving	49,763	901	40,530	0,419	205	324	33,067	024	33,071	0,041	1/2	300
	Retail - Qualifying Revolving	31.908	886	27.062	8,680	341	992	28.619	813	24.275	8.682	167	901
	Retail - Other Retail - Of Which: SME	7.828	230	6.768	1,679	60	271	7.057	198	6.086	1.943	54	229
	Retail - Other Retail - Of Which: non-SME	24,080	656	20,294	7.001	282	772	21.562	615	18.190	6.739	113	672
	Equity	1.055	1	1.055	2,793	2	100	960	1	960	2.635	5	
	Other non credit-obligation assets	2/402		7,000	2,932			7.57	-	7.11	3.041		
	IRB Total ²				79.184						84.250		

	•						IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	236	0	237	588	0	0	218	0	219	545	0	0
	Institutions	1,196	0	1,128	275	0	1	1,221	0	1,154	247	0	1
	Corporates	56,029	904	45,039	25,318	0	787	57,683	890	46,823	26,586	0	793
	Corporates - Of Which: Specialised Lending	10,774	202	10,199	8,191	0	183	11,304	185	10,775	8,743	0	192
	Corporates - Of Which: SME	17,620	518	14,672	8,070	0	397	18,049	468	15,178	8,326	0	370
	Retail	50,521	871 527	44,883	4,868	154	511 145	51,328	836 544	45,305	7,761	90	494
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	32,507 6.491	52/ 258	30,973 6.160	2,305 821	99 59	145 81	36,901 7.212	599 258	34,473 6.751	4,910 1,602	59 30	191 100
AUSTRIA	Retail - Secured on real estate property - Of Which: non-Sh	26.016	269	24.813	1.484	40	65	29.689	286	27.722	3,308	29	92
	Retail - Secured on real estate property - Ur Which: non-se Retail - Qualifying Revolving	26,016	269	24,813	1,484	40	65	29,689	286	27,722	3,508	29	92
	Retail - Qualitying Revolving	18.014	344	13.910	2.563	55	366	14.427	292	10.832	2.851	31	303
		5,280	161	4,309	872	26	167	4,534	134	3,653	1,095	17	134
1	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	12.734	183	9,601	1.691	29	199	9,893	158	7,179	1,755	14	168
	Equity	640	0	640	1,592	0	0	539	0	539	1,275	0	0
l	Other non credit-obligation assets	040		010	-,-,-	_	Ů	337	_	333	-,-/-	Ů	L ů
I	IRB Total												

3/ 2,559 12,435 3,590 2,553 20,312 13,202 958 12,244 0 7,110 1,560 5,550 1 289 53 115 440 132 71 61 0 308 61 247 3,719 16,089 3,996 3,940 22,330 13,895 988 12,907 0 8,435 1,635 6,800 1 298 61 116 440 130 68 62 0 310 58 252 2,870 16,101 3,758 3,660 20,683 13,208 964 12,244 0 7,475 1,595 5,880 8,784 2,712 1,689 5,790 2,563 707 1,856 0 3,228 569 2,658 8,988 2,838 1,824 5,659 2,447 717 1,730 0 3,213 647 2,566 294 24 160 375 128 53 75 0 247 32 215 273 25 152 386 136 56 80 0 250 31 219 0 0 137 72 42 29 0 65 14 52 0 0 111 59 39 20 0 52 20 CZECH REPUBLIC

						IRB Ap	proach					
			As of 1	31/03/2021					As of 3	80/06/2021		
	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central banks and central governments	169	0	169	216	0	0	206	0	206	207	0	0
Institutions Corporates	410 6.674	0 183	342 5.285	68 4.368	0	0 174	439 6.312	0	371 4,650	84 3.922	0	1 166
Corporates - Of Which: Specialised Lending	1.418	89	1.297	1.045		58	1,545	145 88	1,411	1.134	0	58
Corporates - Of Which: SME	2,038	35	1,655	1,170	0	52	1,626	39	1,223	880	0	52
Retail	11,509	240	11,380	2,848	203	221	11,644	231	11,514	2,960	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
SLOVAKIA Retail - Secured on real estate property - Of Which: SME	57	2	55	46	1	4	93	4	90	77	3	7
	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	3,090	1,079	101	116	2,575	92	2,448	708	42	103
Retail - Other Retail - Of Which: SME	805 2.411	23 79	768 2.322	189 890	17	29 87	765 1.810	20 72	726 1.722	144 564	12 30	25 78
Retail - Other Retail - Of Which: non-SME Equity	90	79	90	89U 277	84	8/	1,810	72	99	299	30	78
Other non credit-obligation assets		Ů	~	277		Ů				233	- u	ů

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	35 1,482 4.660	0 0 188	78 1,413 3,598	5 237 2.061	0	0 0 125	35 1,310 4,668	0 0 234	84 1,238 3,652	6 333 2.055	0	0 0 125
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	465 595	10 25	437 518	310 290	0	12 12 22	395 627	11 23	3,632 367 548	290 290	0	12 12 21
	Retail Retail - Secured on real estate property	702 548	27 19	649 526 131	116 80 22	3	13 5	713 616 148	26 20	654 578 142	175 148	2 2	12 6
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving	136 412 0	12	395 0	58 0	1	4	148 468	13	436 0	40 108 0	1 0	4
	Retail - Other Retail Retail - Other Retail - Of Which: SME	154 46	8	123 40	36 9	0	8	96 32	6 2	76 26	27 10	1 0	6 2
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	108 54	5	84 54	27 139	0	5	65 50	3	50 50	18 131	0	0
	IRB Total												

Erste Group Bank AG

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustme and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisio
	Central banks and central governments	15	0	15	7	0	0	15	0	15	7	0	0
	Institutions	34	0	34	3	0	0	44	0	44	4	0	0
	Corporates	1,099	7	1,053	840	0	14	1,128	7	1,093	891	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	834 77	7	810 66	678 59	0	9	839 78	7	820 73	708 61	0	8
	Corporates - Of Which: SME Retail	- ''	0	66	59	0	3	/8	0	/3	61	0	3
	Retail - Secured on real estate property	,	, ž	2	0		2	2	6	2	1	0	, á
	Retail - Secured on real estate property - Of Which: SME	n					0	0	0	n n		0	
ROMANIA	Retail - Secured on real estate property - Of Which: non-Si	2	0	2	0	0	0	2	0	2	n	0	ı ő
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	2	4	1	0	2	4	2	4	2	0	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	2	3	1	0	1	3	2	3	1	0	1
	Equity	0	0	0	0	0	0	7	0	7	42	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions			221	123	0	0	172	0	230	133	0	0
	Institutions Corporates	32 4,585	0 288	32 3.377	2.884	0	0 263	34 4.819	350	30 3,401	14 2.920		0 283
	Corporates - Of Which: Specialised Lending	1,292	107	1.259	845	ő	96	1,304	105	1,276	915	l ő	110
	Corporates - Of Which: SME	1,698	115	1,187	947	0	111	1,707	100	1,166	923	0	101
	Retail	2,741	216	2,649	1,124	133	177	2,784	205	2,688	1,269	55	163
	Retail - Secured on real estate property	1,011	68	1,010	372	25	53	1,028	66	1,027	422	28	51
CROATIA	Retail - Secured on real estate property - Of Which: SME		8	61	47	2	9	65	9	64	59	4	9
CHOTHE	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	949	59 0	949	326 0	23	44	964	57	963	363 0	23	42
	Retail - Other Retail	1.731	149	1.639	752	108	124	1.756	139	1.661	847	27	112
	Retail - Other Retail - Of Which: SME	78	9	74	35	3	9	79	9	73	45	4	9
	Retail - Other Retail - Of Which: non-SME	1,653	140	1,565	717	106	115	1,677	131	1,587	803	23	104
	Equity	40	0	40	106	0	0	34	0	34	108	0	0
	Other non credit-obligation assets												

							IRB Ap						
							IKB AP	proacn					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	48	0	136	63	0	0	46	0	133	62	0	0
	Institutions	1,367	0	125	35	0	2	1,599	0	350	65	0	2
	Corporates	3,409	89	2,848	2,064	0	75	3,713	92	3,118	2,246	0	76
	Corporates - Of Which: Specialised Lending	1,140	20	1,125 872	761 598	0	14	1,274	20 41	1,269 709	858 554	0	17
	Corporates - Of Which: SME Retail	2,647	31 71	2.551	1.893	19	33 108	1,070 2.822	71	2,725	2.054	41	32 110
	Retail - Secured on real estate property	1.511	44	1,510	918	19	47	1.632	47	1,631	1.052	28	52
	Retail - Secured on real estate property - Of Which: SME	0	0	1,510	910	9	47	1,032	97	1,031	1,032	20	32
HUNGARY	Retail - Secured on real estate property - Of Which: non-Si		44	1.510	918		47	1.631	47	1,630	1.052	28	52
	Retail - Qualifying Revolving	0		0	0	ó	0	0		0	0	0	0
	Retail - Other Retail	1.136	27	1.041	975	10	61	1.190	24	1.094	1.002	13	58
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0.	2,130	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1.134	27	1.039	974	10	60	1.188	24	1.092	1.001	13	58
	Equity	0	0	0	1	0	0	0	0	0	2	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2	0	2	1	0	0	2	0	2	2	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	483	0	476	408	0	3	492	0	459	395	0	3
	Corporates - Of Which: Specialised Lending	342	0	334	267	0	1	333	0	327	264	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	2	0	1	1	0	0
	Retail	11	0	11	4	0	0	12	0	11	5	0 1	0
	Retail - Secured on real estate property	6	0	6	2	0	0	9	0	9	4		0
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JERDIA	Retail - Secured on real estate property - Of Which: non-Si	6	0	6	2	0	0	9	0	9	4		0
	Retail - Qualifying Revolving Retail - Other Retail				0	0	0		0	0			0
		5		0	2	0		3	0	3	0		0
	Retail - Other Retail - Of Which: SME	0	0		0	0	0	0	0	0			0
	Retail - Other Retail - Of Which: non-SME Equity	4		4	1 1	0	0	3	0	3 5	19		0
	Other non credit-obligation assets			0			0	3		3	19		-
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,669 757		2,721 395	205 232			2,228 750	0	2,275 394	149 232	0	
	Corporates Corporates - Of Which: Specialised Lending	25		395 24	232		2	790 25	0	399	232	0	0
	Corporates - Of Which: SME	25		24	0		0	23		24	0	0	0
	Retail	8	0	7	1		0	7	0	7	ĭ	0	0
	Retail - Secured on real estate property	5	ő	5	î	ő	ő	6	ő	6	i	ő	ő
FRANCE	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	1	ō	1	i o	ō	ō
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	5	0	5	1	0	0	6	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	1	0	1	0	0	0
1	Equity	2		2	5		0	2		2	- 6	0	
1	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	*4.00		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	39 409	28	35 346	33 242	0	1 0	384		338	6 250	0	6
	Corporates - Of Which: Specialised Lending	197	0	183	150	0	2	201	0	190	155	0	2
	Corporates - Of Which: SME	13	ō	8	5	ō	ō	16	ō	15	9	ō	0
	Retail	20	3	19	4	0	2	20	2	18	8	0	1
	Retail - Secured on real estate property	5	1	5	1	0	0	7	2	6	2	0	1
SLOVENIA	Retail - Secured on real estate property - Of Which: SME	1	1	1	0	0	0	2	1	2	1	0	1
SLOVENIA	Retail - Secured on real estate property - Of Which: non-Si	4	1	3	1	0	0	5	1	5	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	16		14	0			13		12		0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	16	1	19	3		1	13	1	12	6	0	1
	Retail - Other Retail - Of Which: non-SME	15	i	13	3	0	1	13	1	11	6	0	i
	Equity	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	i i
	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 effect



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-halance st	neet exposures	
												OII-Dalaince Si	ieet exposules	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					allough profit of loss	comprehensive income								
10 aut		465	465				465	0	0	0	0	88	•	
[0 - 3M [[3M - 1Y [382	382	2 8	0	195	185	0	0	0	0	62	0	
[1Y - 2Y [[2Y - 3Y [Austria	989 928	988 927	2	0	301 114	664 811	2 0	0	0	0	197 13	0	
[3Y - 5Y [[5Y - 10Y [738 1,829	738 1,829	11 29	0	56 133	669 1,667	0	2	0	0	17 28	0	
[10Y - more Total		1,483 6,815	1,481 6,810	53 105	0	6 804	1,281 5,742	0 2	0 10	0	0	283 689	0	912
[0 - 3M [3M - 1Y 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Belgium	4 23	4 23	0	0	1 0	4 23	0	0	0	0	0	0	
		60 9 97	60 9 97	0 0	0	8 0	53 0 80	0	0	0	0	0	0	0
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0 0	Ů
[1Y - 2Y [[2Y - 3Y [Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
		2 1	2 1	0	0	0	2	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		5	5	0	0	0	2	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0 0	0	0	0	
[3Y - 5Y [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
		0 0	0 0	0 0 229	0 0	0 0	0 0	0	0 0 206	0 0	0 0	0	0	0
[3M - 1Y [[1Y - 2Y [617 820 1,048	617 820 1,048	6 10	0	13 12	388 800 1,025	ô 0	0	87 0	1,439 0	465 0	0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y [Czech Republic	510 1,449 3,965	509 1,449 3,964	9 21 24	0	183 0 42	318 1,429 3,897	0 109 3	12 284 7	0	0	0	0	
[10Y - more Total		1,027 9,435	3,964 1,027 9,435	3 302	0	0 251	3,697 1,022 8,879	5 118	26 535	0 90	1,676	0 465	0	72
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0 0	0	0 0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Estonia	0	0	0	0	0	ō 0	0	0	0	0	ő ő	0	
[3Y - 5Y [5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0	
Total	İ	0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG	<u> </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 15 2 2	0 0 0 0 15 2 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 15 0 0	0 0 0 0 0 0 2 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
Total	France	0 1 0 0 0 20 130 167	0 1 0 0 20 130 167	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 13 0	0 1 0 0 17 118 127	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	54 107 51 50 190 487 56	54 107 51 50 190 487 56	0 0 0 0 0 0 0 25	0 0 0 0 0	0 27 21 0 158 332 0	54 80 30 50 32 155 5	2 6 2 2 2 11 36 96	66 200 46 45 163 176 181	0 0 1 0 12 23 0	0 0 20 0 50 65 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total [0 - 3M [Croatia	241 184 480 285 643 230 121 2,184	241 184 479 285 643 230 121 2,183	100 35 66 5 1 12 2	0 0 0 0 0	108 78 219 157 170 126 0	33 70 195 123 471 92 118	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45 0 0 0 0	0 1 0 0 0 0 0 0 41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	142
[0 - 3M [Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M To - 3M To	Hungary	56 427 545 429 548 600 78 2.684	56 426 545 429 548 600 78 2,683	5 143 85 74 36 2 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 17 112 137 45 0	30 283 443 243 375 553 62 1,990	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 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	43
Total To - 3M T3M - 1Y T1Y - 2Y T2Y - 3Y T3Y - 5Y T5Y - 10Y Total	Ireland	2,684	2,983 0 0 0 1 1 3 3 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 1 3 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43
[0 - 3M [Italy	155 176 10 1 1 4 12 115 474	155 176 10 1 1 4 12 114	155 176 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 0 0 87	0 0 10 0 4 12 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total Tota	Latvia	1 0 0 0 0 8 12 1 22	1 0 0 0 8 12 1	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 1 1 0	1 0 0 0 7 11 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 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



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		uerivative ilitariciai assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			,				
「0 - 3M「 「3M - 1Y「		8 0	8 0	0	0	8	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	5	5 0	5	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [Liudunu	9 42 22	9 42 22	1 31 16	0 0 0	0 1 0	8 11 5	0 0 0	0 0	0 0	0 0	0	0	
Total		20	20	52	0	9	13	0	0	0	0	0	0	1
[3M - 1Y [74 30 15	74 30 15	0	0	52 7 2	13 22 23 13 44 86 23	0	0	0	0	0	0	
[5V - 10V [Luxembourg	44 86	44 86	0	0	0	44 86	0	0	0	0	0	0	
F10Y - more Total		31 301	31 301	1 5	0	2 66	23 225	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Malta													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1V [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands	0 0	0 0	0	0	0	0 0	0	0	0	0	0	0	
		26 11	26 11	0	0	0	26 0	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [253 60	253 39	0 9	0	46 0	28 207 30	0	0	0	0	2	0	0
[1Y - 2Y [Poland	132 221 268 165	39 132 221 268 165	26 5 13	0	2 62 111	30 105 154 144 118	0	0	0	0	0	0	
[5Y - 10Y [10Y - more			8	13	0	34 0	0	0	0	0	0	0	0	
Total [0 - 3M [1,126	1,086	67	0	255	758	0	0	0	0	7	0	49
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [2 3	2 3	0	0	0	U 2 3	0	0	0	0	0	0	
[5Y - 10Y [Portugal	2 0	2 0	0	0	1 0	1 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	3 10	3 1,026	0 0	0	0 1 582	0 6	0 0	0	0	0 0	0 0	0	0
[3M - 1Y [1,027 786 914 1,005	785 913 1,004 1,191	124 255 165 25	0	582 245 243 565 238	320 285 505 413	0	0	0	0	8 46	0	
[3Y - 5Y [Romania	1,192	1,004 1,191	25 25 35	0	565 238 40	413 928 840 224	0	0	0	0	29 0	0	
		916 260 6,099	915 260 6,094	35 32 662	0	0 1,914	3,515	0	0	0	0	0 86	0	189
[0 - 3M [[3M - 1Y [293 150	203	50	0	0		0	0	0	0	0	0	
[1Y - 2Y [Slovakia	84 769 946 2,589	150 84 768 946 2,588 750	8 9	0 0	10 107 115	150 66 653 822 2,528 746	0 0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		750	2,588 750	4 3	0	55 0	2,528 746	0	0	0	0	0	0	
Total		5,580 61 5	5,579 61 5	0 0	0	289 0	5,207	0	0	0	0	0 0	0	201
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Slovenia	10 22	10 22	0	0	0 7	10 14	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Siovenia	22 179 346	22 179 346	7 0	0	126 31	46 315	0	0	0	0	0	0	
f 10Y - more Total	1	629	628	3 10	0	193	423	0	0	0	0	1	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2020)						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
	(Off-balance sh	ant avenues	
												OII-balance si	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 103	0 103	0 103	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Spain	1 12 30	1 12 30	0	0	1 3	1 11 27	0	0	0	0	0	0	
		6 17	6 17	0	0	0	6	0	0	0	0	0	0	
[0 - 3M [0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0	0	0	0 0	0
3M - 1Y 1Y - 2Y 2Y - 3Y	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [15Y - 10Y 10Y - more		0 0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		2	2 0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [
[3Y - 5Y [Liechtenstein													
Total [0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
1 27 - 37 [Norway	0 0	0	0	0	0	0	0	0	0	0	0	0 0 0	
[3Y - 5Y 		0	0	0	0	0 0	0	0	0	0	0	0	0	
[0 - 3M [0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0 0	U
[3M - 1Y [Australia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0 0	0	0	0	0	0	0	0 0	0 0	0	0 0 0	0 0 0	
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[17.27]		0	0	0	0	0	0	0	0 0	0 0	0	0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0 0	0	0 0	0	0 0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Hong Kong													
f10Y - more Total	-													



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [u.s.	1 0 9 1 304 193 3	1 0 9 1 304 193 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 8 0 221 178 0	1 0 0 0 81 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36
[0 - 3M [China	0 0 0 0 0 0 0 3	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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[0 - 3M [Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Other advanced economies non EEA	0 0 0 0 0 0 5	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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [Other Central and eastern Europe countries non EEA	234 101 197 139 184 274 41 1,169	234 101 197 139 182 271 41 1,164	24 55 99 11 19 34 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	143 35 30 77 94 115 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0	595
Total	Middle East	0 1,109	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	393
Total	Latin America and the Caribbean	0 0 0 1 1 0 5	0 0 0 1 1 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 1 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	4_



General governments exposures by country of the counterparty

							Erste Group Bank AG	<u> </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ncitiva fair valua	Dariyatiyas witl	n negative fair value	Off-balance sh	eet exposures	
								Derivatives with po	Januve Ian Value	Derivatives with	Theyauve fall value			Blob welshad
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	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0 0 0 19	0 0 0 0 0 0 0 0 18	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 15	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	56
[0 - 3M [Others	9 43 6 56 13 38 88	9 42 6 56 13 38 87	0 0 0 0 0	0 27 0 36 0	0 0 0 0 0	9 15 6 19 13 37 84	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	63
[10Y - more Total		88 253	87 251	0	63	0	84 183	0	0	0	0	47 47	_	0 0

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

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

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2021							
						Direc	ct exposures							
				On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(mln EUR)			On balance 3	1000				Denva	l		On Balan	ice silect	
												Off-balance si	eet exposures	
								Derivatives with po	alkhar Galassa kar	Barriago de la constante de la	negative fair value			
								Derivatives with po	sitive fair value	Derivatives with	i negative rair value			
			T-1-1			I						-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Flaculity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [556	556	45	0	105	405	0	2	0	0	18	0	
[3M - 1Y [295 374	557 373	8	0	65 71	469 293	0	0	0	1	371	0	
[1Y - 2Y [[2Y - 3Y [Austria	761	760	8	0	112	640	0	3	0	0	12 34	0	
[3Y - 5Y [[5Y - 10Y [447 1,248	447 986	40 39	0	144 201	262 745	0	2	0	0	15 28	0	
[10Y - more		853	848	16	0	10	705	0	0	0	0	243	0	
Total [0 - 3M [4,534	4,527	164 0	0	708	3,520 0	0	8 0	0	0	721	0	371
3M - 1Y 1Y - 2Y 2Y - 3Y		2	2	2	0	0	0	0	0	0	0	0	0	
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium	2 26 50	26 50	0	0	2	23 45	0	0	0	0	0	0	
「10Y - more Total		13	13 92	1	0	0	5 73	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [0	0 0	0	0	0	0	0	0 0	0	0	0	0	
[1Y - 2Y [1	1 0	1	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Bulgaria	1 0	1 0	1 0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0 1	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0 0	0	0	
「1Y - 2Y 「 「2Y - 3Y 「	Common	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 0	0	0	0	0	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [4 671	4 671	0 597	0	0 7	4 68	0	0	0	12 5	0 465	0	
[1Y - 2Y [[2Y - 3Y [Czech Republic	81 67	81 67	26 6	0	8 0	47 61 83	0 37	0 204	0	7 0	0	0	
[3Y - 5Y [5Y - 10Y		109 227 72	109 227 72	26 130	0	48	83 50	3	7	0	17 0	0	0	
Total		1,230	1,230	846	0	62 0	321	12 52	82 302	0	41 0	465	0	11
「0-3M「 「3M-1Y「 「1Y-2Y「		0	0	0	0	0	0	0	0	0	0	0	0	
1 27 - 27 I 1 27 - 37 I 137 - 57 I	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5V - 10V [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [2 1	2 1	0	0	0	2 0	0	0	0	0	0	0	
Total	1	3	3	0	0	0	2	Ō	0	0	Ō	0	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
	, , , ,											Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	0 0 0 0 0 0 0 17	0 0 0 0 0 0 0 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 16 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 call 10 call 10 call 10 call 10 call 11 call 12 call 12 call 13 c	France	0 0 2 0 28 144 203 377	0 0 2 0 28 144 203 377	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 12 0	0 0 2 0 26 131 172 331	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[0 - 3M [Germany	150 7 7 37 15 164 700 73	150 7 37 15 164 700 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	23 2 19 0 159 469 0	127 5 17 15 5 231 55	1 1 1 4 6 0 46	44 49 32 83 104 0 75 387	0 0 0 0 9 19 0	0 20 0 0 50 65 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Croatia	121 442 61 401 560 376 223 2,185	113 797 61 401 559 376 223 2,530	9 294 7 5 22 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	78 198 39 192 142 151 35 836	27 306 15 204 395 213 187 1,345	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 14 0 0 0 7 38	0 0 0 0 0	226
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M [Hungary	0 140 475 208 669 464 792 280	0 140 475 208 669 464 791 280 3,027	0 4 23 38 154 18 8 7	0 0 0 0 0	0 0 0 33 180 46 97 0	0 137 452 138 334 400 686 272 2,419	0 0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 5 0 0 0 0 3	0 0 0 0 0	0
0 - 3M	Ireland	3,029 0 0 0 0 0 0 0	3,027 0 0 0 0 0 0 0	251 0 0 0 0 0 0 0	0 0 0 0 0 0	356 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 0 0 0 0	9 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63
Total [0 - 3M	Italy	2 77 281 0 3 12 0	2 77 281 0 3 12 0 109	0 77 272 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 9 0 3 12 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M	Latvia	484 0 0 0 10 3 14 1 1	482 0 0 0 10 3 14 1 1	348 0 0 0 4 3 0 0	0 0 0 0 0	83 0 0 0 0 0 0	25 0 0 0 6 0 14 0 20	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
	(MIN EUR)		1											-
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Dick weighted
		T-1-1	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
「0-3M「 「3M-1Y「		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y 13Y - 5Y 15Y - 10Y	Litildalila	9 13	9 13 8	5 3	0	0	4 10	0	0	0	0	0	0	
[10Y - more Total		31	31	11 0	0	0	19	0	0	0	0	0	0	0
[0 - 3M [6	6	0	0	3 0	3 6	0	0	0	0	0	0	
[1Y - 2Y [Luxembourg	38 27	38 27	0	0	1 0	37 27	0	0	0	0	0	0	
		63 68 214	63 68 214	0	0	1	63 66 207	0	0	0	0	0	0	
[0 - 3M [[3M - 1V [214	214	0	,		207	<u> </u>	· ·	0	0			0
[1Y - 2Y [Malta													
[5Y - 10Y [
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 2	0 2	0	0	0	0 2	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands	0 0 11	0 0 11	0	0	0	0 0 11	0	0	0	0	0	0	
		5 19	5 19	0	0	0	0 13	0	0	0	0	0	0	0
[0 - 3M [23 92	23 92	23 31	0	0 2	0 59	0	0	0	0	0	0	
[1Y - 2Y [Poland	78 240 120	78 240 120	2 4	0	69 68 40	7 169 73	0	0	0	0	0 7	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more		88 3	88 3	1 0	0	30 0	56 0	0	0	0	0	0	0	
Total [0 - 3M [1	644 0	644	68	0	209	365 0	0	0	0	0	7 0	0	18
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [0 1	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y [5Y - 10Y [Portugal	1 0	1 0	0	0	1 0	0	0	0	0	0	0	0	
l 10Y - more Total		2 8	2 8	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [70 884 979 1,300	70 884 978 1,299	4 384	0	3 287	63 213	0	0	0	0	9 105	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania	979 1,300	978 1,299 1,072	384 66 21 11	0	287 310 844 228	602 434 822	0	0	0	0	233 63 20	0	
[5Y - 10Y [1,073 1,331 788	1,329 787	10 19	0	50 0	63 213 602 434 833 1,268 766	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [6,426 76	6,418 76	515 0	0	1,722 0	4,179	0	0	0	0	430	0	412
[3M - 1Y [57 464 432	57 464 432	2 4 11	0	3 44 61	52 415	0	0	0	0	47 18	0	
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovakia	1,456	1,456 1,985	1 1 9	0	135	52 415 360 1,320 1,954 803	0	0	0	0	5 12 26	0	
[10Y - more Total		1,985 884 5,355	884 5,354	37 64	0	22 44 310	803 4,980	0	0	0	0	33 141	0	263
[0 - 3M [[3M - 1Y [[1Y - 2Y [7	6	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [Slovenia	51 201	51 201	8 9	0	33 101	1 11 91	0	0	0	0	0	0	
		201 374 24 666	201 374 33 674	3 9	0	101 30 9	91 340 13 462	0	0	0	0	0	0	
Total	l	666	674	29	0	180	462	0	0	0	0	1	0	4



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Spain	0 1 304 22 13 3 16 358	0 1 304 22 13 3 16	0 0 0 0 0	0 0 0 0 0 0	0 0 303 0 1 1 0 0	0 1 1 22 12 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 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [United Kingdom	0 0 0 0 0 0 0 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 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Iceland	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein		,	J			,			Ţ	J	Ĵ	,	·
TO - 3M	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total Tota	Australia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
10 - 3M	Hong Kong		,	Ţ			,			,				



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0 0	0	0	0	0	0	0	
ſ 2Y - 3Y ſ	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y 5Y - 10Y 10Y - more		0 0 0	0 0	0 0	0	0	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y]	U.S.	9	9	0	0	9	0	0	0	0	0	0	0	
		308 332 3	308 332 3	0 0	0	223 299 0	83 20 0	0	0	0	0 0 0	0	0	
Total [0 - 3M [[3M - 1V [652 0 0	652 0 0	0 0 0	0 0 0	530 0 0	103 0 0	0	0	0 0	0	0 0 0	0	46
[1Y - 2Y 1Y - 3Y 13Y - 5Y 15Y - 10Y	China	0	0	0	0	0	0	0	0	0	0	0	0	
110Y - more]	0 0 5	0 0 5	0	0	0	0	0 0 0	0	0 0	0 0 0	0	0	
Total [0 - 3M [5 0 0	5 0 0	0 0	0	0 0	0 0 0	0	0	0	0	0	0	1
[1Y - 2Y [[2Y - 3Y [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0 0	0	0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0	
Total [0 - 3M [[3M - 1Y [0	0	0	0 0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [Other advanced economies	0	0	0	0	0	0	0	0	0	0	0	0	
	non EEA	0 2	0 2	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [3 336 49	251 85	0 121 36	0 0	13 22	0 117 27	0	0 0	0 0	0	0 0	0 0	2
[1Y - 2Y [Other Central and eastern	49 114 112 277 257	111 112 326 249	17 37 64	0	55 46 143	39	0	0	0	0	2 0	0	
13Y - 5Y 15Y - 10Y 110Y - more Total	Europe countries non EEA		62	18	0	102 7	29 120 129 42	0 0	0	0	0 0	1 0	0	
[0 - 3M [[3M - 1Y [1,207 0 0	1,197 0 0	305 0 0	0 0	0 0	501 0 0	0	0 0	0 0	0	0 0	0	558
[1Y - 2Y [[2Y - 3Y [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		0 2	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	
Total [0 - 3M [[3M - 1Y [0	0 0	0	0	0	0	0	0	0	0	0	0	1
[1Y - 2Y [[2Y - 3Y [Latin America and the	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Caribbean	0 3	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	
Total		3	3	0	0	0	0	0	0	Ů O	0	0	0	2



General governments exposures by country of the counterparty

							Erste Group Bank AG	i						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 0 12 12	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 0 0 39	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59
Total Total Total Total Total Total	Others	54 17 39 6 29 18 45	53 17 39 6 29 17 43	3 17 0 0 0 0	27 0 36 0 0 0	14 0 0 0 0 0 0	10 0 3 6 29 17 41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 42	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59

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

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

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Erste Group Bank AG

1										ip balik Ad								
					As of 30/09/202									As of 31/12/202				
		Gn	oss carrying amou	unt			ed impairment, acc fair value due to c		Collaterals and financial		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30		nich non-perform	ning ¹	On performing exposures ²	On non-performi	ng exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perforn	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures	•	Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
Cash balances at central banks and other demand deposits	20,756	0	0	0	0	1	0	0	0	28,127	0	0	0	0	2	0	0	0
Debt securities (including at amortised cost and fair value)	39,034	3	8	8	3	31	2	2	1	38,924	o	8	8	3	39	4	2	1
Central banks	18	0	0	0	0	0	0	0	0	19	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
Credit institutions	5,037	0	0	0	0	5	0	0	0	5,052	0	0	0	0	4	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
Non-financial corporations	1,729	0	4	4	3	12	1	1	1	1,726	0	7	7	3	13	4	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
General governments	7,246	10	19	19	19	14	3	3	0	7,222	22	19	19	19	12	4	4	0
Credit institutions	7,139	2	2	2	2	14	2	2	0	4,735	1	0	0	0	3	0	0	o
Other financial corporations	4,146	16	10	10	10	28	6	6	3	3,832	3	19	19	19	46	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			135	86	29	51,993		319	319	233	339	145	104	38

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated: a mismoster of cost or seasity and exposures provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated repairments and accumulated repa



Performing and non-performing exposures Erste Group Bank AG

					As of 31/03/202	1								As of 30/06/202	21			
		Gr	oss carrying amo	unt			ed impairment, accun fair value due to cred		Collaterals and financial		Gro	ss carrying amou	ınt ⁵		Accumulat changes ir provisions	ted impairment, a n fair value due to 4,5	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming ¹	On performing exposures ²	On non-perfor	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Ofi	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
Cash balances at central banks and other demand deposits	46,310	1	0	0	0	3	0	0	0	39,340	0	0		0 0	3	3 () (
Debt securities (including at amortised cost and fair value)	40,378	1	7	7	3	38	4	1	1	43,019	0	7	:	7 3	40	4		. ,
Central banks	20	0	0	0	0	(0	0	0	25	0	0		0 (1		0
General governments	32,670	0	0	0	0	17	0	0	0	35,076	0	0		0 (1	7	0	0
Credit institutions	5,253	0	0	0	0	4	0	0	0	5,525	0	0		0 0		5	0	0
Other financial corporations	666	1	1	1	0	3	0	0	0	673	0	0		0 (5 (0
Non-financial corporations	1,769	0	6	6	2	13	4	1	1	1,719	0	6		6 2	1	2	4 :	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	201,220	653	4,446	4,44	6 4,185	1,650	2,416	2,267	1,382
Central banks	21,870	0	0	0	0	1	0	0	0	19,45	0	0		0		1	0	0
General governments	7,192	27	15	15	15	17	7 4	4	0	7,562	2	16	1	6 15	5 43	2	:	3 (
Credit institutions	5,646	0	0	0	0	g	0	0	0	5,119	1	0		0		5 (0	0
Other financial corporations	3,761	. 1	16	16	16	45	5 6	6	5	4,300	8	51	5	1 51	29	2	3 23	3 !
Non-financial corporations	77,409	373	2,470	2,470	2,429	904	1,373	1,342	741	78,45	401	2,391	2,39	1 2,192	960	5 1,321	3 1,210	0 69:
of which: small and medium-sized enterprises at amortised cost	36,149	308	1,411	1,411	1,411	523	763	763	476	36,803	344	1,327	1,32	7 1,250	569	691	655	5 45:
of which: Loans collateralised by commercial immovable property at amortised cost	25,702	49	883	883	883	330	430	430	357	23,879	46	829	82	9 729	352	406	338	338
Households	84,008	260	2,029	2,028	2,023	620	1,085	1,083	698	86,322	241	1,988	1,98	7 1,927	7 60	7 1,06	1,030	0 686
of which: Loans collateralised by residential immovable property at amortised cost	56,786	132	844	844	844	226	i 275	275	535	58,092	126	837	83	7 799	220	272	2 249	535
of which: Credit for consumption at amortised cost	11,035	53	663	663	663	217	504	504	28	11,998	61	702	70:	2 686	220	530	520	32
DEBT INSTRUMENTS other than HFT	286,573	662	4,538	4,537	4,486	1,636	2,472	2,436	1,446	283,579	654	4,453	4,45	3 4,188	1,693	2,421	2,268	1,383
OFF-BALANCE SHEET EXPOSURES	54,714		352	352	238	338	144	94	32	55,560		392	39:	2 252	333	155	5 99	34

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION INFLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtile 29
(2) institutions report here collective allowances for incurrent but not reported isoses (instruments at amortised cost) and changes in fair value of performing exposures due to cord risk and provisions (instruments at a flar value other than HFT)
(3) institutions report here expected advancances for financial assists, includinally and collective-destinated impairments at anteriated cost) and changes in fair value of the to credit risk and provisions (instruments at flar value other than HFT)
(4) For the or-balance sheet kenns, accumulated impairments and accumulated inequirents and accumulated impairments and accumulated inequirents and acc



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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- nerforming 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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.



Forborne exposures

Erste Group Bank AG

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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 F18.00 / F19.00), 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

Ī			As of 3	J/09/2020					AS 01 3	1/12/2020					As of 31	1/03/2021					As of 30	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	1,501	57	57	1,501	54	0	1,513	62	58	1,513	61	0	1,499	58	58	1,499	60	0	1,572	65	65	1,572	66	0
B Mining and guarrying	317	13	13	317	7	0	310	11	11	310	6	0	289	9	9	289	5	0	297	10	10	297	6	0
C Manufacturing	12.938	497	495	12.938	502	0	12.563	550	545	12.561	477	0	13.011	576	575	13.011	484	0	12.943	565	565	12.943	469	0
D Electricity, gas, steam and air conditioning supply	2,666	57	53	2,666	70	0	2,698	47	43	2,697	75	0	2,523	48	45	2,523	72	0	2,523	35	35	2,522	67	0
E Water supply	525	4	4	525	9	0	608	8	8	608	11	0	649	8	8	649	14	0	670	8	8	670	17	0
F Construction	6.601	228	228	6.583	199	0	6.779	223	223	6.765	200	0	7.105	231	231	7.090	205	0	7.092	231	231	7.079	207	0
G Wholesale and retail trade	8.439	338	291	8.439	306	0	8.344	424	359	8.344	349	0	8.644	405	343	8.644	345	0	8.762	370	370	8.762	341	0
H Transport and storage	3,017	98	94	3,016	96	0	3,265	109	104	3,265	109	0	3,231	109	105	3,231	107	0	3,447	112	112	3,447	115	0
I Accommodation and food service activities	3,735	145	145	3,735	148	0	3,881	236	236	3,881	199	0	3,972	237	237	3,972	213	0	3,919	236	236	3,918	215	0
3 Information and communication	1.235	24	24	1.235	23	0	1.330	62	62	1.330	30	0	1.281	48	48	1.281	25	0	1.344	41	41	1.344	27	0
K Financial and insurance activities	338	2	2	338	2	0	364	3	3	363	4	0	404	2	2	404	3	0	364	3	3	364	3	0
L Real estate activities	24,923	268	268	24,813	315	23	25,847	293	293	25,739	328	29	26,100	288	288	25,991	324	31	26,521	250	250	26,446	348	0
M Professional, scientific and technical activities	5,654	104	104	5,654	166	0	5,187	254	254	5,187	208	0	5,285	239	238	5,285	196	0	5,313	194	194	5,313	179	0
N Administrative and support service activities	1,755	50	50	1,739	44	0	1,734	153	152	1,724	118	0	1,742	143	143	1,733	116	0	1,869	206	206	1,828	124	32
O Public administration and defence, compulsory social security	19	0	0	19	0	0	22	0	0	22	0	0	12	0	0	12	0	0	11	0	0	11	0	0
P Education	102	1	1	102	2	0	99	2	2	99	2	0	98	2	2	98	3	0	104	2	2	104	3	0
Q Human health services and social work activities	761	115	2	761	74	0	668	5	5	668	14	0	662	4	4	662	13	0	636	5	5	636	14	0
R Arts, entertainment and recreation	519	30	30	519	37	0	442	41	41	442	45	0	448	41	41	448	45	0	548	41	41	548	45	0
S Other services	489	15	15	489	15	0	494	15	14	494	16	0	455	18	16	455	16	0	522	17	17	522	16	0
Loans and advances	75 533	2.046	1.876	75 389	2.067	23	76 148	2 498	2 414	76.013	2 252	29	77 409	2 470	2 395	77 275	2 246	31	78 455	2.391	2 391	78 326	2 262	32

⁽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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative mornatoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 30)	09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)	Non-perform	Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	11,633	11,547	134	4,172	286	47	255	434	270		232	164	19	142	7	57	4,535	4,391	137	2,033	144	29	128	193	134	4	127	59	9	-0		59
of which: Households	6,300	6,182	90	1,638	118	39	96	203	142	4	128	61	17	45	7	10	2,941	2,851	122	1,007	91	25	78	107	70	2	65	37		29	0	23
of which: Collaboralised by residential immovable property	3,934	3,863	64	855	71	27	62	90	57	2	38	33	11	27	7	4	1,938	1,878	107	630	60	19	53	53	31	2	29	22	5	10	0	13
of which: Non-financial corporations	5,340	5,171	44	2,498	169		159	229	127	5	103	102	2	97	۰	46	1,583	1,529	15	1,026	54	4	50	85	64	1	62	22	1	20		36
of which: Small and Medium-sized Enterprises	3,394	3,344	41	1,779	49	5	42	119	93	5	82	35	1	21	0	13	1,073	1,024	11	698	49	3	46	65	45	1	43	20	1	16	0	33
of which: Collateralised by commercial immovable property	2,556	2,499	27	1,216	57	6	55	99	59	3	44	40	1	39		1	1,039	1,004	10	681	35	2	33	58	44	1	43	14	0	14	0	25

									As of 30	/09/2020															As of 31	1/12/2020							
		Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
						Non-performi				Performing			Non-perform	ing					Performing			Non-perform	sing			Performing			Non-performi	ing			
	(min EUR)			Of which: eoposures with forbearance measures	Of which: Instruments with significant increase in readt risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit talk since initial necognition but not credit- impained (Szape 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbalarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances with		6,904	6,820	127	2,718	84	34	70	149	119	5	108	30	10	23	2	17	11,867	11,391	150	4,504	476	83	419	486	251	7	223	235	38	202	6	168
of which: Households		3,918	3,852	84	1,166	65	29	60	91	67	4	61	24	10	21	2	16	6,920	6,667	130	1,932	253	20	216	237	130	5	117	107	27	26	6	97
of which: Collateralises		2,362	2,345	45	613	37	18	35	33	24	1	22	10	s	9	2	9	4,251	4,135	82	983	117	25	106	77	47	2	43	30	9	27	6	46
of which: Non-financial c	l corporations	2,895	2,877	34	1,490	16	5	10	57	52	1	46	6	1	2		2	4,006	4,583	20	2,535	222	25	201	246	116	2	104	127	11	116	۰	72
of which: Small and M	Medium-sized Enterprises	2,271	2,256	34	1,170	15	5	9	4	42	1	36	4	0	2	۰	1	3,530	3,409	34	1,951	121	22	334	140	94	2	76	56	9	46	0	61
of which: Collateralised		1,618	1,610	20	941		3	5	23	21	1	19	2	0	0		0	2,150	2,103	12	1,179	47	10	42	68	49	1	43	19	3	16	0	15

Ī								As of 30	09/2020															As of 3	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ù	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESR)		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums with forbearance measures	Of which:		Of which: exposures with forbeirance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums will forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,551	1,543	7	647		۰		27	23	0	16	4		4	1,215	3	1,855	1,798	7	959	57	1	56	27	16	1	14	9	0	9	1,528	45
of which: Households	94	92			1			2	2			0				1	110	106			4			1	1			0				3
of which: Collateralised by residential immovable property	1	1			0				0			0				۰	1	1						0	۰			0				
of which: Non-financial corporations	1,455	1,448	7	592	6	۰	6	25	22	0	17	1		3	1,139	3	1,739	1,688	7	896	51	1	51	26	18	1	14	9	0		1,425	41
of which: Small and Medium-sized Enterprises	917	910			6			21	18			1				3	1,216	1,184			33			19	15			5				23
of which: Collateralised by commercial immovable property	28	25							0								45	39			6			4				3				6



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/07. Enter Group Beak AG

								As of 31,	/03/2021															As of 30/0	16/2021							
								,							Maximum amount of the guasantee that can be considered	Gross carrying amount														:	Micomum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-performi						Performing														
(min EUR)			Of which: exposures wit forbearance measures	Of which: I fratrumenta with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	Inflows to non- performing exposures
cans and advances subject to active EBA-compliant moratoria	1,106	1,074	18	672	32	11	29	75	62	3	60	13	3	11	0	5	340	322	12	244	10	3	18	34	27	2	27	6	1	6		s
of which: Households	306	291	9	168	17	5	14	25	17	1	16		3	6	0	3	76	68	3	61		2	7	7	4		4	3	1	3	0	2
of which: Collaboralised by residential immovable property	151	141	7	63	30	4		10	5	1	5	5	2	4	0	1	26	22	2	19	4	1	3	3	2		1	1	1	1		0
of which: Non-financial corporations	797	782	9	505	15	5	15	50	45	2	44	5	0	5	0	2	265	254	9	183	11	1	11	25	23	2	22	4	0	4	0	3
of which: Small and Medium-sized Enterprises	480	470	6	334	9		9	36	31	2	30	4	0	4	0	2	221	212	7	170	9	1		25	22	1	22	3	0	1	0	2
of which: Collaboralised by commercial immovable property	475	459	5	327	6		6	36	34	1	33	2		2	0	1	194	195	6	129		0		21	18	1	16	3	0	3	0	2

								As of 31	/03/2021															As of 30	/06/2021							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi			1	Performing			Non-perform						Performing			Non-perform							Non-performi			1	
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since instruments in recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbeasings measures	Of which: the Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: anistruments with significant increase in credit risk since incredit risk since incognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	15,372	14,663	824	6,089	710	306	611	648	315	33	283	333	160	275	6	83	15,249	14,504	504	6,315	745	323	605	677	326	30	295	352	166	267	6	105
of which: Households	8,962	8,578	497	2,885	383	110	312	322	355	13	152	154	44	113	6	71	8,737	8,339	306	2,765	298	116	293	333	162	12	147	171	49	107	6	64
of which: Collaboralised by residential immovable property	5,797	5,596	407	1,684	201	64	190	125	71		65	54	19	45	6	36	5,666	5,463	237	1,623	203	67	171	124	68	7	62	56	21	45	6	30
of which: Non-financial corporations	6,233	5,908	300	3,156	325	196	296	323	145	20	129	178	116	162	0	13	6,337	5,991	198	1,508	346	207	310	342	161	16	147	181	117	160	0	41
of which: Small and Medium-sized Enterprises	4,401	4,208	204	2,366	194	81	171	191	103	11	94	66	38	76	0	11	4,493	4,278	166	2,752	214	91	183	215	115	11	107	100	45	61	0	31
of which: Collaboralised by commercial immovable property	1,179	1,126	106	513	51	40	46	71	44	13	39	27	21	15	0	1	1,351	1,291	66	799	61	44	22	66	60	12	55	28	21	25	0	12

İ								As of 31,	/03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sopoiums with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	2,213	2,146		1,198	67	1	66	37	25	1	19	12		12	1,800	6	2,457	2,370	6	1,131	87	2	85	45	30	1	21	15	1	15	2,024	19
of which: Households	129	123			6			1	1			1				1	135	129			6			1	1			1				1
of which: Collateralised by residential immovable property	1	1			0			0	0			0				۰	1	1			0			0	۰			0				
of which: Non-financial corporations	2,079	2,020		1,122	59	1	59	35	24	1	19	11	0	11	1,683	5	2,317	2,237	6	1,046	80	2	76	44	30	1	21	15	1	14	1,901	16
of which: Small and Medium-sized Enterprises	1,423	1,365			38			25	19			6				4	1,574	1,531			44			32	23			9				7
of which: Collaboralised by commercial immovable property	29	23			6			4	1			3					40	34			6			4	-			3				0