2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Erste Group Bank AG

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	7,541		8,335	8,679	8,692	6,800	7,057	7,003
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,076		14	14	14	-791	213	213
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-327		-404	-758	-796	-4,203	-3,149	-3,160
4	**Profit or (-) loss for the year**	**3,914**		**3,679**	**3,508**	**3,305**	**-1,219**	**353**	**288**
5	Coverage ratio: non-performing exposure (%)	45.33%		39.22%	35.97%	33.86%	45.43%	43.30%	42.44%
6	Common Equity Tier 1 capital	23,996	24,132	25,253	27,061	27,815	21,553	21,448	20,725
7	Total Risk exposure amount (all transitional adjustments included)	157,241	150,251	152,806	153,268	153,208	162,243	165,236	165,885
8	**Common Equity Tier 1 ratio, %**	**15.26%**	**16.06%**	**16.53%**	**17.66%**	**18.16%**	**13.28%**	**12.98%**	**12.49%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.09%**	**15.83%**	**16.29%**	**17.40%**	**17.90%**	**13.10%**	**12.81%**	**12.33%**
10	Tier 1 capital	26,694	26,830	27,952	29,760	30,514	24,251	24,147	23,423
11	Total leverage ratio exposures	377,178		377,178	377,178	377,178	377,178	377,178	377,178
12	**Leverage ratio, %**	**7.08%**	**7.11%**	**7.41%**	**7.89%**	**8.09%**	**6.43%**	**6.40%**	**6.21%**
13	**Fully loaded leverage ratio, %**	**7.08%**	**7.11%**	**7.41%**	**7.89%**	**8.09%**	**6.43%**	**6.40%**	**6.21%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Erste Group Bank AG	Central banks	0	0	44	0	0	0	5	0	5	0	0	0	0	0	-
2		Central governments	0	0	6,654	3	0	0	1,578	0	5,965	123	4	1	8	4	99.73%
3		Regional governments or local authorities	0	0	1,109	0	0	0	237	0	874	370	0	0	2	0	-
4		Public sector entities	0	0	1	0	0	0	2	0	1	0	0	0	0	0	-
5		Institutions			11,523	0			3,327	0	7,922	58	0	9	1	0	100.00%
6		Corporates	0	0	98,339	3,129	0	0	57,554	0	83,707	20,166	3,154	176	745	1,194	37.85%
7		Corporates - Of Which: Specialised Lending	0	0	26,239	1,243	0	0	20,241	0	19,513	7,454	1,247	55	217	394	31.59%
8		Corporates - Of Which: SME general corporates	0	0	22,472	1,088	0	0	11,332	0	16,154	7,455	1,100	50	318	500	45.39%
9		Corporates - Of Which: Purchased receivables	0	0	279	34	0	0	156	0	255	24	34	0	1	9	25.83%
10		Retail	94,578	1,778			23,250	517			84,746	11,182	1,774	105	389	816	46.00%
11		Retail - Secured by residential estate property	66,479	756			12,840	191			61,309	5,780	753	33	126	200	26.57%
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	28,099	1,022			10,410	325			23,438	5,402	1,021	71	263	616	60.33%
15		Retail - Other Retail - Of Which: SME	8,364	349			2,455	114			6,634	2,071	349	15	75	159	45.37%
16		Retail - Other Retail - Of Which: non-SME	19,735	673			7,955	212			16,804	3,331	672	57	188	458	68.10%
17		Collective investments undertakings (CIU)	0	0	423	1	0	0	576	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	5,466	0			3,173	0			5,498	5	3	0	4	3	97.12%
21		TOTAL	100,044	1,778	118,093	3,132	26,424	517	63,279	0	188,719	31,905	4,935	290	1,148	2,017	40.87%

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	142	0	0	0	323	0	131	11	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			2,489	0			446	0	2,044	31	0	1	0	0	-
27		Corporates	0	0	52,940	2,376	0	0	27,668	0	42,780	13,521	2,392	73	450	784	32.78%
28		Corporates - Of Which: Specialised Lending	0	0	12,583	1,041	0	0	10,202	0	7,649	5,277	1,045	21	135	315	30.12%
29		Corporates - Of Which: SME general corporates	0	0	15,225	770	0	0	7,004	0	10,340	5,599	775	25	209	274	35.34%
30		Corporates - Of Which: Purchased receivables	0	0	78	33	0	0	37	0	72	6	33	0	0	8	25.95%
31		Retail	47,461	875			8,896	110			42,373	5,867	874	28	153	272	31.12%
32		Retail - Secured by residential estate property	33,959	471			5,340	55			31,179	3,411	469	14	69	91	19.34%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	13,503	404			3,556	55			11,194	2,456	405	14	84	181	44.80%
36		Retail - Other Retail - Of Which: SME	5,683	251			1,415	38			4,363	1,443	251	7	45	98	39.09%
37		Retail - Other Retail - Of Which: non-SME	7,820	154			2,141	17			6,832	1,013	153	7	39	83	54.17%
38		Collective investments undertakings (CIU)	0	0	129	0	0	0	132	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	2,965	0			2,072	0			2,989	1	0	0	0	0	-
42		TOTAL	50,426	875	55,700	2,376	10,969	110	28,568	0	90,317	19,433	3,266	102	603	1,056	32.34%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	40	0	0	0	100	0	40	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	1,109	0	0	0	237	0	874	370	0	0	2	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			332	0			64	0	289	11	0	0	0	0	-
48		Corporates	0	0	14,286	293	0	0	10,584	0	12,001	2,669	297	28	122	197	66.45%
49		Corporates - Of Which: Specialised Lending	0	0	4,921	80	0	0	3,824	0	4,484	644	80	7	31	36	44.99%
50		Corporates - Of Which: SME general corporates	0	0	2,745	164	0	0	1,549	0	2,195	736	169	8	34	122	72.21%
51		Corporates - Of Which: Purchased receivables	0	0	11	0	0	0	10	0	11	0	0	0	0	0	-
52		Retail	26,301	361			7,296	117			23,950	3,026	360	41	121	238	66.08%
53		Retail - Secured by residential estate property	17,802	66			3,479	26			16,618	1,326	66	9	23	23	35.10%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	8,499	295			3,817	90			7,332	1,700	295	32	98	215	72.97%
57		Retail - Other Retail - Of Which: SME	2,067	56			739	45			1,846	438	55	5	20	31	55.92%
58		Retail - Other Retail - Of Which: non-SME	6,431	240			3,078	45			5,487	1,262	239	27	78	184	76.92%
59		Collective investments undertakings (CIU)	0	0	11	0	0	0	40	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	1,092	0			520	0			1,133	4	3	0	4	3	97.06%
63		TOTAL	27,393	361	15,778	293	7,816	117	11,025	0	38,287	6,079	661	69	248	439	66.41%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	SLOVAKIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	120	0	0	0	207	0	133	5	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			426	0			70	0	422	0	0	0	0	0	-
69		Corporates	0	0	5,738	105	0	0	4,196	0	4,421	1,668	107	15	91	52	48.63%
70		Corporates - Of Which: Specialised Lending	0	0	1,683	5	0	0	1,204	0	892	817	5	5	37	3	55.26%
71		Corporates - Of Which: SME general corporates	0	0	1,600	60	0	0	1,092	0	1,289	460	61	4	37	35	57.11%
72		Corporates - Of Which: Purchased receivables	0	0	3	0	0	0	1	0	0	2	0	0	0	0	-
73		Retail	13,226	268			3,235	157			12,695	615	267	17	36	147	55.04%
74		Retail - Secured by residential estate property	10,747	137			2,327	72			10,603	213	136	6	7	50	36.84%
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	2,479	131			908	86			2,092	402	131	11	29	97	73.97%
78		Retail - Other Retail - Of Which: SME	412	25			229	26			269	144	25	2	8	20	79.15%
79		Retail - Other Retail - Of Which: non-SME	2,066	106			679	60			1,823	258	106	9	21	77	72.75%
80		Collective investments undertakings (CIU)	0	0	1	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	575	0			155	0			582	0	0	0	0	0	-
84		TOTAL	13,801	268	6,286	105	3,390	157	4,473	0	18,254	2,288	375	32	127	199	53.21%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	ROMANIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		**Central governments**	0	0	621	0	0	0	144	0	577	4	0	0	0	0	-
87		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		**Institutions**			7	0			3	0	1	0	0	0	0	0	-
90		**Corporates**	0	0	1,246	0	0	0	878	0	1,125	146	0	2	4	0	100.00%
91		Corporates - Of Which: Specialised Lending	0	0	1,066	0	0	0	747	0	1,003	93	0	1	1	0	-
92		Corporates - Of Which: SME	0	0	56	0	0	0	57	0	31	25	0	0	4	0	100.00%
93		Corporates - Of Which: Purchased receivables	0	0	3	0	0	0	2	0	0	3	0	0	0	0	-
94		**Retail**	5	1			2	0			5	1	1	0	0	1	72.83%
95		**Retail - Secured by residential estate property**	2	0			0	0			2	0	0	0	0	0	100.00%
96		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
97		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
98		**Retail - Other Retail**	3	1			1	0			3	1	1	0	0	1	72.53%
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	60.00%
100		Retail - Other Retail - Of Which: non-SME	3	1			1	0			3	1	1	0	0	1	73.26%
101		**Collective investments undertakings (CIU)**	0	0	2	0	0	0	1	0	0	0	0	0	0	0	-
102		**Equity**	0	0			0	0			0	0	0	0	0	0	-
103		**Securitisation**															
104		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**5**	**1**	**1,876**	**0**	**2**	**0**	**1,025**	**0**	1,708	151	1	2	4	1	73.40%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	CROATIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		**Central governments**	0	0	267	0	0	0	65	0	247	21	0	0	0	0	-
108		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		**Institutions**			29	0			18	0	29	1	0	0	0	0	100.00%
111		**Corporates**	0	0	4,227	100	0	0	2,915	0	4,096	390	100	20	32	69	68.62%
112		Corporates - Of Which: Specialised Lending	0	0	1,371	35	0	0	964	0	1,388	64	35	5	4	19	54.73%
113		Corporates - Of Which: SME general corporates	0	0	1,262	44	0	0	751	0	1,154	181	44	7	19	30	68.33%
114		Corporates - Of Which: Purchased receivables	0	0	74	0	0	0	55	0	71	3	0	0	0	0	100.00%
115		**Retail**	3,795	157			1,591	92			3,073	747	157	10	37	92	58.90%
116		**Retail - Secured by residential estate property**	1,472	35			498	20			1,289	189	35	2	8	16	46.99%
117		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
118		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
119		**Retail - Other Retail**	2,323	122			1,093	71			1,785	558	122	8	28	76	62.27%
120		Retail - Other Retail - Of Which: SME	124	8			52	3			106	19	8	1	1	6	77.41%
121		Retail - Other Retail - Of Which: non-SME	2,199	115			1,041	68			1,679	539	114	8	28	70	61.26%
122		**Collective investments undertakings (CIU)**	0	0	2	0	0	0	23	0	0	0	0	0	0	0	-
123		**Equity**	0	0			0	0			0	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	553	0			212	0			495	0	0	0	0	0	100.00%
126		**TOTAL**	**4,348**	**157**	**4,525**	**100**	**1,803**	**92**	**3,021**	**0**	7,940	1,159	257	29	68	161	62.70%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	GERMANY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		**Central governments**	0	0	17	0	0	0	1	0	5	2	0	0	0	0	-
129		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		**Institutions**			1,945	0			476	0	1,120	3	0	0	0	0	-
132		**Corporates**	0	0	4,384	141	0	0	2,360	0	4,329	555	143	9	15	44	31.16%
133		Corporates - Of Which: Specialised Lending	0	0	841	15	0	0	594	0	692	184	15	4	3	5	35.74%
134		Corporates - Of Which: SME general corporates	0	0	417	23	0	0	208	0	290	138	23	1	4	16	67.17%
135		Corporates - Of Which: Purchased receivables	0	0	13	0	0	0	18	0	4	9	0	0	1	0	-
136		**Retail**	602	29			208	3			446	164	29	1	4	9	30.16%
137		**Retail - Secured by residential estate property**	461	15			165	2			342	126	15	0	3	3	20.00%
138		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
139		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
140		**Retail - Other Retail**	141	13			43	2			104	38	13	0	1	6	41.94%
141		Retail - Other Retail - Of Which: SME	57	8			14	1			39	19	8	0	0	3	33.77%
142		Retail - Other Retail - Of Which: non-SME	84	5			29	1			65	19	5	0	1	3	55.89%
143		**Collective investments undertakings (CIU)**	0	0	19	0	0	0	9	0	0	0	0	0	0	0	-
144		**Equity**	0	0			0	0			0	0	0	0	0	0	-
145		**Securitisation**															
146		**Other non-credit obligation assets**	2	0			2	0			2	0	0	0	0	0	-
147		**TOTAL**	**604**	**29**	**6,365**	**142**	**210**	**3**	**2,846**	**0**	5,903	725	171	10	19	53	30.99%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	HUNGARY	**Central banks**	0	0	39	0	0	0	4	0	0	0	0	0	0	0	-
149		**Central governments**	0	0	1,343	0	0	0	313	0	1,313	0	0	0	0	0	-
150		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		**Public sector entities**	0	0	1	0	0	0	2	0	1	0	0	0	0	0	-
152		**Institutions**			182	0			88	0	153	1	0	2	0	0	-
153		**Corporates**	0	0	3,579	37	0	0	2,378	0	3,234	521	39	14	15	29	73.70%
154		Corporates - Of Which: Specialised Lending	0	0	1,398	4	0	0	1,057	0	1,254	136	4	8	4	1	32.70%
155		Corporates - Of Which: SME general corporates	0	0	639	22	0	0	471	0	410	229	26	2	8	22	86.94%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		**Retail**	2,536	70			1,816	35			1,644	665	69	8	36	51	73.80%
158		**Retail - Secured by residential estate property**	1,563	24			887	15			864	451	23	2	15	15	66.58%
159		**Retail - Qualifying Revolving**	0	0			0	0			0	0	0	0	0	0	-
160		**Retail - Purchased receivables**	0	0			0	0			0	0	0	0	0	0	-
161		**Retail - Other Retail**	973	46			930	19			779	214	46	6	21	36	77.36%
162		Retail - Other Retail - Of Which: SME	1	0			0	0			1	1	0	0	0	0	66.67%
163		Retail - Other Retail - Of Which: non-SME	971	46			929	19			779	214	46	6	21	36	77.37%
164		**Collective investments undertakings (CIU)**	0	0	2	0	0	0	1	0	0	0	0	0	0	0	-
165		**Equity**	0	0			0	0			0	0	0	0	0	0	-
166		**Securitisation**															
167		**Other non-credit obligation assets**	278	0			212	0			297	0	0	0	0	0	-
168		**TOTAL**	**2,814**	**70**	**5,147**	**37**	**2,029**	**35**	**2,786**	**0**	6,641	1,186	108	23	51	80	73.76%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	2,217	0	0	0	110	0	1,819	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			152	0			54	0	146	0	0	0	0	0	-
174		Corporates	0	0	1,888	0	0	0	1,059	0	1,770	128	0	1	4	0	-
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	0	0	7	0	0	0	4	0	7	0	0	0	0	0	-
178		Retail	28	0			6	0			22	6	0	0	0	0	41.67%
179		Retail - Secured by residential estate property	22	0			5	0			20	3	0	0	0	0	33.33%
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	6	0			2	0			2	3	0	0	0	0	50.00%
183		Retail - Other Retail - Of Which: SME	1	0			0	0			0	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	5	0			1	0			2	3	0	0	0	0	50.00%
185		Collective investments undertakings (CIU)	0	0	21	0	0	0	12	0	0	0	0	0	0	0	-
186		Equity	0	0			0	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		TOTAL	**28**	**0**	**4,277**	**0**	**6**	**0**	**1,234**	**0**	3,756	134	0	1	4	0	41.67%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	1,592	0	0	0	183	0	1,539	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			109	0			41	0	78	0	0	0	0	0	-
195		Corporates	0	0	2,293	62	0	0	1,536	0	2,129	234	62	3	3	14	22.70%
196		Corporates - Of Which: Specialised Lending	0	0	1,437	62	0	0	972	0	1,269	151	62	2	1	14	22.70%
197		Corporates - Of Which: SME general corporates	0	0	58	0	0	0	41	0	26	32	0	0	1	0	-
198		Corporates - Of Which: Purchased receivables	0	0	1	0	0	0	1	0	1	0	0	0	0	0	-
199		Retail	5	0			2	0			5	1	0	0	0	0	72.73%
200		Retail - Secured by residential estate property	3	0			1	0			3	0	0	0	0	0	-
201		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	2	0			1	0			1	1	0	0	0	0	72.73%
204		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	2	0			1	0			1	1	0	0	0	0	72.73%
206		Collective investments undertakings (CIU)	0	0	1	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		TOTAL	**5**	**0**	**3,995**	**62**	**2**	**0**	**1,760**	**0**	3,751	235	63	3	3	14	22.96%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	32	0	0	0	8	0	32	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			0	0			0	0	0	0	0	0	0	0	-
216		Corporates	0	0	469	0	0	0	382	0	432	37	0	1	0	0	-
217		Corporates - Of Which: Specialised Lending	0	0	242	0	0	0	184	0	211	33	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	0	0	1	0	0	0	1	0	1	0	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	25	2			12	1			22	3	2	0	0	1	68.79%
221		Retail - Secured by residential estate property	11	0			4	0			10	1	0	0	0	0	33.33%
222		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	14	2			8	1			12	2	2	0	0	1	71.43%
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	14	2			8	1			12	2	2	0	0	1	71.43%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		TOTAL	**25**	**2**	**501**	**0**	**12**	**1**	**390**	**0**	487	39	2	1	1	1	68.79%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Erste Group Bank AG	Central banks	5	0	0	0	0	0	30.00%	5	0	0	0	0	0	30.00%	5	0	0	0	0	0	30.00%
2		Central governments	5,916	161	15	5	9	8	54.31%	5,875	190	28	5	9	13	47.95%	5,840	212	40	5	10	18	45.52%
3		Regional governments or local authorities	693	551	0	0	1	0	40.00%	602	641	1	0	1	0	40.00%	555	687	2	0	1	1	40.00%
4		Public sector entities	1	0	0	0	0	0	32.85%	1	0	0	0	0	0	32.61%	1	0	0	0	0	0	32.54%
5		Institutions	7,893	71	17	6	2	6	36.42%	7,875	72	33	6	2	12	36.02%	7,843	88	49	6	3	18	35.91%
6		Corporates	85,571	16,929	4,527	141	425	1,503	33.20%	84,374	16,768	5,885	144	423	1,796	30.52%	83,503	16,226	7,298	142	417	2,099	28.77%
7		Corporates - Of Which: Specialised Lending	19,945	6,489	1,780	49	138	499	28.02%	19,398	6,499	2,317	50	140	607	26.18%	19,083	6,233	2,898	50	138	722	24.91%
8		Corporates - Of Which: SME general corporates	16,959	6,113	1,638	40	179	609	37.17%	16,597	5,960	2,152	40	175	711	33.02%	16,245	5,798	2,667	40	171	812	30.46%
9		Corporates - Of Which: Purchased receivables	259	19	35	0	1	9	26.29%	259	18	37	0	1	10	26.71%	259	17	38	0	0	10	27.10%
10		Retail	84,040	10,949	2,714	89	310	1,078	39.74%	82,995	11,076	3,632	80	351	1,298	35.73%	81,947	11,182	4,575	78	370	1,502	32.84%
11		Retail - Secured by residential estate property	60,990	5,597	1,255	38	101	266	21.23%	60,536	5,565	1,741	29	129	345	19.81%	60,073	5,527	2,242	29	97	406	18.12%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	27.90%	0	0	0	0	0	0	27.90%	0	0	0	0	0	0	27.90%
14		Retail - Other Retail	23,050	5,352	1,459	51	209	812	55.65%	22,459	5,511	1,891	50	222	953	50.39%	21,874	5,655	2,332	49	273	1,096	47.00%
15		Retail - Other Retail - Of Which: SME	6,609	1,915	530	12	63	234	44.22%	6,500	1,851	703	13	62	275	39.14%	6,388	1,789	877	13	60	316	36.07%
16		Retail - Other Retail - Of Which: non-SME	16,441	3,436	929	39	145	578	62.17%	15,959	3,659	1,188	38	160	678	57.05%	15,486	3,866	1,455	37	213	780	53.59%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	5,495	7	5	1	0	4	75.93%	5,491	8	7	1	0	4	65.05%	5,488	10	8	1	0	5	58.43%
21		TOTAL	189,613	28,667	7,279	241	747	2,600	35.72%	187,217	28,755	9,586	235	786	3,124	32.59%	185,181	28,405	11,972	231	801	3,643	30.43%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	102	40	0	0	0	0	40.00%	83	59	0	0	0	0	40.00%	71	71	0	0	0	0	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	2,037	34	5	2	0	2	36.40%	2,033	33	9	2	0	3	36.07%	2,024	38	14	2	0	5	36.00%
27		Corporates	44,270	11,132	3,291	61	248	955	29.01%	43,679	10,868	4,146	64	241	1,110	26.76%	43,193	10,456	5,043	63	238	1,272	25.22%
28		Corporates - Of Which: Specialised Lending	8,115	4,471	1,385	17	86	370	26.76%	7,912	4,357	1,702	19	84	423	24.86%	7,760	4,156	2,055	19	83	481	23.43%
29		Corporates - Of Which: SME general corporates	11,043	4,489	1,182	23	106	340	28.78%	10,793	4,356	1,565	23	103	402	25.72%	10,545	4,218	1,950	23	101	466	23.87%
30		Corporates - Of Which: Purchased receivables	74	4	33	0	0	9	26.04%	74	4	33	0	0	9	26.16%	74	4	33	0	0	9	26.28%
31		Retail	42,026	5,609	1,479	40	138	407	27.55%	41,594	5,468	2,052	33	160	518	25.24%	41,144	5,323	2,647	33	127	613	23.15%
32		Retail - Secured by residential estate property	30,928	3,284	847	22	55	131	15.49%	30,629	3,224	1,206	15	78	184	15.26%	30,314	3,163	1,582	15	48	220	13.93%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	11,098	2,326	632	18	83	276	43.72%	10,965	2,244	846	19	82	334	39.47%	10,830	2,160	1,065	18	79	392	36.85%
36		Retail - Other Retail - Of Which: SME	4,334	1,341	382	7	41	152	39.80%	4,267	1,287	503	7	40	178	35.36%	4,197	1,236	624	7	38	204	32.65%
37		Retail - Other Retail - Of Which: non-SME	6,764	984	250	11	42	124	49.70%	6,698	957	343	12	42	156	45.50%	6,633	924	441	12	40	189	42.79%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	2,987	2	1	0	0	0	25.75%	2,985	3	2	0	0	0	25.73%	2,984	4	3	0	0	1	25.75%
42		TOTAL	91,422	16,817	4,776	104	387	1,364	28.57%	90,375	16,431	6,209	100	401	1,631	26.27%	89,416	15,892	7,707	98	365	1,890	24.53%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%
45		Regional governments or local authorities	693	551	0	0	1	0	40.00%	602	641	1	0	1	0	40.00%	555	687	2	0	1	1	40.00%
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	289	11	0	0	0	0	32.47%	290	10	1	0	0	0	32.19%	289	10	1	0	0	0	32.15%
48		Corporates	12,119	2,392	455	22	70	233	51.06%	11,938	2,400	629	23	71	271	43.11%	11,801	2,355	810	23	69	311	38.46%
49		Corporates - Of Which: Specialised Lending	4,444	633	131	7	16	46	35.09%	4,370	647	192	8	16	58	30.15%	4,323	629	256	8	16	70	27.51%
50		Corporates - Of Which: SME general corporates	2,208	673	220	7	27	134	61.23%	2,152	675	274	7	27	148	54.11%	2,095	675	330	7	27	162	49.12%
51		Corporates - Of Which: Purchased receivables	11	0	0	0	0	0	30.77%	11	0	0	0	0	0	30.92%	11	0	0	0	0	0	31.03%
52		Retail	23,592	3,232	513	21	91	297	57.83%	23,173	3,488	675	20	106	350	51.79%	22,745	3,745	847	19	164	407	48.02%
53		Retail - Secured by residential estate property	16,594	1,316	99	4	18	30	30.24%	16,555	1,321	134	4	19	37	27.92%	16,514	1,327	169	4	19	45	26.53%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	6,997	1,916	414	16	73	267	64.46%	6,619	2,167	541	16	87	312	57.68%	6,231	2,418	678	15	145	362	53.37%
57		Retail - Other Retail - Of Which: SME	1,851	400	89	4	14	47	52.89%	1,821	393	125	4	14	58	46.48%	1,790	387	162	4	15	69	42.79%
58		Retail - Other Retail - Of Which: non-SME	5,147	1,516	324	12	60	219	67.64%	4,797	1,774	417	11	73	254	61.04%	4,440	2,031	516	11	130	292	56.70%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	1,132	4	4	0	0	3	91.24%	1,131	4	4	0	0	4	86.40%	1,131	5	4	0	0	4	82.32%
63		TOTAL	37,865	6,189	973	43	163	533	54.77%	37,173	6,543	1,310	44	178	625	47.71%	36,561	6,802	1,664	42	234	723	43.44%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	SLOVAKIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	133	5	0	0	0	0	40.00%	133	5	0	0	0	0	40.00%	133	5	0	0	0	0	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	421	1	1	0	0	0	35.44%	420	1	1	0	0	0	35.12%	419	2	2	0	0	1	35.04%
69		Corporates	4,581	1,409	207	12	59	89	43.07%	4,431	1,456	310	11	60	126	40.69%	4,407	1,377	413	11	58	163	39.50%
70		Corporates - Of Which: Specialised Lending	953	704	56	4	25	21	36.68%	836	766	112	4	28	40	35.71%	838	708	168	4	26	59	35.39%
71		Corporates - Of Which: SME general corporates	1,302	414	93	4	24	48	51.29%	1,285	400	125	4	24	60	48.29%	1,274	381	154	4	22	72	46.64%
72		Corporates - Of Which: Purchased receivables	1	2	0	0	0	0	32.18%	1	2	0	0	0	0	32.18%	1	2	0	0	0	0	32.19%
73		Retail	12,572	626	379	18	36	184	48.55%	12,430	650	497	16	40	219	44.15%	12,315	655	606	16	36	251	41.45%
74		Retail - Secured by residential estate property	10,514	243	195	8	7	61	31.44%	10,422	271	259	7	11	73	28.18%	10,338	294	319	7	9	84	26.24%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	2,058	384	184	10	29	123	66.72%	2,009	378	238	9	29	146	61.55%	1,977	361	287	9	27	167	58.42%
78		Retail - Other Retail - Of Which: SME	270	132	36	1	7	23	63.52%	263	129	46	1	7	25	54.96%	257	125	55	1	6	28	49.90%
79		Retail - Other Retail - Of Which: non-SME	1,788	252	148	9	22	100	67.49%	1,746	250	192	8	23	121	63.12%	1,720	236	231	8	21	140	60.46%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	582	0	0	0	0	0	53.99%	582	0	0	0	0	0	53.57%	581	1	1	0	0	0	53.22%
84		TOTAL	18,289	2,041	586	30	95	273	46.60%	17,996	2,112	809	28	101	346	42.81%	17,856	2,039	1,021	28	93	415	40.66%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	ROMANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	569	9	3	1	0	1	40.00%	562	13	7	1	0	3	40.00%	555	17	10	1	0	4	40.00%
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	1	0	0	0	0	0	36.96%	1	0	0	0	0	0	36.62%	1	0	0	0	0	0	36.53%
90		Corporates	1,126	132	14	2	2	3	23.09%	1,108	135	29	2	2	6	22.25%	1,098	131	43	2	2	9	21.21%
91		Corporates - Of Which: Specialised Lending	997	89	10	2	0	2	16.87%	979	96	21	2	1	4	16.89%	969	94	33	2	1	6	16.86%
92		Corporates - Of Which: SME	34	19	4	0	1	1	38.70%	34	16	6	0	1	2	38.60%	34	15	7	0	1	3	38.55%
93		Corporates - Of Which: Purchased receivables	1	2	0	0	0	0	32.18%	1	2	0	0	0	0	32.18%	1	2	0	0	0	0	32.19%
94		Retail	5	1	1	0	0	1	71.32%	5	1	1	0	0	1	69.46%	5	1	1	0	0	1	67.76%
95		Retail - Secured by residential estate property	2	0	0	0	0	0	64.06%	2	0	0	0	0	0	51.51%	2	0	0	0	0	0	44.89%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	1	1	0	0	1	71.46%	3	1	1	0	0	1	69.97%	3	1	1	0	0	1	68.58%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	58.07%	0	0	0	0	0	0	55.37%	0	0	0	0	0	0	53.22%
100		Retail - Other Retail - Of Which: non-SME	3	1	1	0	0	1	72.28%	3	0	1	0	0	1	70.89%	2	0	1	0	0	1	69.57%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,702	141	18	3	2	5	28.84%	1,675	148	37	3	2	10	26.78%	1,658	148	54	3	2	14	25.51%

RowNum			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	CROATIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	249	19	0	0	0	0	40.00%	250	18	1	0	0	0	40.00%	250	17	1	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	29	1	0	0	0	0	52.24%	28	1	0	0	0	0	45.54%	28	1	1	0	0	0	42.86%
111		Corporates	4,053	389	144	10	18	84	58.47%	3,987	406	193	10	20	99	51.33%	3,936	406	243	10	19	114	46.97%
112		Corporates - Of Which: Specialised Lending	1,365	70	52	5	3	24	46.95%	1,330	85	72	5	3	30	42.39%	1,299	95	93	5	4	37	39.70%
113		Corporates - Of Which: SME general corporates	1,141	178	60	3	11	37	61.42%	1,123	179	77	3	12	42	54.39%	1,105	179	94	3	11	47	49.79%
114		Corporates - Of Which: Purchased receivables	71	3	0	0	0	0	35.77%	70	3	1	0	0	0	33.61%	70	3	1	0	0	0	32.91%
115		Retail	3,070	716	190	6	20	110	57.97%	3,039	714	223	6	20	123	55.10%	3,011	709	257	6	20	136	52.93%
116		Retail - Secured by residential estate property	1,284	185	43	2	5	20	44.88%	1,275	185	52	2	5	23	43.38%	1,266	185	61	2	5	26	42.31%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	27.90%	0	0	0	0	0	0	27.90%	0	0	0	0	0	0	27.90%
119		Retail - Other Retail	1,787	531	147	4	15	91	61.85%	1,765	529	171	4	15	100	58.67%	1,745	523	196	4	15	110	56.25%
120		Retail - Other Retail - Of Which: SME	104	17	11	1	0	7	63.14%	100	18	15	1	0	8	54.67%	96	18	18	1	0	9	49.42%
121		Retail - Other Retail - Of Which: non-SME	1,682	514	136	4	15	84	61.74%	1,665	511	156	4	15	92	59.04%	1,649	505	177	4	15	101	56.95%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	494	0	0	0	0	0	53.49%	494	0	0	0	0	0	44.62%	494	0	1	0	0	0	40.86%
126		TOTAL	7,895	1,125	335	16	38	195	58.17%	7,799	1,138	418	17	40	223	53.31%	7,720	1,134	502	16	39	251	49.99%

RowNum			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	5	2	0	0	0	0	40.00%	5	2	0	0	0	0	40.00%	5	2	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	1,119	4	1	0	0	0	35.92%	1,117	4	2	0	0	1	35.57%	1,116	5	3	0	0	1	35.49%
132		Corporates	4,404	441	182	7	9	58	31.91%	4,340	464	224	8	10	70	31.21%	4,318	443	266	7	10	82	30.64%
133		Corporates - Of Which: Specialised Lending	690	171	30	2	3	9	29.66%	675	172	45	2	3	12	27.79%	661	170	61	2	3	16	26.55%
134		Corporates - Of Which: SME general corporates	321	99	32	1	2	18	58.22%	313	99	40	1	2	20	51.32%	305	98	48	1	2	22	46.67%
135		Corporates - Of Which: Purchased receivables	5	7	1	0	0	0	42.11%	5	6	1	0	0	0	42.09%	6	5	1	0	0	1	42.08%
136		Retail	442	154	43	1	4	13	28.98%	434	148	57	1	4	15	25.58%	427	141	70	1	3	17	23.49%
137		Retail - Secured by residential estate property	338	118	27	0	3	5	17.82%	333	113	37	0	3	6	16.50%	328	108	48	0	2	8	15.78%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	103	36	17	0	1	8	47.04%	101	35	19	0	1	8	42.93%	99	34	23	0	1	9	39.89%
141		Retail - Other Retail - Of Which: SME	39	17	10	0	0	5	44.64%	38	16	12	0	0	5	40.64%	37	15	14	0	0	5	37.69%
142		Retail - Other Retail - Of Which: non-SME	64	19	6	0	1	3	51.06%	64	19	7	0	1	3	46.66%	63	18	9	0	1	4	43.40%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	2	0	0	0	0	0	19.20%	2	0	0	0	0	0	19.19%	2	0	0	0	0	0	19.21%
147		TOTAL	5,972	601	227	8	13	71	31.37%	5,899	618	282	8	13	85	30.11%	5,868	591	340	8	14	99	29.19%

RowNum			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	1,307	1	5	2	0	2	40.00%	1,302	2	9	2	0	4	40.00%	1,296	3	14	2	0	6	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	1	0	0	0	0	0	32.85%	1	0	0	0	0	0	32.61%	1	0	0	0	0	0	32.54%
152		Institutions	152	1	0	0	0	0	33.63%	152	1	1	0	0	0	33.33%	151	2	1	0	0	0	33.26%
153		Corporates	3,275	434	85	10	10	43	50.39%	3,209	451	135	10	10	57	42.29%	3,149	460	185	10	10	71	38.42%
154		Corporates - Of Which: Specialised Lending	1,243	121	30	7	3	8	27.05%	1,195	138	61	7	3	16	26.55%	1,152	149	93	6	4	24	26.28%
155		Corporates - Of Which: SME general corporates	438	188	39	2	5	27	69.77%	431	183	51	2	5	31	60.73%	424	178	63	2	5	35	55.40%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	32.18%	0	0	0	0	0	0	32.43%	0	0	0	0	0	0	32.44%
157		Retail	1,781	515	81	2	18	57	70.64%	1,774	513	89	2	17	61	68.02%	1,764	515	98	2	17	65	66.03%
158		Retail - Secured by residential estate property	922	389	27	1	12	17	61.97%	919	389	30	1	12	18	59.17%	915	389	33	1	12	19	57.14%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	860	126	54	2	6	40	74.98%	856	125	59	2	6	43	72.50%	849	126	65	2	5	46	70.55%
162		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	48.54%	1	0	0	0	0	0	40.86%	1	0	0	0	0	0	36.38%
163		Retail - Other Retail - Of Which: non-SME	859	126	54	2	6	40	75.00%	855	124	59	2	6	43	72.53%	848	126	65	2	5	46	70.59%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	297	0	0	0	0	0	36.81%	296	0	0	0	0	0	36.56%	296	0	0	0	0	0	36.35%
168		TOTAL	6,813	951	171	15	28	102	59.63%	6,734	967	234	14	28	122	52.00%	6,657	980	298	14	28	142	47.55%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	1,817	1	1	0	0	0	40.00%	1,816	1	1	0	0	0	40.00%	1,815	2	2	0	0	1	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	146	0	0	0	0	0	36.90%	145	0	0	0	0	0	36.58%	145	0	0	0	0	0	36.52%
174		Corporates	1,797	86	15	1	1	2	13.68%	1,784	87	26	1	1	4	14.88%	1,773	88	37	1	1	6	15.37%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	7	0	0	0	0	0	32.18%	7	0	0	0	0	0	32.30%	7	0	0	0	0	0	32.37%
178		Retail	22	5	0	0	0	0	27.50%	22	5	1	0	0	0	22.58%	22	5	1	0	0	0	20.42%
179	UNITED STATES	Retail - Secured by residential estate property	20	2	0	0	0	0	20.52%	19	2	0	0	0	0	18.04%	19	2	0	0	0	0	16.97%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	2	3	0	0	0	0	34.54%	2	3	0	0	0	0	27.24%	2	3	0	0	0	0	24.02%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	15.47%	0	0	0	0	0	0	15.49%	0	0	0	0	0	0	15.51%
184		Retail - Other Retail - Of Which: non-SME	2	3	0	0	0	0	37.66%	2	3	0	0	0	0	29.53%	2	2	0	0	0	0	25.77%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	3,782	92	16	2	1	2	15.03%	3,768	94	28	2	1	5	16.17%	3,755	95	40	2	1	7	16.65%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	1,537	0	2	1	0	1	40.00%	1,534	1	4	1	0	2	40.00%	1,531	1	7	1	0	3	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	78	0	0	0	0	0	36.94%	78	0	0	0	0	0	36.63%	77	1	1	0	0	0	36.56%
195		Corporates	2,132	214	80	2	3	17	21.29%	2,103	223	99	2	3	20	20.38%	2,090	216	120	2	3	24	19.77%
196		Corporates - Of Which: Specialised Lending	1,262	145	76	2	1	16	20.94%	1,238	153	91	2	1	18	19.69%	1,228	147	108	2	1	20	18.81%
197		Corporates - Of Which: SME general corporates	26	31	1	0	1	0	20.47%	26	30	2	0	1	0	20.55%	26	28	3	0	1	1	20.62%
198		Corporates - Of Which: Purchased receivables	1	0	0	0	0	0	31.50%	1	0	0	0	0	0	31.64%	1	0	0	0	0	0	31.72%
199		Retail	5	1	0	0	0	0	69.99%	5	1	0	0	0	0	66.07%	4	1	0	0	0	0	62.85%
200	POLAND	Retail - Secured by residential estate property	3	0	0	0	0	0	19.96%	3	0	0	0	0	0	19.96%	3	0	0	0	0	0	20.00%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	2	1	0	0	0	0	71.89%	2	1	0	0	0	0	69.21%	1	1	0	0	0	0	66.91%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	11.82%	0	0	0	0	0	0	13.22%	0	0	0	0	0	0	14.10%
205		Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	71.89%	2	1	0	0	0	0	69.21%	1	1	0	0	0	0	66.92%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	3,751	215	82	3	3	18	21.97%	3,719	225	104	4	3	22	21.43%	3,702	219	128	4	3	27	21.12%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	32	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
216		Corporates	430	35	2	1	0	1	31.89%	428	36	5	1	0	2	32.11%	425	36	8	1	0	2	32.03%
217		Corporates - Of Which: Specialised Lending	212	31	1	0	0	0	28.60%	211	31	3	0	0	1	28.59%	210	30	4	0	0	1	28.33%
218		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	9.33%	1	0	0	0	0	0	9.51%	1	0	0	0	0	0	9.69%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	32.01%	0	0	0	0	0	0	32.14%	0	0	0	0	0	0	32.20%
220		Retail	22	3	2	0	0	2	65.57%	21	3	3	0	0	2	61.31%	20	3	3	0	0	2	58.58%
221	SERBIA	Retail - Secured by residential estate property	10	1	0	0	0	0	27.25%	10	1	0	0	0	0	25.06%	10	1	0	0	0	0	23.98%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	11	3	2	0	0	1	69.77%	11	3	3	0	0	2	66.15%	10	3	3	0	0	2	63.77%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	33.26%	0	0	0	0	0	0	33.11%	0	0	0	0	0	0	33.08%
226		Retail - Other Retail - Of Which: non-SME	11	2	2	0	0	1	69.79%	11	3	3	0	0	2	66.17%	10	3	3	0	0	2	63.79%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	484	38	5	1	1	2	48.32%	481	39	8	1	1	3	42.82%	477	39	11	1	1	5	40.25%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
1	Erste Group Bank AG	Central banks	5	0	0	0	0	0	49.50%	5	0	0	0	0	0	49.50%	5	0	0	0	0	0	49.50%
2		Central governments	5,908	161	24	15	12	12	49.31%	5,841	189	62	16	10	27	43.56%	5,778	212	102	14	11	43	42.16%
3		Regional governments or local authorities	693	551	1	0	1	0	40.00%	601	641	2	0	1	1	40.00%	555	686	3	0	1	1	40.00%
4		Public sector entities	1	0	0	0	0	0	46.61%	1	0	0	0	0	0	47.82%	1	0	0	0	0	0	48.18%
5		Institutions	7,824	105	51	32	4	26	51.46%	7,704	165	112	31	7	59	52.74%	7,586	222	173	26	11	92	53.07%
6		Corporates	80,335	21,120	5,572	479	1,048	2,220	39.84%	74,862	23,308	8,857	427	1,294	3,429	38.72%	70,249	24,395	12,383	351	1,559	4,777	38.57%
7		Corporates - Of Which: Specialised Lending	17,666	8,201	2,347	175	339	810	34.53%	15,689	8,795	3,729	149	432	1,270	34.06%	14,356	8,812	5,046	120	513	1,744	34.57%
8		Corporates - Of Which: SME general corporates	15,643	7,191	1,876	127	379	839	44.74%	14,110	7,567	3,032	114	445	1,256	41.43%	12,702	7,536	4,472	93	587	1,784	39.89%
9		Corporates - Of Which: Purchased receivables	258	19	36	1	1	11	30.03%	256	18	39	1	1	12	31.97%	254	18	41	1	1	14	33.54%
10		Retail	82,657	11,604	3,442	303	557	1,433	41.64%	79,687	12,383	5,634	311	707	2,144	38.06%	76,681	13,057	7,965	256	774	2,913	36.57%
11		Retail - Secured by residential estate property	60,282	5,877	1,683	125	178	375	22.31%	59,061	5,951	2,829	131	232	616	21.79%	57,787	6,038	4,018	111	226	861	21.44%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	45.84%	0	0	0	0	0	0	45.84%	0	0	0	0	0	0	45.85%
14		Retail - Other Retail	22,375	5,727	1,759	178	378	1,058	60.13%	20,625	6,431	2,805	180	475	1,528	54.48%	18,894	7,019	3,948	145	548	2,052	51.97%
15		Retail - Other Retail - Of Which: SME	6,080	2,367	608	31	110	287	47.24%	5,209	2,844	1,001	29	159	408	40.73%	4,439	3,197	1,418	23	187	535	37.74%
16		Retail - Other Retail - Of Which: non-SME	16,295	3,360	1,151	146	268	771	66.94%	15,416	3,587	1,803	152	315	1,120	62.11%	14,455	3,822	2,529	122	361	1,516	59.95%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	5,495	7	5	1	0	4	78.59%	5,491	8	7	1	0	5	69.28%	5,488	10	8	1	1	5	63.64%
21		TOTAL	182,917	33,547	9,094	830	1,622	3,696	40.64%	174,192	36,694	14,673	786	2,020	5,665	38.61%	166,342	38,582	20,635	648	2,357	7,831	37.95%

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
22	AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	102	40	0	0	0	0	40.00%	83	59	0	0	0	0	40.00%	71	71	0	0	0	0	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	2,018	44	14	9	1	7	51.63%	1,984	61	31	9	1	17	52.92%	1,951	77	48	8	1	26	53.25%
27		Corporates	40,713	14,102	3,878	174	616	1,381	35.62%	37,196	15,627	5,869	147	767	1,980	33.74%	33,572	16,962	8,159	116	1,063	2,745	33.64%
28		Corporates - Of Which: Specialised Lending	6,806	5,432	1,733	42	195	556	32.10%	5,801	5,641	2,529	34	236	748	29.58%	4,857	5,817	3,298	25	334	971	29.46%
29		Corporates - Of Which: SME general corporates	9,952	5,442	1,320	63	249	497	37.67%	8,810	5,770	2,134	51	287	743	34.84%	7,651	5,821	3,241	40	440	1,106	34.13%
30		Corporates - Of Which: Purchased receivables	74	4	33	0	0	10	28.86%	73	4	33	0	0	10	29.38%	73	4	34	0	0	10	29.89%
31		Retail	40,946	6,277	1,891	93	235	546	28.87%	39,433	6,655	3,027	84	295	811	26.78%	38,035	6,926	4,153	72	314	1,064	25.62%
32		Retail - Secured by residential estate property	30,447	3,479	1,132	53	97	193	17.04%	29,822	3,409	1,828	47	122	317	17.33%	29,221	3,341	2,497	41	115	426	17.05%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	10,499	2,798	759	40	138	353	46.51%	9,611	3,245	1,199	37	173	494	41.19%	8,814	3,586	1,656	31	199	638	38.54%
36		Retail - Other Retail - Of Which: SME	3,890	1,748	419	14	69	179	42.73%	3,137	2,244	677	11	106	246	36.43%	2,466	2,631	961	8	136	321	33.43%
37		Retail - Other Retail - Of Which: non-SME	6,608	1,050	340	27	69	174	51.17%	6,474	1,001	522	26	67	247	47.36%	6,348	955	695	23	62	317	45.60%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	2,987	2	1	0	0	0	33.10%	2,985	3	2	0	0	1	33.10%	2,984	4	3	0	0	1	33.10%
42		TOTAL	86,766	20,465	5,784	276	852	1,935	33.45%	81,681	22,404	8,930	240	1,063	2,808	31.45%	76,612	24,040	12,363	196	1,379	3,835	31.02%

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%	40	0	0	0	0	0	40.00%
45		Regional governments or local authorities	693	551	1	0	1	0	40.00%	601	641	2	0	1	1	40.00%	555	686	3	0	1	1	40.00%
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	287	12	1	1	1	1	46.06%	284	13	3	1	1	1	47.26%	281	15	5	1	1	2	47.60%
48		Corporates	11,721	2,656	590	92	162	308	52.18%	11,202	2,757	1,008	90	183	480	47.63%	10,824	2,716	1,427	75	181	652	45.73%
49		Corporates - Of Which: Specialised Lending	4,290	727	192	41	39	78	40.96%	4,089	761	358	39	51	148	41.38%	3,931	758	520	33	49	216	41.48%
50		Corporates - Of Which: SME general corporates	2,112	735	254	25	41	154	60.47%	1,959	760	381	26	52	206	54.13%	1,833	754	513	21	51	261	50.84%
51		Corporates - Of Which: Purchased receivables	11	0	0	0	0	0	41.98%	11	0	0	0	0	0	42.70%	10	0	0	0	0	0	43.09%
52		Retail	23,594	3,101	642	97	164	397	61.94%	22,759	3,414	1,164	112	212	625	53.67%	21,734	3,772	1,830	89	262	917	50.11%
53		Retail - Secured by residential estate property	16,520	1,346	143	30	30	44	30.88%	16,282	1,405	322	40	42	93	28.90%	15,963	1,489	557	33	43	156	27.97%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	7,074	1,755	498	67	134	353	70.88%	6,476	2,009	842	72	170	532	63.15%	5,770	2,284	1,273	55	218	761	59.81%
57		Retail - Other Retail - Of Which: SME	1,806	421	112	12	25	63	56.36%	1,741	401	197	13	31	99	50.47%	1,672	384	283	11	31	136	48.10%
58		Retail - Other Retail - Of Which: non-SME	5,268	1,334	386	55	109	290	75.11%	4,735	1,608	645	60	139	432	67.02%	4,098	1,900	989	45	187	625	63.17%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	1,132	4	4	0	0	3	91.45%	1,131	4	4	0	0	4	86.85%	1,131	5	4	0	0	4	82.99%
63		TOTAL	37,466	6,324	1,237	191	327	710	57.35%	36,017	6,829	2,181	203	398	1,111	50.92%	34,564	7,194	3,269	165	444	1,577	48.23%

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
64	SLOVAKIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	133	5	0	0	0	0	40.00%	133	5	0	0	0	0	40.00%	132	5	1	0	0	0	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	419	2	2	1	0	1	50.28%	414	4	4	1	0	2	51.63%	410	6	6	1	0	3	52.07%
69		Corporates	4,140	1,725	332	41	137	180	54.28%	3,794	1,751	651	35	165	357	54.84%	3,707	1,558	931	30	144	513	55.11%
70		Corporates - Of Which: Specialised Lending	674	921	118	12	63	65	55.66%	520	919	275	9	79	153	55.56%	510	790	413	8	67	230	55.70%
71		Corporates - Of Which: SME general corporates	1,222	447	140	17	49	82	58.25%	1,129	427	254	15	57	147	57.81%	1,084	375	351	13	49	203	57.81%
72		Corporates - Of Which: Purchased receivables	0	2	0	0	0	0	52.87%	1	2	0	0	0	0	52.87%	1	2	0	0	0	0	52.87%
73		Retail	12,338	711	528	69	71	255	48.35%	11,876	807	894	65	100	386	43.18%	11,467	861	1,248	53	96	508	40.74%
74		Retail - Secured by residential estate property	10,395	284	273	30	17	82	30.22%	10,100	378	474	29	31	125	26.27%	9,816	454	682	24	29	168	24.62%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	1,943	427	255	39	55	173	67.76%	1,776	429	420	36	69	261	62.28%	1,651	407	567	29	67	341	60.13%
78		Retail - Other Retail - Of Which: SME	232	154	51	3	15	30	57.94%	192	155	91	3	20	42	46.85%	174	139	125	2	18	54	42.98%
79		Retail - Other Retail - Of Which: non-SME	1,711	273	204	36	40	143	70.22%	1,584	275	329	33	49	219	66.53%	1,478	268	442	27	49	287	64.97%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	582	0	0	0	0	0	61.52%	582	0	0	0	0	0	64.41%	581	1	1	0	0	0	65.37%
84		TOTAL	17,611	2,443	862	111	209	437	50.64%	16,799	2,568	1,549	101	266	745	48.10%	16,298	2,431	2,186	84	240	1,025	46.89%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	ROMANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	567	9	6	4	0	2	40.00%	552	13	17	5	0	7	40.00%	535	17	30	4	0	12	40.00%
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	1	0	0	0	0	0	52.44%	1	0	0	0	0	0	53.71%	1	0	0	0	0	0	54.00%
90		Corporates	986	258	28	6	7	9	30.39%	941	262	69	6	6	20	29.49%	917	247	107	5	5	31	28.68%
91		Corporates - Of Which: Specialised Lending	860	215	21	6	3	4	20.39%	816	226	53	5	2	11	20.86%	794	217	85	5	2	18	20.87%
92		Corporates - Of Which: SME	33	17	6	0	3	4	63.09%	33	11	12	0	3	7	62.90%	33	7	16	0	2	10	62.72%
93		Corporates - Of Which: Purchased receivables	0	3	0	0	0	0	52.87%	1	2	0	0	0	0	52.87%	1	2	0	0	0	0	52.87%
94		Retail	5	1	1	0	0	1	76.89%	5	1	1	0	0	1	72.86%	4	1	1	0	0	1	69.72%
95		Retail - Secured by residential estate property	2	0	0	0	0	0	56.15%	2	0	0	0	0	0	43.74%	2	0	0	0	0	0	39.22%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	1	1	0	0	1	77.45%	2	1	1	0	0	1	74.30%	2	0	1	0	0	1	71.87%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	62.71%	0	0	0	0	0	0	57.83%	0	0	0	0	0	0	54.76%
100		Retail - Other Retail - Of Which: non-SME	2	1	1	0	0	1	78.34%	2	1	1	0	0	1	75.32%	2	0	1	0	0	1	72.92%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,558	267	35	11	8	12	33.39%	1,498	276	87	11	6	28	32.15%	1,458	265	138	9	5	44	31.56%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	CROATIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	249	19	1	0	0	0	40.00%	249	18	2	0	0	1	40.00%	249	17	2	0	0	1	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	28	1	1	0	0	0	57.00%	27	2	1	0	0	1	55.96%	26	2	2	0	0	1	55.63%
111		Corporates	3,978	429	180	41	40	114	63.23%	3,817	467	302	40	44	175	57.79%	3,674	488	424	33	40	236	55.54%
112		Corporates - Of Which: Specialised Lending	1,315	100	72	21	8	38	53.25%	1,224	136	127	19	9	64	50.46%	1,144	163	179	16	9	89	49.37%
113		Corporates - Of Which: SME general corporates	1,133	180	66	11	19	45	68.31%	1,094	180	104	12	20	65	62.64%	1,052	181	145	10	19	87	59.86%
114		Corporates - Of Which: Purchased receivables	70	3	1	0	0	0	53.47%	69	4	1	0	0	1	52.48%	68	4	2	0	0	1	52.21%
115		Retail	3,047	728	202	23	38	136	67.26%	2,968	726	283	26	47	187	66.25%	2,888	717	372	22	51	244	65.64%
116		Retail - Secured by residential estate property	1,279	187	47	6	9	25	53.74%	1,257	187	68	7	10	38	55.64%	1,232	188	92	6	12	52	56.71%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	45.84%	0	0	0	0	0	0	45.84%	0	0	0	0	0	0	45.85%
119		Retail - Other Retail	1,768	541	156	17	29	111	71.30%	1,711	539	215	19	37	149	69.61%	1,656	529	280	16	39	192	68.58%
120		Retail - Other Retail - Of Which: SME	102	18	12	2	1	9	71.84%	92	21	20	2	1	12	62.43%	83	22	28	2	1	16	58.16%
121		Retail - Other Retail - Of Which: non-SME	1,666	522	143	15	28	102	71.25%	1,619	518	195	17	36	137	70.34%	1,573	507	252	14	38	176	69.72%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	494	0	0	0	0	0	67.27%	494	0	0	0	0	0	61.03%	494	0	1	0	0	0	58.38%
126		TOTAL	7,796	1,176	383	65	77	250	65.31%	7,555	1,213	588	66	92	363	61.82%	7,331	1,224	801	55	91	482	60.19%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	5	2	0	0	0	0	40.00%	5	2	0	0	0	0	40.00%	5	2	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	1,115	6	3	2	0	2	50.98%	1,108	9	7	2	0	4	52.12%	1,101	12	11	2	0	6	52.27%
132		Corporates	4,274	539	214	21	25	79	36.96%	4,093	635	299	19	28	115	38.51%	4,018	629	380	17	27	150	39.37%
133		Corporates - Of Which: Specialised Lending	673	177	42	5	5	13	32.19%	646	176	70	5	6	22	32.21%	626	170	96	4	6	31	32.45%
134		Corporates - Of Which: SME general corporates	315	102	34	2	3	20	59.46%	284	118	49	1	4	24	49.50%	273	116	63	1	4	28	44.36%
135		Corporates - Of Which: Purchased receivables	5	7	1	0	1	1	61.83%	5	5	2	0	1	1	61.78%	5	4	3	0	1	2	61.78%
136		Retail	423	162	54	2	5	16	29.19%	407	151	81	2	6	21	25.24%	391	141	107	1	5	25	23.40%
137		Retail - Secured by residential estate property	326	121	36	1	4	7	18.75%	314	112	57	1	4	10	17.57%	302	104	77	1	3	13	17.07%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	97	41	18	1	2	9	49.58%	93	38	24	1	2	11	43.09%	89	36	30	0	2	12	39.44%
141		Retail - Other Retail - Of Which: SME	38	17	11	0	1	5	47.50%	36	16	14	0	1	6	40.92%	34	15	17	0	1	6	37.14%
142		Retail - Other Retail - Of Which: non-SME	59	23	7	0	1	4	52.63%	57	22	10	0	1	5	46.04%	54	22	13	0	1	6	42.35%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	2	0	0	0	0	0	24.68%	2	0	0	0	0	0	24.68%	2	0	0	0	0	0	24.68%
147		TOTAL	5,820	708	271	25	31	97	35.57%	5,615	796	388	23	34	139	35.95%	5,517	784	498	20	33	180	36.21%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	1,303	1	9	8	0	4	40.00%	1,283	2	28	8	0	11	40.00%	1,263	3	48	7	0	19	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	1	0	0	0	0	0	46.61%	1	0	0	0	0	0	47.82%	1	0	0	0	0	0	48.18%
152		Institutions	151	2	1	1	0	0	47.71%	148	3	2	1	0	1	48.87%	146	4	3	0	0	2	49.15%
153		Corporates	3,031	639	124	54	32	75	60.46%	2,739	804	251	42	63	163	64.84%	2,640	782	371	34	60	247	66.55%
154		Corporates - Of Which: Specialised Lending	1,048	287	59	40	18	28	48.40%	832	423	139	29	39	85	60.94%	770	410	214	23	37	139	64.71%
155		Corporates - Of Which: SME general corporates	407	214	44	7	11	34	77.39%	361	228	76	7	18	56	73.69%	343	214	108	6	18	78	72.19%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	52.87%	0	0	0	0	0	0	53.22%	0	0	0	0	0	0	53.20%
157		Retail	1,768	523	86	16	38	69	79.70%	1,727	528	122	20	39	95	77.36%	1,671	539	168	16	41	127	75.79%
158		Retail - Secured by residential estate property	918	391	29	4	20	20	67.25%	903	392	42	5	20	27	63.49%	884	395	59	4	21	36	61.06%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	850	132	57	12	19	49	85.98%	823	136	80	14	19	68	84.59%	787	143	109	12	20	91	83.69%
162		Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	50.86%	1	0	0	0	0	0	43.92%	1	0	0	0	0	0	40.89%
163		Retail - Other Retail - Of Which: non-SME	849	132	57	12	19	49	86.02%	823	135	80	14	19	68	84.63%	786	143	109	12	20	91	83.73%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	297	0	0	0	0	0	58.06%	296	0	0	0	0	0	58.05%	296	0	0	0	0	0	58.05%
168		TOTAL	6,549	1,165	221	78	71	148	67.08%	6,194	1,337	403	70	102	269	66.81%	6,017	1,328	590	57	101	395	66.94%

2025 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	1,817	1	1	0	0	0	40.00%	1,816	1	1	0	0	0	40.00%	1,815	2	2	0	0	1	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	145	0	0	0	0	0	52.35%	144	1	1	0	0	0	53.72%	144	1	1	0	0	1	54.13%
174		Corporates	1,757	101	40	5	4	10	24.05%	1,722	98	78	5	5	19	24.64%	1,690	95	113	4	4	28	24.88%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	7	0	0	0	0	0	52.87%	7	0	0	0	0	0	53.07%	7	0	0	0	0	0	53.17%
178		Retail	22	5	1	0	0	0	26.42%	21	5	1	0	0	0	23.01%	21	5	2	0	0	0	21.93%
179		Retail - Secured by residential estate property	19	3	0	0	0	0	21.47%	19	3	1	0	0	0	20.53%	19	3	1	0	0	0	20.28%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	2	3	0	0	0	0	31.69%	2	3	1	0	0	0	25.92%	2	3	1	0	0	0	24.05%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	16.70%	0	0	0	0	0	0	16.71%	0	0	0	0	0	0	16.78%
184		Retail - Other Retail - Of Which: non-SME	2	3	0	0	0	0	33.68%	2	3	0	0	0	0	27.48%	2	2	1	0	0	0	25.34%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	3,741	107	41	6	4	10	24.51%	3,704	106	81	6	5	20	25.08%	3,669	103	118	5	5	30	25.32%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
190	POLAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	1,536	0	3	2	0	1	40.00%	1,530	1	8	2	0	3	40.00%	1,524	1	14	2	0	5	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	77	1	1	0	0	0	52.41%	76	1	1	0	0	1	53.78%	75	2	2	0	0	1	54.19%
195		Corporates	2,013	313	99	8	8	24	23.92%	1,837	436	153	8	12	35	23.04%	1,808	414	204	7	10	47	22.92%
196		Corporates - Of Which: Specialised Lending	1,150	241	92	5	4	20	22.02%	986	361	136	4	7	28	20.32%	967	337	178	4	6	35	19.78%
197		Corporates - Of Which: SME general corporates	26	30	2	0	2	0	23.74%	26	28	4	0	2	1	23.81%	26	25	7	0	2	2	23.86%
198		Corporates - Of Which: Purchased receivables	1	0	0	0	0	0	51.75%	1	0	0	0	0	0	51.98%	1	0	0	0	0	0	52.11%
199		Retail	4	1	0	0	0	0	74.90%	4	1	1	0	0	0	67.48%	4	1	1	0	0	1	63.26%
200		Retail - Secured by residential estate property	3	0	0	0	0	0	30.05%	3	0	0	0	0	0	30.14%	3	0	0	0	0	0	30.57%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	1	1	0	0	0	0	77.84%	1	1	1	0	0	0	72.50%	1	1	1	0	0	1	69.29%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	12.76%	0	0	0	0	0	0	14.75%	0	0	0	0	0	0	16.13%
205		Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	77.84%	1	1	1	0	0	0	72.50%	1	1	1	0	0	1	69.30%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	3,631	315	103	11	8	25	24.69%	3,447	439	162	10	12	39	24.27%	3,410	418	220	9	10	54	24.38%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
211	SERBIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	32	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
216		Corporates	427	37	4	2	2	2	42.70%	421	39	9	2	2	4	41.95%	414	40	14	2	2	6	41.77%
217		Corporates - Of Which: Specialised Lending	210	32	2	0	2	0	25.14%	208	32	4	0	2	1	23.48%	206	32	6	0	2	1	22.99%
218		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	10.07%	1	0	0	0	0	0	10.96%	1	0	0	0	0	0	11.87%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	52.59%	0	0	0	0	0	0	52.79%	0	0	0	0	0	0	52.90%
220		Retail	20	3	3	1	1	2	68.31%	18	4	5	1	1	3	64.01%	16	5	7	0	1	4	62.03%
221		Retail - Secured by residential estate property	10	1	0	0	0	0	29.22%	10	1	1	0	0	0	28.32%	9	1	1	0	0	0	27.85%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	10	3	3	1	1	2	73.56%	8	4	4	1	1	3	70.14%	7	4	5	0	1	4	68.63%
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	35.90%	0	0	0	0	0	0	35.88%	0	0	0	0	0	0	35.81%
226		Retail - Other Retail - Of Which: non-SME	10	3	3	1	1	2	73.57%	8	4	4	1	1	3	70.16%	7	4	5	0	1	4	68.66%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	480	40	7	3	3	4	53.79%	471	43	14	2	3	7	49.75%	462	45	20	2	3	10	48.24%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

Restated — 31/12/2024*

RowNum		(mln EUR, %)	Exposure values: Non-defaulted (1)	Exposure values: Defaulted (2)	Risk exposure amounts: Non-defaulted (3)	Risk exposure amounts: Defaulted (4)	Stage 1 exposure (5)	Stage 2 exposure (6)	Stage 3 exposure (7)	Stock of provisions for Stage 1 exposure (8)	Stock of provisions for Stage 2 exposure (9)	Stock of provisions for Stage 3 exposure (10)	Coverage Ratio - Stage 3 exposure (11)
1	Erste Group Bank AG	Central banks	32,673	0	295	0	15,306	0	0	1	0	0	0.00%
2		Central governments	48,182	0	383	0	40,563	694	0	5	0	0	0.00%
3		Regional governments or local authorities	7,286	0	463	0	7,139	154	0	3	2	0	66.67%
4		Public sector entities	1,934	0	175	0	1,502	38	1	1	1	0	1.77%
5		Multilateral Development Banks	777	0	0	0	523	75	0	0	0	0	0.00%
6		International Organisations	2,975	0	0	0	2,969	0	0	0	0	0	0.00%
7		Institutions	745	0	264	0	483	4	0	1	0	0	0.00%
8		Corporates	10,516	32	9,832	37	8,697	1,619	100	84	78	81	81.07%
9		of which: Other - SME	2,910	1	2,517	0	2,433	448	0	32	44	0	0.00%
10		of which: Specialised Lending	606	0	590	0	506	135	0	9	13	0	50.00%
11		Retail	7,306	69	5,058	84	6,335	1,216	348	70	132	280	80.60%
12		of which: SME	2,385	0	1,372	0	2,037	412	0	25	47	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	11,342	64	5,692	68	9,449	2,132	224	46	145	164	73.12%
14		of which: Residential immovable property	6,630	29	1,931	30	5,923	772	116	11	41	87	75.00%
15		of which: Commercial immovable property	4,662	35	3,688	38	3,487	1,344	109	35	103	77	71.12%
16		of which: Land, acquisition, development and construction exposures (ADC)	50	0	73	0	39	15	0	0	1	0	0.00%
17		Subordinated debt exposures	66	0	99	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	780	0	369	0	116	0	0	0	0	0	0.00%
21		Equity	1,014	0	2,335	0	504	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	3,578	0	2,731	0	3,632	0	0	0	0	0	0.00%
24		**TOTAL**	**129,176**	**164**	**27,696**	**189**	**97,219**	**5,931**	**674**	**209**	**358**	**526**	**78.04%**

Restated — 31/12/2024*

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	AUSTRIA	Central banks	1,663	0	12	0	1,663	0	0	0	0	0	0.00%
26		Central governments	8,236	0	73	0	7,646	351	0	0	0	0	0.00%
27		Regional governments or local authorities	4,798	0	20	0	4,727	108	0	0	0	0	50.00%
28		Public sector entities	762	0	149	0	735	34	0	1	1	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	56	0	14	0	54	0	0	0	0	0	0.00%
32		Corporates	924	3	845	3	550	232	3	1	2	2	43.97%
33		of which: Other - SME	272	1	240	0	178	74	0	1	2	0	0.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	694	7	441	8	593	103	15	6	5	8	52.48%
36		of which: SME	431	0	244	0	336	95	0	4	5	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	1,147	4	437	4	872	304	5	0	8	2	30.90%
38		of which: Residential immovable property	344	2	70	2	322	25	3	0	1	1	35.15%
39		of which: Commercial immovable property	803	1	367	2	550	279	2	0	7	1	24.42%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	63	0	94	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	362	0	122	0	81	0	0	0	0	0	0.00%
45		Equity	571	0	1,336	0	240	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	1,689	0	1,688	0	1,696	0	0	0	0	0	0.00%
48		**TOTAL**	**20,967**	**14**	**5,231**	**15**	**18,857**	**1,131**	**24**	**9**	**17**	**11**	**46.40%**

Restated — 31/12/2024*

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	CZECH REPUBLIC	Central banks	17,692	0	0	0	326	0	0	0	0	0	0.00%
50		Central governments	15,436	0	11	0	13,697	198	0	1	0	0	0.00%
51		Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
52		Public sector entities	13	0	3	0	12	0	1	0	0	0	1.79%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	40	0	38	0	40	0	0	0	0	0	0.00%
56		Corporates	1,905	7	1,852	8	1,749	114	18	7	5	10	57.63%
57		of which: Other - SME	578	0	534	0	524	58	0	3	3	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	50.00%
59		Retail	876	28	568	34	762	152	59	9	13	30	50.53%
60		of which: SME	505	0	289	0	450	66	0	5	6	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	881	5	301	6	781	105	9	1	2	4	41.94%
62		of which: Residential immovable property	654	4	175	5	610	46	7	0	1	2	33.69%
63		of which: Commercial immovable property	227	1	126	1	171	60	3	0	1	2	60.41%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	3	0	3	0	1	0	0	0	0	0	0.00%
69		Equity	120	0	271	0	94	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	306	0	306	0	306	0	0	0	0	0	0.00%
72		**TOTAL**	**37,272**	**40**	**3,351**	**49**	**17,769**	**569**	**87**	**18**	**20**	**44**	**50.40%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	**Central banks**	1,551	0	0	0	1,551	0	0	0	0	0	0.00%
74		**Central governments**	5,601	0	9	0	5,489	2	0	1	0	0	0.00%
75		**Regional governments or local authorities**	385	0	77	0	386	1	0	1	0	0	0.00%
76		**Public sector entities**	10	0	0	0	10	0	0	0	0	0	0.00%
77		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
78		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
79		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
80		**Corporates**	608	0	566	0	598	19	1	1	1	1	99.26%
81		of which: Other - SME	171	0	164	0	169	3	0	1	0	0	0.00%
82		of which: Specialised Lending	210	0	178	0	205	13	0	0	0	0	0.00%
83		**Retail**	470	0	268	0	470	0	1	1	0	1	99.11%
84		of which: SME	468	0	267	0	468	0	0	1	0	0	0.00%
85		**Secured by mortgages on immovable property and ADC exposures**	28	0	23	0	25	4	0	0	1	0	75.00%
86		of which: Residential immovable property	4	0	2	0	3	0	0	0	0	0	75.00%
87		of which: Commercial immovable property	25	0	20	0	22	4	0	0	1	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
90		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
92		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
93		**Equity**	119	0	235	0	87	0	0	0	0	0	0.00%
94		**Securitisation**											
95		**Other exposures**	44	0	44	0	44	0	0	0	0	0	0.00%
96		**TOTAL**	**8,816**	**0**	**1,222**	**1**	**8,659**	**26**	**3**	**4**	**2**	**2**	**98.81%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ROMANIA	**Central banks**	1,460	0	0	0	1,460	0	0	0	0	0	0.00%
98		**Central governments**	7,663	0	46	0	5,220	104	0	2	0	0	0.00%
99		**Regional governments or local authorities**	1,378	0	291	0	1,376	23	0	1	1	0	100.00%
100		**Public sector entities**	16	0	16	0	13	4	0	0	0	0	0.00%
101		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
102		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
103		**Institutions**	189	0	68	0	63	0	0	0	0	0	0.00%
104		**Corporates**	3,159	15	2,990	16	2,971	406	55	50	53	50	90.78%
105		of which: Other - SME	824	0	672	0	762	195	0	19	34	0	0.00%
106		of which: Specialised Lending	220	0	208	0	157	78	0	2	8	0	0.00%
107		**Retail**	2,945	12	2,132	15	2,557	552	174	39	88	163	93.42%
108		of which: SME	438	0	252	0	311	166	0	9	30	0	0.00%
109		**Secured by mortgages on immovable property and ADC exposures**	5,535	22	2,568	23	4,618	1,043	126	27	100	106	84.48%
110		of which: Residential immovable property	3,763	12	856	12	3,355	448	82	6	28	69	84.97%
111		of which: Commercial immovable property	1,773	10	1,713	11	1,262	595	44	21	72	37	83.56%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
114		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
115		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
116		**Collective investments undertakings (CIU)**	1	0	0	0	0	0	0	0	0	0	0.00%
117		**Equity**	27	0	73	0	4	0	0	0	0	0	0.00%
118		**Securitisation**											
119		**Other exposures**	941	0	315	0	965	0	0	0	0	0	0.00%
120		**TOTAL**	**23,314**	**49**	**8,499**	**54**	**19,245**	**2,131**	**355**	**119**	**241**	**319**	**89.84%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	CROATIA	**Central banks**	2,860	0	0	0	2,860	0	0	0	0	0	0.00%
122		**Central governments**	3,223	0	3	0	2,704	0	0	0	0	0	0.00%
123		**Regional governments or local authorities**	197	0	39	0	193	7	0	0	0	0	0.00%
124		**Public sector entities**	10	0	5	0	10	0	0	0	0	0	0.00%
125		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
126		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
127		**Institutions**	8	0	3	0	8	0	0	0	0	0	0.00%
128		**Corporates**	496	2	476	3	402	65	4	2	2	2	50.11%
129		of which: Other - SME	307	0	288	0	275	29	0	1	1	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		**Retail**	604	5	425	7	449	195	17	3	10	12	69.18%
132		of which: SME	154	0	88	0	117	39	0	0	3	0	0.00%
133		**Secured by mortgages on immovable property and ADC exposures**	51	1	48	1	15	38	3	0	2	2	68.80%
134		of which: Residential immovable property	1	0	1	0	1	0	0	0	0	0	75.00%
135		of which: Commercial immovable property	50	1	48	1	14	38	2	0	2	2	68.60%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
138		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
139		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
140		**Collective investments undertakings (CIU)**	2	0	3	0	1	0	0	0	0	0	0.00%
141		**Equity**	46	0	111	0	36	0	0	0	0	0	0.00%
142		**Securitisation**											
143		**Other exposures**	28	0	22	0	34	0	0	0	0	0	0.00%
144		**TOTAL**	**7,525**	**8**	**1,136**	**10**	**6,711**	**306**	**24**	**5**	**14**	**16**	**65.63%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	GERMANY	**Central banks**	4,749	0	0	0	4,749	0	0	0	0	0	0.00%
146		**Central governments**	26	0	0	0	23	0	0	0	0	0	0.00%
147		**Regional governments or local authorities**	482	0	0	0	416	11	0	0	0	0	0.00%
148		**Public sector entities**	1,112	0	0	0	712	0	0	0	0	0	0.00%
149		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
150		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
151		**Institutions**	176	0	31	0	79	3	0	0	0	0	0.00%
152		**Corporates**	382	0	302	0	204	166	0	0	0	0	5.56%
153		of which: Other - SME	42	0	35	0	14	16	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		**Retail**	18	0	10	0	15	3	0	0	0	0	64.10%
156		of which: SME	16	0	9	0	14	2	0	0	0	0	0.00%
157		**Secured by mortgages on immovable property and ADC exposures**	3	0	1	0	2	0	0	0	0	0	62.50%
158		of which: Residential immovable property	3	0	1	0	2	0	0	0	0	0	66.67%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	50.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		**Subordinated debt exposures**	1	0	1	0	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	158	0	17	0	0	0	0	0	0	0	0.00%
165		**Equity**	10	0	25	0	0	0	0	0	0	0	0.00%
166		**Securitisation**											
167		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**7,116**	**0**	**388**	**0**	**6,201**	**183**	**1**	**1**	**0**	**0**	**47.69%**

European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	HUNGARY	Central banks	1,546	0	0	0	1,546	0	0	0	0	0	0.00%
170		Central governments	4,494	0	1	0	2,818	32	0	0	0	0	0.00%
171		Regional governments or local authorities	3	0	1	0	2	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	22	0	15	0	13	0	0	0	0	0	0.00%
176		Corporates	122	0	119	0	73	7	0	0	0	0	60.00%
177		of which: Other - SME	11	0	10	0	9	2	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	119	2	85	2	51	10	7	0	0	5	74.17%
180		of which: SME	55	0	32	0	47	7	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	87	0	13	0	53	36	2	0	1	2	77.04%
182		of which: Residential immovable property	12	0	3	0	11	1	0	0	0	0	71.43%
183		of which: Commercial immovable property	75	0	10	0	42	35	2	0	1	1	77.25%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	25	0	40	0	25	0	0	0	0	0	0.00%
189		Equity	9	0	23	0	1	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	131	0	131	0	133	0	0	0	0	0	0.00%
192		TOTAL	**6,559**	**2**	**427**	**2**	**4,714**	**84**	**9**	**1**	**2**	**6**	**74.31%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
194		Central governments	10	0	0	0	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	7	0	2	0	7	0	0	0	0	0	0.00%
200		Corporates	226	0	223	0	116	89	0	0	0	0	62.50%
201		of which: Other - SME	11	0	7	0	4	2	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	1	0	1	0	1	0	0	0	0	0	100.00%
204		of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
206		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	27	0	59	0	0	0	0	0	0	0	0.00%
213		Equity	20	0	50	0	0	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	1	0	1	0	0	0	0	0	0	0	0.00%
216		TOTAL	**293**	**0**	**336**	**0**	**126**	**90**	**0**	**0**	**0**	**0**	**66.67%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
217	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	23	0	5	0	2	0	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	15	0	14	0	15	0	0	0	0	0	0.00%
224		Corporates	45	0	44	0	41	5	0	0	0	0	4.76%
225		of which: Other - SME	5	0	5	0	4	1	0	0	0	0	0.00%
226		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
227		Retail	3	0	2	0	2	1	0	0	0	0	0.00%
228		of which: SME	3	0	2	0	2	1	0	0	0	0	0.00%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
237		Equity	3	0	0	0	3	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	5	0	5	0	5	0	0	0	0	0	0.00%
240		TOTAL	**94**	**0**	**70**	**1**	**68**	**5**	**0**	**0**	**0**	**0**	**2.63%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	SERBIA	Central banks	506	0	112	0	505	0	0	0	0	0	0.00%
242		Central governments	567	0	60	0	465	1	0	0	0	0	0.00%
243		Regional governments or local authorities	2	0	2	0	2	0	0	0	0	0	0.00%
244		Public sector entities	2	0	2	0	2	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	2	0	1	0	2	0	0	0	0	0	0.00%
248		Corporates	782	2	749	3	734	52	5	5	1	3	64.77%
249		of which: Other - SME	76	0	65	0	75	1	0	1	0	0	0.00%
250		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
251		Retail	570	6	397	7	504	85	27	5	6	23	82.56%
252		of which: SME	150	0	90	0	142	15	0	2	1	0	0.00%
253		Secured by mortgages on immovable property and ADC exposures	1,082	12	832	12	1,005	96	24	4	3	13	54.83%
254		of which: Residential immovable property	482	3	279	3	433	56	5	1	2	2	40.20%
255		of which: Commercial immovable property	599	9	553	9	572	40	19	3	1	11	58.61%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	167	0	92	0	179	0	0	0	0	0	0.00%
264		TOTAL	**3,680**	**20**	**2,246**	**22**	**3,398**	**233**	**56**	**13**	**11**	**39**	**69.13%**

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Erste Group Bank AG	Central banks	15,297	6	4	1	0	1	30.00%	15,288	11	8	1	0	2	30.00%	15,279	16	11	1	1	3	30.00%
2		Central governments	40,315	886	56	23	2	22	40.00%	40,102	1,041	114	22	1	45	40.00%	39,919	1,169	169	22	1	68	40.00%
3		Regional governments or local authorities	7,126	157	10	4	1	4	40.28%	7,108	165	20	4	1	8	40.14%	7,090	174	29	4	1	12	40.10%
4		Public sector entities	1,506	32	3	0	1	1	41.46%	1,504	33	5	0	1	2	42.17%	1,501	34	6	0	1	3	42.39%
5		Multilateral Development Banks	510	72	15	5	4	7	46.17%	487	81	30	5	4	14	46.37%	465	88	44	5	4	21	46.40%
6		International Organisations	2,968	1	1	0	0	0	44.94%	2,966	2	2	0	0	1	44.94%	2,964	3	3	0	0	1	44.93%
7		Institutions	481	5	1	0	0	0	38.28%	479	6	2	0	0	1	37.96%	477	7	3	0	0	1	37.91%
8		Corporates	8,377	1,718	321	44	112	164	51.14%	8,152	1,749	515	43	72	232	45.01%	7,982	1,727	707	42	77	305	43.13%
9		of which: Other - SME	2,338	460	84	16	62	33	39.71%	2,256	472	154	15	37	60	38.78%	2,173	485	224	15	41	92	41.22%
10		of which: Specialised Lending	501	132	8	2	13	4	46.46%	496	129	16	2	13	7	46.50%	491	126	23	2	13	11	46.61%
11		Retail	6,221	1,107	570	47	119	366	64.32%	6,051	1,091	756	47	103	454	60.07%	5,830	1,125	943	44	95	541	57.35%
12		of which: SME	1,960	417	71	11	59	26	36.87%	1,905	404	140	10	44	59	42.18%	1,844	397	207	10	43	91	43.76%
13		Secured by mortgages on immovable property and ADC exposures	9,237	2,075	493	39	130	265	53.82%	9,005	2,073	727	38	115	348	47.90%	8,813	2,029	963	36	112	431	44.80%
14		of which: Residential immovable property	5,778	791	242	18	51	118	48.71%	5,631	825	355	17	47	144	40.64%	5,479	861	471	16	49	172	36.45%
15		of which: Commercial immovable property	3,419	1,270	251	20	79	148	58.88%	3,333	1,236	370	20	68	204	55.02%	3,294	1,157	489	20	63	259	53.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	40	13	1	0	1	0	15.98%	40	12	2	0	1	0	16.08%	40	11	3	0	1	0	16.11%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	116	0	0	0	0	0	30.00%	116	0	0	0	0	0	30.00%	116	0	0	0	0	0	30.00%
21		Equity	504	0	0	0	0	0	30.93%	503	0	0	0	0	0	30.84%	503	1	0	0	0	0	30.83%
22		Securitisation																					
23		Other exposures	3,630	1	1	0	0	0	32.87%	3,628	2	2	0	0	1	32.46%	3,626	3	3	0	0	1	32.32%
24		TOTAL	96,289	6,060	1,475	164	369	833	56.48%	95,390	6,253	2,180	160	298	1,108	50.83%	94,567	6,375	2,881	154	292	1,386	48.11%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	AUSTRIA	Central banks	1,662	1	0	0	0	0	30.00%	1,662	1	1	0	0	0	30.00%	1,661	2	1	0	0	0	30.00%
26		Central governments	7,468	528	1	0	0	0	40.00%	7,318	677	2	0	0	1	40.00%	7,192	802	2	0	0	1	40.00%
27		Regional governments or local authorities	4,714	119	1	0	0	0	40.76%	4,704	130	1	0	0	0	40.40%	4,694	139	1	0	0	1	40.27%
28		Public sector entities	741	28	0	0	1	0	35.37%	740	28	1	0	1	0	35.10%	740	28	1	0	1	0	35.03%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	54	0	0	0	0	0	37.79%	54	0	0	0	0	0	37.48%	54	0	0	0	0	0	37.41%
32		Corporates	542	225	17	1	2	5	28.45%	530	222	32	1	2	9	26.62%	523	214	47	1	2	12	25.97%
33		of which: Other - SME	181	69	3	0	1	1	25.79%	178	70	6	0	1	1	25.74%	174	70	8	0	1	2	25.75%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	583	107	22	1	6	11	48.93%	575	109	28	1	6	12	41.79%	565	112	34	1	6	13	37.04%
36		of which: SME	332	97	3	0	5	1	22.15%	330	96	5	0	5	1	22.14%	326	97	8	0	5	2	22.15%
37		Secured by mortgages on immovable property and ADC exposures	891	272	18	1	6	7	38.06%	887	265	29	1	6	12	39.34%	882	258	41	1	6	16	39.85%
38		of which: Residential immovable property	321	24	5	0	0	1	30.79%	320	23	6	0	0	2	28.65%	319	23	7	0	0	2	27.07%
39		of which: Commercial immovable property	570	248	13	1	6	5	40.70%	566	241	23	1	5	10	42.13%	562	235	34	1	5	14	42.68%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	3.98%	0	0	0	0	0	0	4.10%	0	0	0	0	0	0	4.17%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	81	0	0	0	0	0	30.00%	81	0	0	0	0	0	30.00%	81	0	0	0	0	0	30.00%
45		Equity	240	0	0	0	0	0	25.00%	240	0	0	0	0	0	24.99%	239	0	0	0	0	0	25.00%
46		Securitisation																					
47		Other exposures	1,695	1	1	0	0	0	23.05%	1,694	1	1	0	0	0	23.04%	1,693	2	2	0	0	0	23.05%
48		TOTAL	18,672	1,282	59	4	15	23	39.06%	18,485	1,433	94	4	15	33	35.45%	18,324	1,558	130	4	15	44	33.77%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	CZECH REPUBLIC	Central banks	326	0	0	0	0	0	30.00%	326	0	0	0	0	0	30.00%	326	0	0	0	0	0	30.00%
50		Central governments	13,698	191	6	3	0	2	40.00%	13,697	185	13	3	0	5	40.00%	13,695	180	19	3	0	8	40.00%
51		Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
52		Public sector entities	11	0	1	0	0	0	33.96%	11	0	1	0	0	0	33.02%	11	0	1	0	0	0	32.14%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	39	0	0	0	0	0	36.54%	39	0	0	0	0	0	36.26%	39	0	0	0	0	0	36.23%
56		Corporates	1,678	158	45	5	5	19	42.04%	1,642	166	72	5	5	26	36.75%	1,617	162	101	5	5	35	34.34%
57		of which: Other - SME	507	61	13	3	3	4	31.02%	489	65	28	3	3	9	31.12%	470	69	43	3	3	13	31.23%
58		of which: Specialised Lending	0	0	0	0	0	0	54.88%	0	0	0	0	0	0	54.85%	0	0	0	0	0	0	54.84%
59		Retail	771	119	83	5	10	39	46.63%	741	124	109	6	9	48	44.47%	710	128	135	5	9	58	43.12%
60		of which: SME	431	67	18	4	7	7	38.42%	412	67	36	4	5	14	38.52%	392	68	56	4	6	22	38.64%
61		Secured by mortgages on immovable property and ADC exposures	778	102	16	1	2	6	37.64%	773	100	22	1	2	8	33.48%	767	99	29	1	2	9	31.08%
62		of which: Residential immovable property	610	44	8	0	1	3	37.24%	608	44	10	0	1	4	34.33%	605	45	12	0	1	4	32.17%
63		of which: Commercial immovable property	168	57	8	0	1	3	38.09%	165	56	12	0	1	4	32.75%	162	54	17	0	1	5	30.30%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	1	0	0	0	0	0	30.00%	1	0	0	0	0	0	30.00%	1	0	0	0	0	0	30.00%
69		Equity	94	0	0	0	0	0	32.76%	94	0	0	0	0	0	32.75%	94	0	0	0	0	0	32.81%
70		Securitisation																					
71		Other exposures	306	0	0	0	0	0	33.33%	306	0	0	0	0	0	33.32%	306	0	0	0	0	0	33.39%
72		TOTAL	17,704	571	151	14	17	66	43.95%	17,632	576	217	14	16	88	40.42%	17,568	570	287	14	16	111	38.52%

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	Central banks	1,550	0	0	0	0	0	30.00%	1,549	1	1	0	0	0	30.00%	1,548	1	1	0	0	0	30.00%
74		Central governments	5,483	4	4	2	0	2	40.00%	5,477	5	8	2	0	3	40.00%	5,471	7	13	2	0	5	40.00%
75		Regional governments or local authorities	385	2	0	0	0	0	40.00%	385	2	1	0	0	0	40.00%	384	2	1	0	0	0	40.00%
76		Public sector entities	10	0	0	0	0	0	18.50%	10	0	0	0	0	0	19.71%	10	0	0	0	0	0	20.78%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	37.65%	0	0	0	0	0	0	37.36%	0	0	0	0	0	0	37.33%
80		Corporates	591	22	5	1	1	3	66.98%	586	24	8	1	1	5	61.23%	581	25	11	1	1	7	58.68%
81		of which: Other - SME	167	4	1	1	0	1	73.39%	166	4	2	1	0	1	72.93%	164	5	3	1	0	2	72.45%
82		of which: Specialised Lending	203	13	1	0	0	1	47.94%	202	13	2	0	0	1	47.95%	201	13	3	0	0	2	47.96%
83		Retail	464	4	3	0	1	2	52.72%	461	5	5	0	0	2	41.76%	457	7	7	0	0	3	37.49%
84		of which: SME	463	4	2	0	1	0	24.57%	459	5	4	0	0	1	25.76%	456	7	6	0	0	2	26.42%
85		Secured by mortgages on immovable property and ADC exposures	24	4	1	0	0	0	37.59%	24	4	2	0	0	1	37.01%	23	4	3	0	0	1	36.93%
86		of which: Residential immovable property	3	0	0	0	0	0	46.45%	3	0	0	0	0	0	39.02%	3	0	0	0	0	0	35.68%
87		of which: Commercial immovable property	21	4	1	0	0	0	36.18%	20	4	2	0	0	1	36.79%	20	3	2	0	0	1	37.05%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%	0	0	0	0	0	0	30.00%
93		Equity	87	0	0	0	0	0	36.80%	87	0	0	0	0	0	36.48%	87	0	0	0	0	0	36.37%
94		Securitisation																					
95		Other exposures	44	0	0	0	0	0	50.79%	44	0	0	0	0	0	49.40%	44	0	0	0	0	0	48.90%
96		**TOTAL**	**8,639**	**36**	**13**	**4**	**2**	**7**	**52.04%**	**8,622**	**41**	**25**	**4**	**1**	**12**	**46.61%**	**8,606**	**46**	**37**	**4**	**1**	**16**	**44.64%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ROMANIA	Central banks	1,459	0	0	0	0	0	30.00%	1,459	1	1	0	0	0	30.00%	1,458	1	1	0	0	0	30.00%
98		Central governments	5,180	113	31	12	1	12	40.00%	5,146	118	61	11	1	24	40.00%	5,115	120	88	11	1	35	40.00%
99		Regional governments or local authorities	1,375	16	8	3	0	3	40.29%	1,369	14	16	3	0	6	40.15%	1,362	14	23	3	0	9	40.10%
100		Public sector entities	13	3	0	0	0	0	63.06%	13	2	1	0	0	1	62.62%	13	2	1	0	0	1	62.51%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	63	0	0	0	0	0	39.47%	63	0	0	0	0	0	39.14%	63	0	0	0	0	0	39.06%
104		Corporates	2,792	465	174	25	86	101	58.16%	2,682	490	260	24	49	137	52.61%	2,590	497	344	23	53	178	51.70%
105		of which: Other - SME	703	203	51	9	53	23	44.71%	664	205	88	8	28	39	43.97%	626	207	124	8	31	61	48.85%
106		of which: Specialised Lending	153	78	3	1	9	2	55.14%	150	79	6	1	9	4	55.17%	147	79	9	1	9	5	55.20%
107		Retail	2,546	451	285	27	79	215	75.35%	2,495	426	362	27	64	270	74.67%	2,412	435	436	26	57	324	74.24%
108		of which: SME	273	168	35	4	41	14	39.53%	253	157	66	4	29	34	50.73%	231	149	96	3	28	52	54.48%
109		Secured by mortgages on immovable property and ADC exposures	4,580	965	241	17	86	167	69.06%	4,527	932	327	17	72	212	64.85%	4,475	901	410	16	70	256	62.41%
110		of which: Residential immovable property	3,372	409	104	3	36	77	74.45%	3,363	404	118	3	33	82	69.62%	3,346	406	132	3	32	87	65.89%
111		of which: Commercial immovable property	1,208	555	138	14	49	90	65.02%	1,165	528	209	14	40	130	62.15%	1,129	494	278	13	37	169	60.75%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	4	0	0	0	0	0	66.25%	4	0	0	0	0	0	63.61%	4	0	0	0	0	0	62.63%
118		Securitisation																					
119		Other exposures	964	0	0	0	0	0	50.79%	963	1	1	0	0	0	49.40%	963	1	1	0	0	0	48.90%
120		**TOTAL**	**18,977**	**2,013**	**741**	**85**	**253**	**499**	**67.36%**	**18,720**	**1,983**	**1,028**	**82**	**187**	**651**	**63.33%**	**18,456**	**1,971**	**1,304**	**80**	**180**	**803**	**61.59%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	CROATIA	Central banks	2,858	1	1	0	0	0	30.00%	2,857	2	1	0	0	0	30.00%	2,855	3	2	0	0	1	30.00%
122		Central governments	2,700	1	3	2	0	1	40.00%	2,696	2	6	2	0	3	40.00%	2,691	2	10	2	0	4	40.00%
123		Regional governments or local authorities	196	4	0	0	0	0	40.00%	197	2	0	0	0	0	40.00%	197	2	1	0	0	0	40.00%
124		Public sector entities	9	0	0	0	0	0	37.13%	9	1	1	0	0	0	36.82%	8	1	1	0	0	0	36.76%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	8	0	0	0	0	0	37.63%	8	0	0	0	0	0	37.34%	8	0	0	0	0	0	37.30%
128		Corporates	386	71	14	3	2	6	38.95%	370	77	25	3	2	9	35.76%	353	83	35	2	2	12	34.48%
129		of which: Other - SME	263	33	7	2	1	2	31.51%	251	38	15	2	1	5	31.52%	239	43	22	2	1	7	31.53%
130		of which: Specialised Lending	0	0	0	0	0	0	76.75%	0	0	0	0	0	0	76.27%	0	0	0	0	0	0	76.19%
131		Retail	440	187	35	2	6	17	48.90%	433	177	52	2	5	22	42.45%	418	175	68	2	6	27	39.22%
132		of which: SME	111	37	8	1	2	3	30.64%	105	35	16	1	2	5	30.64%	98	33	24	1	2	7	30.64%
133		Secured by mortgages on immovable property and ADC exposures	15	37	4	0	2	2	56.38%	14	36	5	0	2	3	49.67%	19	30	6	0	1	3	45.89%
134		of which: Residential immovable property	1	0	0	0	0	0	66.92%	1	0	0	0	0	0	60.77%	0	0	0	0	0	0	56.16%
135		of which: Commercial immovable property	14	37	4	0	2	2	56.11%	14	36	5	0	2	2	49.42%	18	30	6	0	1	3	45.68%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	1	0	0	0	0	0	30.00%	1	0	0	0	0	0	30.00%	1	0	0	0	0	0	30.00%
141		Equity	36	0	0	0	0	0	32.95%	36	0	0	0	0	0	32.95%	36	0	0	0	0	0	32.94%
142		Securitisation																					
143		Other exposures	34	0	0	0	0	0	31.56%	34	0	0	0	0	0	31.56%	34	0	0	0	0	0	31.56%
144		**TOTAL**	**6,684**	**301**	**57**	**7**	**10**	**26**	**46.17%**	**6,655**	**296**	**91**	**7**	**9**	**37**	**40.64%**	**6,621**	**296**	**124**	**7**	**9**	**47**	**38.14%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	GERMANY	Central banks	4,746	1	1	0	0	0	30.00%	4,744	3	2	0	0	1	30.00%	4,742	4	3	0	0	1	30.00%
146		Central governments	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%
147		Regional governments or local authorities	416	11	0	0	0	0	40.00%	415	12	0	0	0	0	40.00%	414	12	0	0	0	0	40.00%
148		Public sector entities	712	0	0	0	0	0	45.00%	712	0	0	0	0	0	45.00%	711	1	1	0	0	0	45.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	79	3	0	0	0	0	39.49%	79	4	0	0	0	0	39.18%	78	4	1	0	0	0	39.14%
152		Corporates	200	161	9	1	0	2	27.05%	196	154	20	1	0	5	26.72%	194	146	30	1	0	8	26.60%
153		of which: Other - SME	14	16	0	0	0	0	22.48%	14	16	0	0	0	0	22.39%	14	16	0	0	0	0	22.37%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	15	3	1	0	0	0	49.15%	14	3	1	0	0	0	43.22%	14	3	1	0	0	1	39.97%
156		of which: SME	14	3	0	0	0	0	28.94%	13	3	1	0	0	0	28.96%	13	3	1	0	0	0	28.98%
157		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	40.14%	2	0	0	0	0	0	33.40%	2	1	0	0	0	0	30.01%
158		of which: Residential immovable property	2	0	0	0	0	0	39.07%	2	0	0	0	0	0	32.24%	2	0	0	0	0	0	29.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	49.01%	0	0	0	0	0	0	48.13%	0	0	0	0	0	0	47.29%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	50.79%	0	0	0	0	0	0	49.40%	0	0	0	0	0	0	48.90%
168		**TOTAL**	**6,193**	**180**	**11**	**1**	**1**	**3**	**29.45%**	**6,184**	**176**	**24**	**1**	**0**	**7**	**28.32%**	**6,178**	**171**	**36**	**1**	**1**	**10**	**27.97%**

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	HUNGARY	Central banks	1,546	0	0	0	0	0	30.00%	1,545	1	1	0	0	0	30.00%	1,544	1	1	0	0	0	30.00%
170		Central governments	2,797	42	10	4	0	4	40.00%	2,781	48	20	4	0	8	40.00%	2,768	51	30	4	0	12	40.00%
171		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
172		Public sector entities	0	0	0	0	0	0	35.00%	0	0	0	0	0	0	35.00%	0	0	0	0	0	0	35.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	13	0	0	0	0	0	32.86%	13	0	0	0	0	0	32.58%	13	0	0	0	0	0	32.52%
176		Corporates	72	7	1	0	0	0	31.57%	71	7	2	0	0	1	29.30%	71	6	3	0	0	1	28.45%
177		of which: Other - SME	9	2	0	0	0	0	27.48%	9	2	1	0	0	0	27.39%	8	2	1	0	0	0	27.32%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	50	9	8	0	0	5	68.19%	49	9	9	0	0	6	64.26%	48	9	10	0	0	6	61.35%
180		of which: SME	46	7	1	0	0	0	38.36%	45	7	2	0	0	1	38.26%	44	7	3	0	0	1	38.16%
181		Secured by mortgages on immovable property and ADC exposures	52	35	3	0	1	2	61.54%	51	35	5	0	1	3	55.68%	52	33	6	0	1	3	52.56%
182		of which: Residential immovable property	10	2	1	0	0	0	45.68%	9	2	2	0	0	1	44.10%	8	2	2	0	0	1	43.79%
183		of which: Commercial immovable property	42	34	3	0	1	2	66.74%	42	33	3	0	1	2	61.08%	44	31	4	0	1	2	57.40%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	25	0	0	0	0	0	30.00%	25	0	0	0	0	0	30.00%	24	0	0	0	0	0	30.00%
189		Equity	1	0	0	0	0	0	15.64%	1	0	0	0	0	0	15.54%	1	0	0	0	0	0	15.45%
190		Securitisation																					
191		Other exposures	133	0	0	0	0	0	36.81%	133	0	0	0	0	0	36.56%	133	0	0	0	0	0	36.35%
192		TOTAL	4,690	94	23	5	2	12	52.35%	4,670	100	37	5	2	18	47.20%	4,656	101	51	4	2	23	44.97%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	7	0	0	0	0	0	40.61%	7	0	0	0	0	0	40.28%	7	0	0	0	0	0	40.24%
200		Corporates	115	89	2	0	0	0	20.34%	115	88	4	0	0	1	19.37%	117	84	5	0	0	1	19.05%
201		of which: Other - SME	4	2	0	0	0	0	26.31%	4	2	0	0	0	0	26.36%	4	2	0	0	0	0	26.42%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	1	0	0	0	0	0	62.83%	1	0	0	0	0	0	52.41%	1	0	0	0	0	0	47.61%
204		of which: SME	1	0	0	0	0	0	37.52%	1	0	0	0	0	0	37.35%	1	0	0	0	0	0	37.23%
205		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	15.52%	1	0	0	0	0	0	15.20%	1	0	0	0	0	0	15.11%
206		of which: Residential immovable property	1	0	0	0	0	0	15.52%	1	0	0	0	0	0	15.20%	1	0	0	0	0	0	15.11%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	50.79%	0	0	0	0	0	0	49.40%	0	0	0	0	0	0	48.90%
216		TOTAL	125	89	2	0	0	0	20.95%	124	88	4	0	0	1	19.81%	126	84	5	0	0	1	19.42%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	POLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	15	0	0	0	0	0	37.69%	15	0	0	0	0	0	37.36%	15	0	0	0	0	0	37.29%
224		Corporates	40	5	1	0	0	0	18.89%	39	5	1	0	0	0	18.90%	38	6	2	0	0	0	18.92%
225		of which: Other - SME	4	1	0	0	0	0	18.68%	3	1	0	0	0	0	18.76%	3	1	0	0	0	0	18.87%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	2	1	0	0	0	0	17.84%	2	1	0	0	0	0	24.19%	2	1	1	0	0	0	27.55%
228		of which: SME	2	1	0	0	0	0	37.15%	2	1	0	0	0	0	37.27%	2	1	0	0	0	0	37.39%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	17.28%	0	0	0	0	0	0	16.93%	0	0	0	0	0	0	16.89%
230		of which: Residential immovable property	0	0	0	0	0	0	17.28%	0	0	0	0	0	0	16.93%	0	0	0	0	0	0	16.89%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	3	0	0	0	0	0	30.80%	3	0	0	0	0	0	30.70%	3	0	0	0	0	0	30.69%
238		Securitisation																					
239		Other exposures	5	0	0	0	0	0	50.79%	5	0	0	0	0	0	49.40%	5	0	0	0	0	0	48.90%
240		TOTAL	66	6	1	0	0	0	19.18%	65	6	2	0	0	0	21.02%	64	6	2	0	0	1	21.88%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	SERBIA	Central banks	505	0	0	0	0	0	30.00%	505	0	0	0	0	0	30.00%	505	0	0	0	0	0	30.00%
242		Central governments	464	1	0	0	0	0	40.00%	464	1	1	0	0	0	40.00%	464	1	1	0	0	0	40.00%
243		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
244		Public sector entities	2	0	0	0	0	0	36.96%	2	0	0	0	0	0	38.00%	2	0	0	0	0	0	39.04%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	2	0	0	0	0	0	37.11%	2	0	0	0	0	0	36.79%	2	0	0	0	0	0	36.72%
248		Corporates	722	54	14	3	1	7	50.63%	709	56	25	3	1	12	47.10%	696	59	36	3	1	16	45.82%
249		of which: Other - SME	71	2	2	1	0	1	50.45%	69	4	3	1	0	1	50.10%	66	5	4	1	0	2	49.78%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	495	84	38	2	5	27	70.52%	485	82	49	2	4	31	64.07%	475	82	60	2	4	36	59.89%
252		of which: SME	141	15	2	0	1	1	47.33%	139	15	4	0	1	2	47.31%	138	14	5	0	1	2	47.30%
253		Secured by mortgages on immovable property and ADC exposures	985	101	39	3	3	17	44.01%	964	106	54	3	3	21	39.19%	947	107	70	3	3	26	36.46%
254		of which: Residential immovable property	423	58	13	1	1	3	24.40%	414	60	20	1	1	4	20.60%	405	61	28	1	1	5	18.85%
255		of which: Commercial immovable property	562	42	26	2	1	14	53.50%	550	47	34	2	2	17	50.21%	543	46	42	2	1	20	48.11%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	179	0	0	0	0	0	32.55%	179	0	0	0	0	0	32.35%	179	0	0	0	0	0	32.27%
264		TOTAL	3,356	239	92	8	9	52	56.06%	3,312	246	129	8	8	65	50.12%	3,272	249	167	8	8	78	46.83%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Erste Group Bank AG	Central banks	15,297	6	4	2	0	2	50.62%	15,288	11	8	2	1	4	50.62%	15,279	16	12	2	1	6	50.62%
2		Central governments	40,274	885	98	71	6	39	40.00%	39,940	1,038	279	76	4	112	40.00%	39,622	1,163	472	65	3	189	40.00%
3		Regional governments or local authorities	7,118	157	19	12	2	7	40.15%	7,078	164	50	14	1	20	40.06%	7,034	172	87	12	1	35	40.03%
4		Public sector entities	1,503	33	5	1	1	3	56.99%	1,497	35	9	1	1	5	56.83%	1,492	36	13	1	2	7	56.04%
5		Multilateral Development Banks	503	76	18	7	4	9	50.89%	476	86	36	6	5	18	50.63%	450	94	53	6	5	27	50.41%
6		International Organisations	2,968	1	1	0	0	0	49.43%	2,966	2	2	0	0	1	49.43%	2,964	3	3	0	0	1	49.42%
7		Institutions	477	7	3	2	0	2	54.44%	470	11	6	2	1	4	55.84%	464	14	10	2	1	6	56.30%
8		Corporates	8,112	1,798	506	176	194	344	68.06%	7,561	1,915	940	160	149	612	65.13%	7,113	1,940	1,363	128	155	872	63.98%
9		of which: Other - SME	2,259	478	144	62	104	100	69.70%	2,063	508	310	56	74	208	67.21%	1,877	530	474	43	76	313	66.20%
10		of which: Specialised Lending	500	132	8	3	16	5	60.90%	494	130	17	3	15	10	60.99%	488	128	24	3	15	15	61.13%
11		Retail	5,915	1,193	791	168	206	575	72.76%	5,306	1,303	1,289	150	205	886	68.69%	4,787	1,332	1,780	115	210	1,185	66.61%
12		of which: SME	1,903	403	143	42	76	101	70.86%	1,756	391	301	37	65	203	67.30%	1,621	377	451	27	60	296	65.52%
13		Secured by mortgages on immovable property and ADC exposures	8,962	2,130	713	120	215	433	60.75%	8,422	2,160	1,223	104	193	691	56.49%	8,000	2,105	1,700	82	177	929	54.64%
14		of which: Residential immovable property	5,597	864	350	47	75	159	45.35%	5,281	928	602	40	56	234	38.83%	5,007	963	840	29	58	305	36.28%
15		of which: Commercial immovable property	3,326	1,252	361	73	139	274	75.88%	3,104	1,219	617	64	136	456	73.98%	2,958	1,130	852	52	118	622	73.02%
16		of which: Land, acquisition, development and construction exposures (ADC)	39	14	2	0	1	0	20.22%	37	13	5	0	1	1	20.57%	35	12	7	0	1	1	20.64%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	116	0	0	0	0	0	33.00%	116	0	0	0	0	0	33.00%	116	0	0	0	0	0	33.00%
21		Equity	504	0	0	0	0	0	39.70%	503	0	0	0	0	0	40.03%	503	1	0	0	0	0	40.16%
22		Securitisation																					
23		Other exposures	3,630	1	1	1	0	1	47.19%	3,628	2	2	1	0	1	47.26%	3,626	3	3	0	0	2	47.29%
24		TOTAL	95,378	6,287	2,159	560	628	1,416	65.61%	93,252	6,727	3,845	517	561	2,353	61.20%	91,450	6,879	5,495	413	554	3,258	59.29%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	AUSTRIA	Central banks	1,662	1	0	0	0	0	49.36%	1,662	1	1	0	0	0	49.36%	1,661	2	1	0	0	0	49.35%
26		Central governments	7,468	528	1	0	0	0	40.00%	7,318	677	2	1	0	1	40.00%	7,191	802	3	1	0	1	40.00%
27		Regional governments or local authorities	4,714	119	1	0	0	0	40.76%	4,704	130	1	0	0	0	40.40%	4,694	139	2	0	0	1	40.20%
28		Public sector entities	739	29	1	1	1	0	50.08%	737	30	2	1	1	1	51.39%	735	31	3	0	1	1	51.78%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	54	0	0	0	0	0	53.62%	54	1	0	0	0	0	55.03%	53	1	0	0	0	0	55.45%
32		Corporates	532	222	30	4	3	11	36.11%	507	218	60	3	3	21	34.89%	487	210	88	3	3	30	34.46%
33		of which: Other - SME	179	70	4	1	2	1	29.50%	173	71	9	1	2	3	29.48%	167	72	14	1	2	4	29.47%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	576	110	25	2	7	12	48.07%	559	115	38	2	8	15	38.54%	541	121	50	1	7	17	33.70%
36		of which: SME	331	97	3	1	6	1	23.91%	326	97	8	1	6	2	23.91%	320	98	13	1	6	3	23.91%
37		Secured by mortgages on immovable property and ADC exposures	882	275	24	2	7	12	51.01%	872	263	46	2	7	25	55.11%	862	252	68	1	6	38	56.34%
38		of which: Residential immovable property	320	25	5	0	1	2	31.26%	318	24	8	0	1	2	29.56%	316	24	10	0	1	3	28.65%
39		of which: Commercial immovable property	562	250	18	1	6	10	56.82%	554	239	38	1	6	23	60.30%	545	228	57	1	6	35	61.23%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	4.71%	0	0	0	0	0	0	4.80%	0	0	0	0	0	0	4.82%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	81	0	0	0	0	0	33.00%	81	0	0	0	0	0	33.00%	81	0	0	0	0	0	33.00%
45		Equity	240	0	0	0	0	0	32.19%	240	0	0	0	0	0	32.21%	239	0	0	0	0	0	32.21%
46		Securitisation																					
47		Other exposures	1,695	1	1	0	0	0	29.63%	1,694	1	1	0	0	0	29.63%	1,693	2	2	0	0	0	29.63%
48		TOTAL	18,644	1,285	83	8	18	37	44.29%	18,426	1,436	150	8	19	64	42.38%	18,237	1,559	216	7	19	90	41.55%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	CZECH REPUBLIC	Central banks	326	0	0	0	0	0	49.50%	326	0	0	0	0	0	49.50%	326	0	0	0	0	0	49.50%
50		Central governments	13,697	191	7	5	0	3	40.00%	13,689	185	21	5	0	8	40.00%	13,680	180	35	5	0	14	40.00%
51		Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
52		Public sector entities	11	0	1	0	0	0	35.92%	11	0	2	0	0	1	33.54%	10	1	2	0	0	1	31.58%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	39	0	0	0	0	0	51.84%	39	1	0	0	0	0	53.34%	38	1	1	0	0	0	53.89%
56		Corporates	1,655	158	67	13	6	29	42.72%	1,572	180	128	13	7	49	38.20%	1,500	186	194	11	7	71	36.57%
57		of which: Other - SME	495	65	22	7	4	8	35.35%	452	74	57	8	4	20	35.35%	408	80	94	6	4	33	35.30%
58		of which: Specialised Lending	0	0	0	0	0	0	60.36%	0	0	0	0	0	0	60.33%	0	0	0	0	0	0	60.32%
59		Retail	740	127	107	26	14	53	49.35%	573	204	196	22	21	95	48.33%	474	202	297	15	23	143	48.05%
60		of which: SME	417	69	30	10	8	13	44.00%	372	69	74	10	6	33	43.99%	326	68	122	8	6	54	43.99%
61		Secured by mortgages on immovable property and ADC exposures	769	105	22	4	2	9	39.98%	747	106	43	4	3	16	36.59%	718	109	69	4	4	24	34.93%
62		of which: Residential immovable property	605	47	11	2	1	4	37.43%	590	51	22	2	1	7	31.60%	570	56	37	2	2	11	29.26%
63		of which: Commercial immovable property	165	58	11	2	1	5	42.60%	157	55	21	2	2	9	41.71%	148	53	32	2	2	13	41.35%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	1	0	0	0	0	0	33.00%	1	0	0	0	0	0	33.00%	1	0	0	0	0	0	33.00%
69		Equity	94	0	0	0	0	0	35.12%	94	0	0	0	0	0	35.51%	94	0	0	0	0	0	35.76%
70		Securitisation																					
71		Other exposures	306	0	0	0	0	0	35.56%	306	0	0	0	0	0	35.97%	306	0	0	0	0	0	36.23%
72		TOTAL	17,640	581	204	49	23	93	45.77%	17,359	676	391	45	31	169	43.21%	17,148	679	598	35	35	253	42.30%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	Central banks	1,550	0	0	0	0	0	49.50%	1,549	1	1	0	0	0	49.50%	1,548	1	1	0	0	1	49.50%
74		Central governments	5,480	4	8	5	0	3	40.00%	5,466	5	19	3	0	8	40.00%	5,457	7	27	3	0	11	40.00%
75		Regional governments or local authorities	385	2	1	0	0	0	40.00%	384	2	1	0	0	1	40.00%	383	2	2	0	0	1	40.00%
76		Public sector entities	10	0	0	0	0	0	19.68%	10	0	0	0	0	0	21.11%	10	0	0	0	0	0	22.35%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	53.41%	0	0	0	0	0	0	54.94%	0	0	0	0	0	0	55.50%
80		Corporates	586	24	8	5	2	5	66.68%	570	30	18	5	2	12	64.79%	554	36	28	4	2	18	64.05%
81		of which: Other - SME	164	5	3	3	0	2	76.58%	157	8	7	3	1	5	76.99%	149	11	11	2	1	9	77.10%
82		of which: Specialised Lending	203	13	1	0	1	1	52.74%	202	13	2	0	1	1	52.74%	201	13	4	0	1	2	52.75%
83		Retail	460	5	6	2	1	2	42.10%	445	12	14	2	0	5	36.48%	430	18	23	2	1	8	34.95%
84		of which: SME	459	5	5	2	1	1	28.05%	443	12	13	2	0	4	30.86%	428	18	22	2	1	7	31.30%
85		Secured by mortgages on immovable property and ADC exposures	23	4	3	1	1	2	60.20%	20	4	6	1	1	3	58.49%	17	3	9	1	1	5	58.42%
86		of which: Residential immovable property	3	0	0	0	0	0	48.37%	3	0	0	0	0	0	43.21%	2	0	1	0	0	0	41.68%
87		of which: Commercial immovable property	20	4	2	1	1	1	61.18%	17	3	5	1	1	3	59.85%	15	3	8	0	1	5	60.04%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	33.00%	0	0	0	0	0	0	33.00%	0	0	0	0	0	0	33.00%
93		Equity	87	0	0	0	0	0	49.54%	87	0	0	0	0	0	50.99%	87	0	0	0	0	0	51.47%
94		Securitisation																					
95		Other exposures	44	0	0	0	0	0	59.44%	44	0	0	0	0	0	59.45%	44	0	0	0	0	0	59.46%
96		TOTAL	**8,624**	**39**	**25**	**14**	**4**	**13**	**51.28%**	**8,574**	**54**	**60**	**12**	**3**	**29**	**48.47%**	**8,530**	**68**	**90**	**10**	**4**	**43**	**48.03%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ROMANIA	Central banks	1,459	0	0	0	0	0	81.98%	1,459	1	1	0	0	0	81.97%	1,458	1	1	0	0	1	81.97%
98		Central governments	5,157	113	54	40	4	22	40.00%	5,051	116	157	47	3	63	40.00%	4,931	116	277	40	2	111	40.00%
99		Regional governments or local authorities	1,369	16	14	11	1	6	40.17%	1,344	14	41	12	1	17	40.06%	1,313	13	73	11	1	29	40.03%
100		Public sector entities	13	2	1	0	0	1	89.47%	13	1	2	0	0	2	87.67%	13	1	3	0	0	2	87.13%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	63	0	0	0	0	0	56.00%	62	1	0	0	0	0	57.44%	62	1	1	0	0	0	57.86%
104		Corporates	2,618	542	272	119	146	234	85.86%	2,343	611	477	106	102	407	85.33%	2,120	639	672	82	108	574	85.32%
105		of which: Other - SME	650	213	94	40	86	80	84.58%	556	217	184	34	57	156	84.60%	474	216	268	25	58	228	85.09%
106		of which: Specialised Lending	153	79	3	2	10	3	85.07%	150	79	7	2	10	6	85.07%	146	79	10	2	10	8	85.07%
107		Retail	2,366	495	421	101	138	373	88.60%	2,163	475	645	90	124	569	88.16%	1,950	482	851	70	125	747	87.87%
108		of which: SME	241	149	86	23	53	76	88.97%	190	130	156	18	41	139	89.05%	148	114	215	12	37	191	89.11%
109		Secured by mortgages on immovable property and ADC exposures	4,481	959	345	63	152	281	81.48%	4,321	925	540	56	136	433	80.17%	4,178	892	717	45	122	568	79.32%
110		of which: Residential immovable property	3,333	428	124	10	45	86	69.47%	3,290	428	166	10	35	103	61.61%	3,241	435	208	9	35	118	56.81%
111		of which: Commercial immovable property	1,149	532	221	53	107	195	88.24%	1,031	497	373	46	101	330	88.44%	937	456	509	36	87	450	88.52%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	4	0	0	0	0	0	81.92%	4	0	0	0	0	0	81.91%	4	0	0	0	0	0	81.90%
118		Securitisation																					
119		Other exposures	964	0	0	0	0	0	82.10%	963	1	1	0	0	0	82.09%	963	1	1	0	0	1	82.08%
120		TOTAL	**18,494**	**2,128**	**1,110**	**335**	**441**	**918**	**82.70%**	**17,723**	**2,144**	**1,864**	**312**	**367**	**1,491**	**79.99%**	**16,990**	**2,146**	**2,595**	**248**	**358**	**2,034**	**78.38%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	CROATIA	Central banks	2,858	1	1	0	0	0	49.50%	2,857	2	1	0	0	1	49.50%	2,855	3	2	0	0	1	49.50%
122		Central governments	2,697	1	6	4	0	2	40.00%	2,687	2	15	2	0	6	40.00%	2,680	2	21	2	0	9	40.00%
123		Regional governments or local authorities	195	4	0	0	0	0	40.00%	196	2	1	0	0	0	40.00%	196	2	2	0	0	1	40.00%
124		Public sector entities	8	1	1	0	0	0	52.28%	6	2	2	0	0	1	53.58%	5	2	3	0	0	1	53.97%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	8	0	0	0	0	0	53.38%	8	0	0	0	0	0	54.91%	7	0	0	0	0	0	55.47%
128		Corporates	377	74	20	10	5	11	53.66%	337	89	45	10	4	24	52.47%	297	102	72	8	5	38	52.14%
129		of which: Other - SME	259	35	10	7	3	5	51.67%	232	46	26	7	2	13	51.70%	204	56	43	5	2	22	51.70%
130		of which: Specialised Lending	0	0	0	0	0	0	84.43%	0	0	0	0	0	0	83.84%	0	0	0	0	0	0	83.71%
131		Retail	433	188	41	8	11	23	56.86%	400	182	80	9	15	42	52.34%	363	177	122	7	16	62	50.71%
132		of which: SME	108	36	11	3	3	5	50.35%	95	32	28	3	5	14	50.34%	81	28	46	2	5	23	50.34%
133		Secured by mortgages on immovable property and ADC exposures	14	36	5	1	2	3	64.64%	13	35	8	0	2	5	59.41%	15	28	12	1	1	7	57.29%
134		of which: Residential immovable property	0	0	0	0	0	0	66.85%	0	0	0	0	0	0	57.47%	0	0	0	0	0	0	52.58%
135		of which: Commercial immovable property	14	36	4	1	2	3	64.58%	12	34	8	0	2	5	59.45%	15	28	11	1	1	7	57.39%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	1	0	0	0	0	0	33.00%	1	0	0	0	0	0	33.00%	1	0	0	0	0	0	33.00%
141		Equity	36	0	0	0	0	0	54.14%	36	0	0	0	0	0	54.14%	36	0	0	0	0	0	54.13%
142		Securitisation																					
143		Other exposures	34	0	0	0	0	0	51.84%	34	0	0	0	0	0	51.84%	34	0	0	0	0	0	51.83%
144		TOTAL	**6,662**	**306**	**73**	**24**	**17**	**40**	**54.82%**	**6,575**	**313**	**153**	**23**	**21**	**79**	**51.44%**	**6,491**	**317**	**234**	**18**	**22**	**118**	**50.47%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	GERMANY	Central banks	4,746	1	1	0	0	0	49.50%	4,744	3	2	0	0	1	49.50%	4,742	4	3	0	0	1	49.50%
146		Central governments	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%
147		Regional governments or local authorities	416	11	0	0	0	0	40.00%	415	12	0	0	0	0	40.00%	414	12	0	0	0	0	40.00%
148		Public sector entities	712	0	0	0	0	0	49.50%	712	0	0	0	0	0	49.51%	711	1	1	0	0	0	49.51%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	78	4	1	0	0	0	56.03%	77	5	1	0	0	1	57.31%	75	5	2	0	0	1	57.77%
152		Corporates	193	154	22	2	7	9	39.76%	183	142	44	2	6	17	39.18%	175	130	65	1	6	25	38.94%
153		of which: Other - SME	14	16	0	0	2	0	24.23%	14	16	0	0	2	0	24.25%	14	16	1	0	2	0	24.26%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	15	3	1	0	0	1	59.50%	13	3	2	0	0	1	48.83%	12	4	2	0	0	1	44.79%
156		of which: SME	14	3	0	0	0	0	32.35%	13	3	1	0	0	0	32.22%	12	3	2	0	0	1	32.08%
157		Secured by mortgages on immovable property and ADC exposures	2	1	0	0	0	0	38.95%	2	1	1	0	0	0	33.32%	1	1	1	0	0	0	31.21%
158		of which: Residential immovable property	2	0	0	0	0	0	38.24%	2	1	1	0	0	0	32.77%	1	1	1	0	0	0	30.80%
159		of which: Commercial immovable property	0	0	0	0	0	0	48.65%	0	0	0	0	0	0	47.24%	0	0	0	0	0	0	46.07%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	59.44%	0	0	0	0	0	0	59.45%	0	0	0	0	0	0	59.46%
168		TOTAL	**6,185**	**174**	**25**	**3**	**7**	**10**	**41.25%**	**6,168**	**166**	**50**	**3**	**7**	**20**	**40.36%**	**6,154**	**157**	**73**	**3**	**6**	**29**	**40.05%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	HUNGARY	Central banks	1,546	0	0	0	0	0	33.00%	1,545	1	1	0	0	0	33.00%	1,544	1	1	0	0	0	33.00%
170		Central governments	2,787	42	20	16	1	8	40.00%	2,741	47	61	16	1	25	40.00%	2,696	50	103	14	0	41	40.00%
171		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
172		Public sector entities	0	0	0	0	0	0	38.50%	0	0	0	0	0	0	38.50%	0	0	0	0	0	0	38.50%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	13	0	0	0	0	0	46.62%	13	0	0	0	0	0	47.72%	13	0	0	0	0	0	48.10%
176		Corporates	71	6	2	0	0	1	44.99%	69	6	4	0	0	2	43.90%	68	6	6	0	0	3	43.61%
177		of which: Other - SME	9	2	1	0	0	0	43.40%	8	2	2	0	0	1	43.62%	7	2	2	0	0	1	43.73%
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		Retail	49	10	8	1	1	7	82.29%	46	10	12	1	1	9	76.16%	43	10	15	1	1	11	72.49%
180		of which: SME	45	7	1	1	0	1	60.58%	42	8	4	1	1	2	60.70%	40	8	7	1	1	4	60.74%
181		Secured by mortgages on immovable property and ADC exposures	50	36	5	1	1	3	63.93%	47	36	8	1	1	5	59.52%	46	34	11	1	1	6	57.39%
182		of which: Residential immovable property	9	2	1	1	0	1	55.12%	6	3	3	1	0	2	57.33%	4	4	5	0	0	3	57.15%
183		of which: Commercial immovable property	41	34	3	0	1	2	67.64%	41	33	5	0	1	3	60.89%	42	30	6	0	1	4	57.56%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	25	0	0	0	0	0	33.00%	25	0	0	0	0	0	33.00%	24	0	0	0	0	0	33.00%
189		Equity	1	0	0	0	0	0	24.67%	1	0	0	0	0	0	24.67%	1	0	0	0	0	0	24.67%
190		Securitisation																					
191		Other exposures	133	0	0	0	0	0	58.06%	133	0	0	0	0	0	58.06%	133	0	0	0	0	0	58.05%
192		**TOTAL**	**4,677**	**95**	**35**	**19**	**3**	**19**	**53.49%**	**4,621**	**101**	**86**	**19**	**3**	**40**	**46.86%**	**4,570**	**101**	**137**	**16**	**3**	**62**	**45.10%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
196		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	7	0	0	0	0	0	57.62%	7	0	0	0	0	0	59.24%	7	0	0	0	0	0	59.80%
200		Corporates	114	89	3	0	1	1	24.63%	112	87	6	0	1	1	23.91%	113	84	10	0	1	2	23.73%
201		of which: Other - SME	4	2	0	0	0	0	29.78%	4	2	0	0	0	0	29.77%	4	1	0	0	0	0	29.77%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	1	0	0	0	0	0	59.57%	1	0	0	0	0	0	51.39%	1	0	0	0	0	0	49.22%
204		of which: SME	1	0	0	0	0	0	42.98%	1	0	0	0	0	0	43.94%	1	0	0	0	0	0	44.75%
205		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	19.27%	1	0	0	0	0	0	19.30%	1	0	0	0	0	0	19.30%
206		of which: Residential immovable property	1	0	0	0	0	0	19.27%	1	0	0	0	0	0	19.30%	1	0	0	0	0	0	19.30%
207		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	59.44%	0	0	0	0	0	0	59.45%	0	0	0	0	0	0	59.46%
216		**TOTAL**	**124**	**89**	**3**	**0**	**1**	**1**	**25.25%**	**122**	**88**	**6**	**0**	**1**	**2**	**24.41%**	**122**	**84**	**10**	**0**	**1**	**2**	**24.23%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	POLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	15	0	0	0	0	0	53.47%	15	0	0	0	0	0	54.04%	15	0	0	0	0	0	54.36%
224		Corporates	39	5	1	0	0	0	22.26%	37	6	2	0	0	1	22.62%	35	7	4	0	0	1	22.80%
225		of which: Other - SME	3	1	0	0	0	0	20.38%	3	1	1	0	0	0	20.85%	3	1	1	0	0	0	21.18%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	2	1	0	0	0	0	25.73%	2	1	1	0	0	0	33.56%	1	1	1	0	0	0	36.45%
228		of which: SME	2	1	0	0	0	0	42.52%	2	1	1	0	0	0	42.53%	1	1	1	0	0	0	42.55%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	20.73%	0	0	0	0	0	0	20.95%	0	0	0	0	0	0	21.14%
230		of which: Residential immovable property	0	0	0	0	0	0	20.73%	0	0	0	0	0	0	20.95%	0	0	0	0	0	0	21.14%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	3	0	0	0	0	0	40.30%	3	0	0	0	0	0	40.58%	3	0	0	0	0	0	40.68%
238		Securitisation																					
239		Other exposures	5	0	0	0	0	0	59.44%	5	0	0	0	0	0	59.45%	5	0	0	0	0	0	59.46%
240		**TOTAL**	**66**	**6**	**2**	**0**	**0**	**0**	**24.89%**	**63**	**7**	**3**	**0**	**0**	**1**	**26.47%**	**61**	**8**	**5**	**0**	**0**	**1**	**27.08%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	SERBIA	Central banks	505	0	0	0	0	0	49.50%	505	0	0	0	0	0	49.50%	505	0	0	0	0	0	49.50%
242		Central governments	464	1	0	0	0	0	40.00%	464	1	1	0	0	0	40.00%	464	1	1	0	0	0	40.00%
243		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
244		Public sector entities	2	0	0	0	0	0	52.44%	2	0	0	0	0	0	55.86%	1	0	0	0	0	0	58.05%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	2	0	0	0	0	0	52.65%	2	0	0	0	0	0	54.06%	2	0	0	0	0	0	54.48%
248		Corporates	710	57	24	11	3	16	67.57%	668	77	46	10	4	31	68.52%	638	85	67	8	4	46	69.18%
249		of which: Other - SME	69	4	3	2	1	2	81.09%	63	7	6	2	1	5	79.75%	57	9	9	2	1	7	78.33%
250		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	488	86	43	8	9	34	78.98%	439	110	68	8	12	50	73.69%	410	112	94	6	12	67	71.11%
252		of which: SME	138	17	3	1	2	2	77.18%	130	21	7	1	2	5	77.36%	126	21	11	1	3	8	77.31%
253		Secured by mortgages on immovable property and ADC exposures	970	106	49	11	4	24	48.79%	905	132	87	11	7	39	44.78%	859	139	127	9	7	55	43.15%
254		of which: Residential immovable property	419	59	16	3	2	5	28.78%	395	64	35	3	3	9	25.42%	370	69	55	2	3	13	24.34%
255		of which: Commercial immovable property	551	47	33	9	2	19	58.40%	510	68	53	8	4	30	57.45%	489	70	72	7	4	41	57.49%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	179	0	0	0	0	0	50.51%	179	0	0	0	0	0	51.52%	179	0	0	0	0	0	51.90%
264		**TOTAL**	**3,323**	**249**	**115**	**30**	**17**	**74**	**63.79%**	**3,165**	**320**	**202**	**28**	**24**	**121**	**59.87%**	**3,060**	**338**	**289**	**24**	**24**	**169**	**58.30%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Erste Group Bank AG

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	4,535						
2		SEC-SA	0						
3		SEC-ERBA	1						
4		SEC-IAA	0						
5		**Total**	**4,536**						
6	REA	SEC-IRBA	609	648	687	725	649	719	864
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**609**	**648**	**687**	**725**	**649**	**719**	**864**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Erste Group Bank AG

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	131,492	118,721	121,507	122,032	122,018	129,506	132,563	133,256
2	Risk exposure amount for securitisations and re-securitisations	669	609	648	687	725	649	719	864
3	Risk exposure amount other credit risk	130,823	118,112	120,859	121,345	121,293	128,857	131,843	132,393
4	Risk exposure amount for market risk	6,994	7,047	7,047	7,047	7,047	8,055	8,055	8,055
5	Risk exposure amount for operational risk	16,651	22,380	22,380	22,380	22,380	22,380	22,380	22,380
6	Other risk exposure amounts	2,103	2,103	1,872	1,808	1,764	2,302	2,238	2,194
7	**Total Risk exposure amount before Output floor**	**157,241**	**150,251**	**152,806**	**153,268**	**153,208**	**162,243**	**165,236**	**165,885**
8	**Unfloored Total Risk exposure amount (transitional)**		**150,251**	**152,806**	**153,268**	**153,208**	**162,243**	**165,236**	**165,885**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**152,469**	**155,024**	**155,485**	**155,426**	**164,461**	**167,454**	**168,103**
10	Standardised Risk exposure amount for credit risk exposures		160,554	160,056	160,182	160,404	158,716	158,544	159,212
11	Standardised Risk exposure amount for market risk exposures		13,813	13,813	13,813	13,813	13,813	13,813	13,813
12	Standardised Risk exposure amount for operational risk		22,380	22,380	22,380	22,380	22,380	22,380	22,380
13	Other Standardised risk exposure amounts		2,103	1,872	1,808	1,764	1,872	1,808	1,764
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**198,850**	**198,121**	**198,183**	**198,360**	**196,781**	**196,545**	**197,169**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**201,872**	**201,142**	**201,205**	**201,382**	**199,803**	**199,567**	**200,191**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**157,241**	**150,251**	**152,806**	**153,268**	**153,208**	**162,243**	**165,236**	**165,885**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**159,066**	**152,469**	**155,024**	**155,485**	**155,426**	**164,461**	**167,454**	**168,103**

2025 EU-wide Stress Test: Capital

Erste Group Bank AG

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**30,943**	**31,079**	**32,201**	**34,086**	**35,323**	**29,106**	**29,019**	**28,299**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**23,996**	**24,132**	**25,253**	**27,061**	**27,815**	**21,553**	**21,448**	**20,725**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,265		2,265	2,265	2,265	2,265	2,265	2,265
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		16,459		17,883	19,240	20,519	15,496	15,633	15,744
6		A.1.3	Accumulated other comprehensive income		-1,659		-1,659	-1,659	-1,659	-2,060	-2,060	-2,060
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		49		49	49	49	-450	-450	-450
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-687		-687	-687	-687	-589	-589	-589
9		A.1.3.3	Other OCI contributions		-1,020		-1,020	-1,020	-1,020	-1,020	-1,020	-1,020
10		A.1.4	Other Reserves		967		967	967	967	967	967	967
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		7,408	7,408	7,919	8,407	8,866	7,207	7,256	7,296
13		A.1.7	Adjustments to CET1 due to prudential filters		9	9	9	9	9	-117	-117	-117
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-95	-95	-95	-95	-95	-221	-221	-221
15		A.1.7.2	Cash flow hedge reserve		6		6	6	6	6	6	6
16		A.1.7.3	Other adjustments		98		98	98	98	98	98	98
17		A.1.8	(-) Intangible assets (including Goodwill)		-966		-1,196	-1,260	-1,305	-1,196	-1,260	-1,305
18		A.1.8.1	of which: Goodwill (-)		-609		-609	-609	-609	-609	-609	-609
19		A.1.8.2	of which: Software assets (-)		-259		-490	-554	-598	-490	-554	-598
20		A.1.8.3	of which: Other intangible assets (-)		-98		-98	-98	-98	-98	-98	-98
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	-523	-375	-256
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-147	0	-430	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-62	-62	-62	-62	-62	-62	-62	-62
27		A.1.14.1	of which: from securitisation positions (-)		-62		-62	-62	-62	-62	-62	-62
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-64	-74	-227	-630	-1,569	-209	-582	-1,532
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-217		-217	-217	-217	-217	-217	-217
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Erste Group Bank AG

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		2,699	2,699	2,699	2,699	2,699	2,699	2,699	2,699
52		A.2.1	Additional Tier 1 Capital instruments		2,699	2,699	2,699	2,699	2,699	2,699	2,699	2,699
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		26,694	26,830	27,952	29,760	30,514	24,251	24,147	23,423
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		4,249	4,249	4,249	4,325	4,809	4,855	4,873	4,876
59		A.4.1	Tier 2 Capital instruments		4,249	4,249	4,249	4,249	4,249	4,249	4,249	4,249
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	77	560	606	624	627
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			150,251	152,806	153,268	153,208	162,243	165,236	165,885
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			152,469	155,024	155,485	155,426	164,461	167,454	168,103
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			198,850	198,121	198,183	198,360	196,781	196,545	197,169
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			201,872	201,142	201,205	201,382	199,803	199,567	200,191
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		157,241	150,251	152,806	153,268	153,208	162,243	165,236	165,885
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		159,066	152,469	155,024	155,485	155,426	164,461	167,454	168,103
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.26%	16.06%	16.53%	17.66%	18.16%	13.28%	12.98%	12.49%
70		C.2	Tier 1 Capital ratio (transitional)		16.98%	17.86%	18.29%	19.42%	19.92%	14.95%	14.61%	14.12%
71		C.3	Total Capital ratio (transitional)		19.68%	20.68%	21.07%	22.24%	23.06%	17.94%	17.56%	17.06%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		23,996	24,132	25,253	27,061	27,815	21,553	21,448	20,725
73		D.2	TIER 1 CAPITAL (fully loaded)		26,694	26,830	27,952	29,760	30,514	24,251	24,147	23,423
74		D.3	TOTAL CAPITAL (fully loaded)		30,943	31,079	32,201	34,086	35,323	29,106	29,019	28,299
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.09%	15.83%	16.29%	17.40%	17.90%	13.10%	12.81%	12.33%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.78%	17.60%	18.03%	19.14%	19.63%	14.75%	14.42%	13.93%
77		E.3	Total Capital ratio (fully loaded)		19.45%	20.38%	20.77%	21.92%	22.73%	17.70%	17.33%	16.83%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		377,178		377,178	377,178	377,178	377,178	377,178	377,178
79		H.2	Total leverage ratio exposures (fully loaded)		377,178		377,178	377,178	377,178	377,178	377,178	377,178
80		H.3	Leverage ratio (transitional)		7.08%	7.11%	7.41%	7.89%	8.09%	6.43%	6.40%	6.21%
81		H.4	Leverage ratio (fully loaded)		7.08%	7.11%	7.41%	7.89%	8.09%	6.43%	6.40%	6.21%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.63%		0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
84		P.3	O-SII buffer		1.50%		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
87		P.6	Combined buffer		5.63%		5.94%	5.94%	5.94%	5.94%	5.94%	5.94%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.90%	1.90%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
89		R.1.1	of which: CET1		1.07%	1.07%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
90		R.1.2	of which: AT1		0.36%	0.36%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.90%	9.90%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
92		R.2.1	of which: CET1		5.57%	5.57%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.53%	15.53%	15.94%	15.94%	15.94%	15.94%	15.94%	15.94%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.20%	11.20%	11.56%	11.56%	11.56%	11.56%	11.56%	11.56%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.14%	0.06%	0.11%	0.11%	0.11%	0.21%	0.24%	0.25%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Erste Group Bank AG

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	7,541	8,335	8,679	8,692	6,800	7,057	7,003
2	Interest income	19,127	13,984	13,787	13,949	15,757	16,102	16,186
3	Interest expense	-11,586	-5,647	-5,107	-5,255	-8,903	-8,608	-8,380
4	**Dividend income**	44	44	44	44	22	22	22
5	**Net fee and commission income**	3,200	3,152	3,043	2,950	2,662	2,575	2,574
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	1,076	14	14	14	-791	213	213
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-134		
8	**Other operating income not listed above, net**	-1,002	46	46	46	75	41	41
9	**Total operating income, net**	10,858	11,591	11,826	11,746	8,633	9,908	9,854
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-327	-404	-758	-796	-4,203	-3,149	-3,160
11	**Other income and expenses not listed above, net**	-5,573	-5,943	-6,067	-6,240	-6,171	-6,255	-6,282
12	**Profit or (-) loss before tax from continuing operations**	4,958	5,244	5,001	4,710	-1,741	504	412
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-1,045	-1,565	-1,492	-1,405	522	-151	-124
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**3,914**	**3,679**	**3,508**	**3,305**	**-1,219**	**353**	**288**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	2,692	2,255	2,151	2,026	-255	216	177
17	**Attributable to owners of the parent net of estimated dividends**	1,221	1,423	1,358	1,279	-963	137	112
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	353,708						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Erste Group Bank AG

	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0