



2020 EU-wide Transparency Exercise

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

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

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Key Metrics

Erste Group Bank AG

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	15,809	16,398	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,809	16,398	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	17,802	18,391	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	17,802	18,391	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	21,266	21,992	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,266	21,992	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	120,459	114,836	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	120,459	114,836	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.12%	14.28%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.12%	14.28%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.78%	16.02%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.78%	16.02%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.65%	19.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.65%	19.15%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	276,528	279,035	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.44%	6.59%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Erste Group Bank AG

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	17,802	18,391	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	17,802	18,391	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	276,528	279,035	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	276,528	279,035	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.6%	C 47.00 (r330,c010)	

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Capital

Erste Group Bank AG

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	21,266	21,992	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,809	16,398	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,289	2,272	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,397	11,518	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,724	-1,563	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	901	902	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,528	4,800	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-66	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,241	-1,247	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-102	-95	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-93	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-43	-39	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-43	-39	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-38	-151	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,993	1,993	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,993	1,993	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	17,802	18,391	C 01.00 (r015,c010)	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,463	3,600	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,146	3,144	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	317	457	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	120,459	114,836	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.12%	14.28%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.78%	16.02%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.65%	19.15%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,809	16,398	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.12%	14.28%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

Erste Group Bank AG

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	95,460	91,257	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	18,440	16,950	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	55,540	52,621	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	15,970	16,395	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,547	2,477	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,224	1,688	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	856	631	C 02.00 (R640, c010)
Settlement risk	2	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	374	255	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,364	3,319	C 02.00 (R520, c010)
Of which the standardised approach	1,055	1,357	C 02.00 (R530, c010)
Of which IMA	2,309	1,961	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	14,704	14,530	C 02.00 (R590, c010)
Of which basic indicator approach	3,605	3,605	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	11,100	10,925	C 02.00 (R620, c010)
Other risk exposure amounts	3,475	3,157	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	120,459	114,836	

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

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

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P&L

Erste Group Bank AG

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	1,826	3,498
Of which debt securities income	230	453
Of which loans and advances income	1,213	2,324
Interest expenses	594	1,076
(Of which deposits expenses)	163	253
(Of which debt securities issued expenses)	161	304
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	23
Net Fee and commission income	490	928
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	9	12
Gains or (-) losses on financial assets and liabilities held for trading, net	262	230
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	40	32
Gains or (-) losses from hedge accounting, net	-2	0
Exchange differences [gain or (-) loss], net	-415	-245
Net other operating income /(expenses)	-79	-23
TOTAL OPERATING INCOME, NET	1,540	3,380
(Administrative expenses)	971	1,749
(Cash contributions to resolution funds and deposit guarantee schemes)		114
(Depreciation)	126	245
Modification gains or (-) losses, net	-1	-36
(Provisions or (-) reversal of provisions)	61	152
(Payment commitments to resolution funds and deposit guarantee schemes)		72
(Commitments and guarantees given)	38	71
(Other provisions)	23	9
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	25	595
(Financial assets at fair value through other comprehensive income)	0	7
(Financial assets at amortised cost)	25	588
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	358	502
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	256	370
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	256	370
Of which attributable to owners of the parent	234	304

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Erste Group Bank AG

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1		Level 2	Level 3			Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		23,025				18,413				IAS 1.54 (i)
Financial assets held for trading		7,705	2,411	5,109	185	6,982	2,177	4,601	204	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		2,188	998	259	931	2,241	980	213	1,047	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		723	700	23	0	666	630	36	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		8,953	7,576	993	385	8,883	7,463	1,013	406	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		213,052				220,323				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		226	0	225	0	270	0	269	1	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		2				5				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		6,861				6,809				
TOTAL ASSETS		262,734				264,592				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	8,626	203	0	-6	-8	0	8,383	388	0	-9	-12	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	27,656	50	3	-7	-2	-2	29,211	95	3	-9	-2	-2	Annex V. Part 1.31, 44(b)
	Loans and advances	166,781	17,831	3,924	-326	-615	-2,243	163,373	27,313	4,022	-340	-1,026	-2,315	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	3,323	2,737	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,393	12,444	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	220,832	223,120	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	207	209	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,043	2,034	IAS 37.10; IAS 1.54(l)
Tax liabilities	101	59	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,858	2,861	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	5	5	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	241,762	243,469	IAS 1.9(b);IG 6
TOTAL EQUITY	20,972	21,123	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	262,734	264,592	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Erste Group Bank AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		3,154	2,516	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	29	118	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	303	238	Annex V.Part 1.31
Deposits	Central banks	6,742	11,239	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	418	532	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,025	12,429	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,716	6,335	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,031	10,810	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,361	2,468	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,408	10,137	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,683	6,146	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	35,703	36,845	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	30,470	32,697	ECB/2013/33 Annex 2.Part 2.9.1
	Households	118,805	123,470	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	81,910	87,320	Annex V.Part 1.42(f), 44(c)
Debt securities issued		29,471	29,518	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,303	5,823	Annex V.Part 1.37
Other financial liabilities		1,084	1,190	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		236,755	238,510	



2020 EU-wide Transparency Exercise

Market Risk
Erste Group Bank AG

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020									
Traded Debt Instruments	817	1,127	26	11	141	34						39	13	115	45							
Of which: General risk	73	82	26	11	141	34						39	13	115	45							
Of which: Specific risk	744	1,045	0	0	0	0						0	0	0	0							
Equities	9	38	9	12	12	12						7	4	16	10							
Of which: General risk	3	15	0	0	0	0						0	0	0	0							
Of which: Specific risk	4	19	0	0	0	0						0	0	0	0							
Foreign exchange risk	195	154	11	3	48	11						13	5	29	11							
Commodities risk	0	2	2	1	4	2						10	0	10	0							
Total	1,021	1,320	33	19	151	41	0	0	0	0	0	2,309	34	12	123	42	0	0	0	0	0	1,961

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	57,301	59,276	2,085		60,790	62,566	983	
	Regional governments or local authorities	5,324	6,038	394		5,380	6,021	384	
	Public sector entities	3,805	4,512	275		3,936	4,563	289	
	Multilateral Development Banks	220	617	2		225	931	2	
	International Organisations	287	287	0		287	287	0	
	Institutions	1,227	911	236		1,607	1,229	316	
	Corporates	11,875	8,501	8,078		11,837	8,205	7,423	
	of which: SME	4,626	3,229	2,959		4,415	3,048	2,502	
	Retail	6,776	5,060	3,606		6,900	5,089	3,633	
	Secured by mortgages on immovable property	1,353	1,095	632		1,366	1,080	625	
	of which: SME	4,218	4,152	1,492		4,259	4,193	1,486	
	Exposures in default	550	529	204		555	533	189	
	Items associated with particularly high risk	772	217	254	531	832	255	295	551
	Covered bonds	168	133	199		160	129	194	
	Claims on institutions and corporates with a ST credit assessment	10	2	2		9	9	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	120	120	74		126	126	78		
Other exposures	136	135	213		142	141	219		
Standardised Total ²	95,083	89,820	18,666	881	99,381	93,651	17,078	937	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
AUSTRIA	Central governments or central banks	5,652	7,540	126		9,052	11,508	113	
	Regional governments or local authorities	3,499	4,635	25		3,579	4,589	25	
	Public sector entities	2,075	2,06	141		2,242	794	158	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	186	179	35		252	240	48	
	Corporates	1,935	1,322	1,219		2,046	1,248	1,077	
	of which: SME	948	531	506		875	463	387	
	Retail	631	565	365		643	577	373	
	Secured by mortgages on immovable property	395	336	193		402	344	198	
	of which: SME	254	218	71		237	202	62	
	Exposures in default	53	52	16		46	46	13	
	Items associated with particularly high risk	17	8	9	9	18	8	10	10
	Covered bonds	1	1	1		1	1	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	92	92	53		96	96	56	
Equity	45	45	78		50	50	82		
Other exposures	1,117	1,117	1,053		1,144	1,144	1,077		
Standardised Total ²				23				27	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CZECH REPUBLIC	Central governments or central banks	30,210	29,064	13		32,653	30,381	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	497	10	0		487	9	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	5	2		47	5	1	
	Corporates	788	695	673		740	720	675	
	of which: SME	240	153	131		194	182	142	
	Retail	434	421	279		453	438	291	
	Secured by mortgages on immovable property	220	212	122		231	221	128	
	of which: SME	251	246	91		250	244	87	
	Exposures in default	171	166	62		172	167	58	
	Items associated with particularly high risk	50	20	22	30	55	23	24	32
	Covered bonds	126	107	160		119	102	153	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	46	46	89		47	47	91		
Other exposures	28	28	20		27	27	20		
Standardised Total ²				42				46	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SLOVAKIA	Central governments or central banks	4,649	4,649	3		5,811	5,810	3	
	Regional governments or local authorities	292	254	51		289	253	51	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	166	150	145		165	143	126	
	of which: SME	43	38	34		57	43	34	
	Retail	14	14	10		14	14	10	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	16	8	10	9	14	7	9	7
	Items associated with particularly high risk	2	1	1		2	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	9		9	9	9		
Other exposures	55	55	55		55	55	55		
Standardised Total ²				11				10	

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ROMANIA	Central governments or central banks	6,640	7,196	1,291		5,548	6,510	178	
	Regional governments or local authorities	878	685	174		921	711	174	
	Public sector entities	39	29	20		36	30	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	25	17		164	160	55	
	Corporates	4,684	2,961	2,900		4,675	2,832	2,616	
	of which: SME	2,093	1,398	1,340		2,139	1,386	1,176	
	Retail	3,200	1,956	1,444		3,249	1,975	1,462	
	of which: SME	225	138	81		211	125	75	
	Secured by mortgages on immovable property	2,372	2,364	827		2,387	2,379	831	
	of which: SME	33	25	8		33	25	7	
	Exposures in default	369	86	96	272	420	119	131	288
	Items associated with particularly high risk	2	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	10	10	12		9	9	12		
Other exposures	1,078	1,080	948		1,118	1,119	359		
Standardised Total ²				466				499	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CROATIA	Central governments or central banks	1,835	1,736	41		2,130	2,027	60	
	Regional governments or local authorities	172	150	57		185	150	57	
	Public sector entities	395	11	9		394	12	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	4	3		8	4	1	
	Corporates	655	531	499		602	515	457	
	of which: SME	358	296	267		280	255	201	
	Retail	490	403	284		483	371	261	
	of which: SME	123	106	65		123	100	58	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	74	31	41	38	75	29	39	39
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	19	19	19		19	19	19		
Equity	2	2	3		1	1	1		
Other exposures	60	60	52		57	57	49		
Standardised Total ²				75				67	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
HUNGARY	Central governments or central banks	2,324	2,937	0		2,336	2,983	0	
	Regional governments or local authorities	130	20	12		38	6	1	
	Public sector entities	68	67	67		66	64	64	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	61	12		29	29	6	
	Corporates	297	236	230		257	178	153	
	of which: SME	142	104	100		131	87	71	
	Retail	117	85	52		113	60	37	
	of which: SME	92	62	35		98	46	27	
	Secured by mortgages on immovable property	25	25	9		27	27	10	
	of which: SME	2	1	1		1	1	0	
	Exposures in default	23	17	26	4	23	17	25	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	10	10	2		7	7	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		3	3	3		
Other exposures	81	81	81		71	71	71		
Standardised Total ²				11				13	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	3,433	3,433	0		593	596	0	
	Regional governments or local authorities	238	203	0		277	221	0	
	Public sector entities	677	644	0		645	618	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	167	121	10		202	143	13	
	Corporates	209	233	209		171	194	172	
	of which: SME	26	42	25		16	32	16	
	Retail	6	6	3		5	5	3	
	of which: SME	5	5	3		5	5	3	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				0	

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	6	6	0		6	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	477	291	7		597	388	13	
	Corporates	57	92	45		22	56	38	
	of which: SME	37	37	8		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	226	236	0		200	307	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	17	7	1		17	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	11	2		10	6	1	
	Corporates	19	28	20		19	28	21	
	of which: SME	2	10	3		1	10	3	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SERBIA	Central governments or central banks	574	576	161		558	560	172	
	Regional governments or local authorities	9	8	8		9	8	8	
	Public sector entities	13	13	13		13	13	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		0	0	0	
	Corporates	1,167	803	782		1,252	867	792	
	of which: SME	111	97	95		99	90	79	
	Retail	507	470	337		539	496	356	
	of which: SME	105	85	49		113	92	53	
	Secured by mortgages on immovable property	415	409	155		420	415	156	
	of which: SME	7	7	3		7	7	2	
	Exposures in default	21	5	5	16	20	4	5	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	95	95	33		81	81	31		
Standardised Total ²				34				39	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Erste Group Bank AG

	IRB Approach											
	As of 31/03/2020						As of 30/06/2020					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	831	0	1,229	471	0	932	0	1,353	777	0	1	
Institutions	18	0	308	21	0	1,539	0	415	22	0	0	
Corporates	2,854	205	2,243	2,217	0	230	4,096	222	3,219	2,519	0	
Corporates - Of Which: Specialised Lending	1,260	104	1,220	982	0	91	1,255	113	1,228	898	0	
Corporates - Of Which: SME	1,651	108	1,240	965	0	91	1,666	114	1,228	818	0	
Corporates - Of Which: non-SME	2,665	193	2,537	1,146	0	144	2,693	213	2,558	1,189	102	
Retail	931	71	931	406	27	7	953	72	952	441	25	
Retail - Secured on real estate property	85	8	64	44	1	0	83	9	82	47	1	
Retail - Secured on real estate property - Of Which: SME	867	62	867	362	26	43	890	63	890	393	24	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	1,734	123	1,606	741	73	95	1,730	141	1,606	748	77	
Retail - Other Retail - Of Which: SME	94	9	85	35	1	3	86	9	81	37	1	
Retail - Other Retail - Of Which: non-SME	1,640	114	1,522	704	73	88	1,645	131	1,524	711	76	
Equity	32	0	32	83	0	0	31	0	31	79	0	
Other non credit-obligation assets												
IRB Total												

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

	IRB Approach											
	As of 31/03/2020						As of 30/06/2020					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	249	0	746	139	0	159	0	686	245	0	0	
Institutions	1,299	0	308	21	0	1,539	0	415	22	0	0	
Corporates	3,419	16	2,855	2,346	0	25	3,368	15	2,827	2,054	0	
Corporates - Of Which: Specialised Lending	1,180	3	1,147	863	0	4	1,175	3	1,154	767	0	
Corporates - Of Which: SME	1,022	11	751	666	0	11	1,025	13	925	525	0	
Retail	2,769	52	2,669	1,847	38	80	2,896	86	2,797	1,541	34	
Retail - Secured on real estate property	1,454	60	1,454	921	19	44	1,470	54	1,470	945	17	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	1,453	60	1,452	921	19	44	1,469	54	1,468	945	17	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	1,315	32	1,215	926	19	36	1,426	32	1,327	996	17	
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	0	0	2	0	0	
Equity	1,312	32	1,214	926	19	36	1,423	32	1,325	995	17	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

	IRB Approach											
	As of 31/03/2020						As of 30/06/2020					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	57	0	57	4	0	38	0	38	2	0	0	
Institutions	1,330	0	1,363	273	0	1,330	0	1,336	372	0	0	
Corporates	4,571	70	3,333	1,997	0	66	4,342	71	3,343	1,693	0	
Corporates - Of Which: Specialised Lending	422	10	392	317	0	4	436	10	413	296	0	
Corporates - Of Which: SME	3,621	29	3,122	1,888	0	19	3,688	21	3,155	1,700	0	
Retail	704	36	662	113	5	16	705	32	657	114	3	
Retail - Secured on real estate property	532	19	538	19	0	9	546	79	528	79	2	
Retail - Secured on real estate property - Of Which: SME	151	7	146	22	2	2	141	5	138	20	1	
Retail - Secured on real estate property - Of Which: non-SME	402	19	392	17	0	7	405	17	390	60	1	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	45	4	39	10	1	3	39	10	32	10	0	
Retail - Other Retail - Of Which: non-SME	106	6	85	24	1	5	109	7	88	25	0	
Equity	12	0	12	29	0	0	13	0	13	35	0	
Other non credit-obligation assets												
IRB Total												

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

	IRB Approach											
	As of 31/03/2020						As of 30/06/2020					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	3,821	0	3,793	552	0	0	2,653	0	2,624	424	0	
Corporates	816	0	694	375	0	6	756	0	995	445	0	
Corporates - Of Which: Specialised Lending	4	0	4	0	0	0	0	0	4	0	0	
Corporates - Of Which: SME	41	0	40	55	0	0	42	0	41	47	0	
Retail	89	1	85	5	0	0	89	1	89	6	0	
Retail - Secured on real estate property	43	1	42	5	0	0	42	1	41	6	0	
Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	
Retail - Secured on real estate property - Of Which: non-SME	38	0	37	4	0	0	37	0	36	5	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	46	0	43	2	0	0	46	0	46	5	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	
Equity	45	0	42	2	0	0	45	0	44	2	0	
Other non credit-obligation assets	1	0	1	2	0	0	1	0	1	3	0	
IRB Total												

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

	IRB Approach											
	As of 31/03/2020						As of 30/06/2020					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	3,479	0	3,280	305	0	0	3,162	0	3,252	291	0	
Corporates	270	0	221	123	0	0	245	0	214	137	0	
Corporates - Of Which: Specialised Lending	25	0	20	16	0	0	25	0	21	21	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	8	0	7	1	0	0	7	0	7	1	0	
Retail - Secured on real estate property	6	0	6	0	0	0	5	0	5	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	5	0	5	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	2	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Equity	2	0	2	4	0	0	2	0	2	5	0	
Other non credit-obligation assets												
IRB Total												

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

	IRB Approach											
	As of 31/03/2020						As of 30/06/2020					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1	0	1	1	0	0	0	0	0	0	0	
Corporates	541	0	493	480	0	4	335	0	493	410	0	
Corporates - Of Which: Specialised Lending	354	0	336	347	0	1	351	0	336	284	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail	11	0	11	4	0	0	11	0	11	4	0	
Retail - Secured on real estate property	6	0	6	2	0	0	6	0	6	2	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	6	0	6	2	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	5	0	5	2	0	0	4	0	4	2	0	
Retail - Other Retail - Of Which: non-SME	5	0	5	2	0	0	4	0	4	2	0	
Equity	0	0	0	2	0	0	0	0	0	2	0	
Other non credit-obligation assets												
IRB Total												

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

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

Erste Group Bank AG

As of 30/06/2020

(min EUR)															Risk weighted exposure amount
Direct exposures															
On balance sheet															
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		18	18	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	20	0	0	16	3	0	0	0	0	0	0	0	
[0 - 3M [France	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		33	33	0	0	12	21	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	3	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		18	18	0	0	8	8	0	0	0	0	0	0	0
[5Y - 10Y [		157	157	0	0	15	127	0	0	0	0	0	0	0
[10Y - more	98	98	20	0	0	61	0	0	0	0	0	0	0	0	
Total		310	310	20	0	27	217	0	0	0	0	0	0	0	
[0 - 3M [Germany	34	34	0	0	34	0	0	15	0	0	0	0	0	2
[3M - 1Y [		100	100	0	0	78	18	12	378	85	0	0	0	0
[1Y - 2Y [		83	83	0	0	30	5	5	100	20	0	0	0	0
[2Y - 3Y [		84	84	0	0	21	63	1	32	0	0	0	0	0
[3Y - 5Y [		143	143	0	0	117	24	10	160	12	50	9	0	0
[5Y - 10Y [		454	454	0	0	280	39	26	206	22	65	0	0	0
[10Y - more	43	43	28	0	5	5	0	181	0	0	0	0	0	0	
Total		941	941	28	0	500	385	163	1,072	36	220	9	0		
[0 - 3M [Croatia	231	231	108	0	51	72	0	25	0	20	0	0	0	836
[3M - 1Y [		162	162	47	0	111	4	0	0	0	0	1	0	0
[1Y - 2Y [		551	551	34	0	255	261	0	0	0	0	2	0	0
[2Y - 3Y [		42	42	0	0	41	1	0	41	0	0	0	0	0
[3Y - 5Y [		924	922	7	0	310	605	0	0	0	0	0	0	0
[5Y - 10Y [		122	121	4	0	37	80	0	0	0	0	0	0	0
[10Y - more	98	98	8	0	0	90	0	0	0	0	0	81	0	0	
Total		2,130	2,127	208	0	805	1,113	0	25	0	20	83	0		
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Hungary	94	94	83	0	0	0	0	0	0	0	0	0	0	230
[3M - 1Y [		482	482	342	0	24	117	0	2	0	0	0	0	0
[1Y - 2Y [		490	490	0	0	0	489	0	1	0	0	0	0	0
[2Y - 3Y [		214	214	9	0	17	188	0	0	0	0	0	0	0
[3Y - 5Y [		817	817	3	0	243	571	0	0	0	0	0	0	0
[5Y - 10Y [		278	278	19	0	57	202	0	0	0	0	0	0	0
[10Y - more	261	261	15	0	341	244	0	3	0	0	0	0	0	0	
Total		2,637	2,636	472	0	341	1,821	0	3	0	0	0	0		
[0 - 3M [Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	0
[3Y - 5Y [		3	3	0	0	0	3	0	0	0	0	0	0	0
[5Y - 10Y [		4	4	0	0	0	3	0	0	0	0	0	0	0
[10Y - more	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	0	7	0	0	0	0	0	0		
[0 - 3M [Italy	158	158	157	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y [		47	47	45	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		10	10	0	0	0	9	0	0	0	0	0	0	0
[2Y - 3Y [		4	4	0	0	1	1	0	0	0	0	0	0	0
[3Y - 5Y [		6	6	0	0	0	4	0	0	0	0	0	0	0
[5Y - 10Y [		16	16	0	0	13	0	0	0	0	0	0	0	0
[10Y - more	90	90	0	0	78	1	0	78	0	0	0	0	0	0	
Total		331	331	202	0	79	28	0	0	0	0	0	0		
[0 - 3M [Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	2	1	0	0	1	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		8	8	0	0	1	7	0	0	0	0	0	0	0
[5Y - 10Y [		15	15	5	0	0	11	0	0	0	0	0	0	0
[10Y - more	1	1	1	0	0	0	0	0	0	0	0	0	0	0	
Total		27	27	7	0	1	18	0	0	0	0	3	0		

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

Erste Group Bank AG

As of 30/06/2020

		Direct exposures												Off balance sheet		Risk weighted exposure amount
		On balance sheet						Derivatives				Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y [		9	9	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		9	9	3	0	0	5	0	0	0	0	0	0	0	0
[5Y - 10Y [		72	72	58	0	0	13	0	0	0	0	0	0	0	0
[10Y - more	5	5	0	0	0	5	0	0	0	0	0	0	0	0		
Total		95	95	61	0	10	24	0	0	0	0	0	0	0		
[0 - 3M [Luxembourg	12	12	0	0	12	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		31	31	0	0	4	25	0	0	0	0	0	0	0	0
[1Y - 2Y [		88	88	0	0	60	27	0	0	0	0	0	0	0	0
[2Y - 3Y [		8	8	0	0	2	6	0	0	0	0	0	0	0	0
[3Y - 5Y [		58	58	0	0	1	57	0	0	0	0	0	0	0	0
[5Y - 10Y [		87	87	0	0	0	85	0	0	0	0	0	0	0	0
[10Y - more	10	10	0	0	1	8	0	0	0	0	0	0	0	0		
Total		294	294	0	0	80	209	0	0	0	0	0	0	0		
[0 - 3M [Malta															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [Netherlands	29	29	0	0	29	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	0	0	2	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	4	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		32	32	0	0	0	26	0	0	0	0	0	0	0	0
[10Y - more	1	1	0	0	0	0	0	0	0	0	0	0	0	0		
Total		67	67	0	0	29	28	0	0	0	0	0	0	0		
[0 - 3M [Poland	361	361	60	0	69	232	0	0	0	0	0	0	0	0	152
[3M - 1Y [		142	142	30	0	2	110	0	0	0	0	0	0	0	0
[1Y - 2Y [		86	86	1	0	62	22	0	0	0	0	0	0	0	0
[2Y - 3Y [		261	261	6	0	113	139	0	0	0	0	0	0	0	0
[3Y - 5Y [		165	165	11	0	34	117	0	0	0	0	0	0	0	0
[5Y - 10Y [		8	8	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	2	2	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,024	1,018	109	0	280	620	0	0	0	0	0	7	0		
[0 - 3M [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	0	0	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	4	0	0	0	4	0	0	0	0	0	0	0	0
[5Y - 10Y [		3	3	0	0	1	1	0	0	0	0	0	0	0	0
[10Y - more	2	2	0	0	0	0	0	0	0	0	0	0	0	0		
Total		11	11	0	0	1	6	0	0	0	0	0	0	0		
[0 - 3M [Romania	339	339	115	0	67	157	0	0	0	0	0	0	0	0	404
[3M - 1Y [		1,655	1,653	304	0	740	609	0	0	0	0	0	0	0	0
[1Y - 2Y [		561	560	115	0	241	205	0	0	0	0	0	0	0	0
[2Y - 3Y [		763	762	5	0	198	560	0	0	0	0	0	0	0	0
[3Y - 5Y [		1,123	1,122	21	0	367	735	0	0	0	0	0	0	0	0
[5Y - 10Y [		899	898	4	0	39	854	0	0	0	0	0	0	0	0
[10Y - more	223	222	7	0	0	215	0	0	0	0	0	0	0	0		
Total		5,562	5,557	571	0	1,652	3,333	0	0	0	0	50	0	0		
[0 - 3M [Slovakia	269	269	50	0	0	219	0	0	0	0	0	0	0	0	185
[3M - 1Y [		516	516	50	0	2	464	0	0	0	0	0	0	0	0
[1Y - 2Y [		84	84	0	0	11	73	0	0	0	0	0	0	0	0
[2Y - 3Y [		545	545	0	0	46	499	0	0	0	0	0	0	0	0
[3Y - 5Y [		767	767	11	0	127	629	0	0	0	0	0	0	0	0
[5Y - 10Y [		2,457	2,457	17	0	105	2,335	0	0	0	0	0	0	0	0
[10Y - more	1,051	1,051	2	0	0	1,049	0	0	0	0	0	0	0	0		
Total		5,689	5,689	131	0	291	5,267	0	0	0	0	1	0	0		
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		67	67	2	0	28	36	0	0	0	0	0	0	0	0
[1Y - 2Y [		10	10	0	0	0	10	0	0	0	0	0	0	0	0
[2Y - 3Y [		14	14	0	0	5	8	0	0	0	0	0	0	0	0
[3Y - 5Y [		122	122	0	0	4	118	0	0	0	0	0	0	0	0
[5Y - 10Y [		365	365	3	0	30	331	0	0	0	0	0	0	0	0
[10Y - more	43	43	16	0	0	27	0	0	0	0	0	0	0	0		
Total		621	621	22	0	184	413	0	0	0	0	1	0	0		

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

Erste Group Bank AG

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	17	15	0	0	0	0	14	0	0	0	0	15	3		
Total		18	16	0	0	0	14	0	0	0	0	15	3	2	
[0 - 3M [Others	6	6	0	3	0	3	0	0	0	0	0	0	0	
[3M - 1Y [		13	12	0	0	0	12	0	0	0	0	0	0	0
[1Y - 2Y [		37	36	0	27	0	9	0	0	0	0	0	0	0
[2Y - 3Y [		45	45	0	36	0	9	0	0	0	0	0	0	0
[3Y - 5Y [		37	37	0	0	0	36	0	0	0	0	0	1	0
[5Y - 10Y [		51	51	0	0	0	49	0	0	0	0	0	0	0
[10Y - more	84	82	0	0	0	80	0	0	0	0	0	58	0		
Total		272	269	0	63	3	198	0	0	0	0	59	0	73	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Erste Group Bank AG

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									11,588	0	0	0	0	2	0	0	0	
Debt securities (including at amortised cost and fair value)	38,578	13	4	4	22	2	1	40,005	3	7	7	3	32	2	2	1		
Central banks	47	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0		
General governments	29,828	3	0	0	6	0	0	31,400	3	0	0	0	10	0	0	0		
Credit institutions	5,209	0	0	0	4	0	0	5,127	0	0	0	0	5	0	0	0		
Other financial corporations	1,630	0	0	0	3	0	0	1,586	0	0	0	0	3	0	0	0		
Non-financial corporations	1,865	10	3	3	9	2	1	1,872	0	7	7	3	14	2	2	1		
Loans and advances (including at amortised cost and fair value)	205,226	888	3,965	3,964	946	2,259	1,251	195,346	913	4,066	4,064	4,022	1,373	2,327	2,315	1,260		
Central banks	30,925	0	0	0	1	0	0	20,647	0	0	0	0	1	0	0	0		
General governments	6,982	22	19	19	22	3	0	7,601	18	19	19	18	13	3	3	0		
Credit institutions	9,518	14	2	2	10	2	0	6,814	2	4	4	4	13	4	4	0		
Other financial corporations	4,436	4	16	16	16	8	7	4,475	2	14	14	14	25	9	9	4		
Non-financial corporations	73,877	500	1,975	1,975	492	1,176	563	75,049	575	2,060	2,060	2,025	757	1,223	1,213	587		
of which: small and medium-sized enterprises at amortised cost	33,711	418	1,340	1,340	265	769	432	34,553	460	1,324	1,324	1,324	410	758	758	414		
of which: Loans collateralised by commercial immovable property at amortised cost	24,133	49	876	876	165	456	353	24,794	108	896	896	896	270	481	479	345		
Households	79,487	349	1,952	1,951	406	1,069	681	80,760	316	1,968	1,967	1,961	565	1,088	1,085	668		
of which: Loans collateralised by residential immovable property at amortised cost	53,369	178	884	884	151	326	532	54,364	139	857	856	856	209	317	317	518		
of which: Credit for consumption at amortised cost	12,138	95	635	635	148	480	44	12,133	65	676	676	676	212	508	508	42		
DEBT INSTRUMENTS other than HFT	243,804	901	3,968	3,968	969	2,261	1,253	246,939	916	4,073	4,071	4,025	1,407	2,329	2,317	1,261		
OFF-BALANCE SHEET EXPOSURES	46,310		341	341	175	180	23	48,849		308	307	229	256	148	93	27		

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

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

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

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3	3	2	2	1		3	3	2	2	1	1
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	3	3	2	2	1		3	3	2	2	1	
Loans and advances (including at amortised cost and fair value)	2,148	1,200	678	643	1,033		3,173	1,214	712	646	1,747	448
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	37	3	3	3	0		36	3	3	3	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	24	6	5	4	8		23	6	4	4	9	2
Non-financial corporations	1,166	771	477	456	468		1,487	761	492	449	646	235
of which: small and medium-sized enterprises at amortised cost	958	620	378	360	413		1,004	610	376	351	455	
Households	921	420	193	180	557		1,626	444	213	190	1,092	211
DEBT INSTRUMENTS other than HFT	2,151	1,203	680	645	1,034		3,176	1,217	714	647	1,749	
Loan commitments given	102	62	12	8	10		109	62	12	10	11	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice								0				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								0				

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

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

(mln EUR)	As of 31/03/2020					As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing					Of which: defaulted				
A Agriculture, forestry and fishing	1,432	63	1,432	45	0	1,479	58	56	1,479	51	0
B Mining and quarrying	251	7	251	6	0	291	6	6	291	5	0
C Manufacturing	12,704	384	12,704	345	0	13,028	465	463	13,028	408	0
D Electricity, gas, steam and air conditioning supply	2,680	68	2,680	70	0	2,700	62	59	2,700	75	0
E Water supply	486	3	486	8	0	498	4	4	498	9	0
F Construction	6,497	253	6,481	212	0	6,353	246	246	6,338	217	0
G Wholesale and retail trade	8,577	352	8,577	283	0	8,515	350	302	8,515	311	0
H Transport and storage	2,878	62	2,877	61	0	2,905	72	68	2,904	87	0
I Accommodation and food service activities	3,540	145	3,540	102	0	3,749	155	155	3,749	144	0
J Information and communication	1,201	17	1,201	18	0	1,232	24	24	1,232	24	0
K Financial and insurance activities	357	2	357	3	0	336	2	2	336	3	0
L Real estate activities	23,932	287	23,822	235	16	24,880	275	273	24,742	313	16
M Professional, scientific and technical activities	5,627	111	5,627	114	0	5,509	114	114	5,509	147	0
N Administrative and support service activities	1,749	49	1,726	30	0	1,707	51	51	1,684	37	0
O Public administration and defence, compulsory social security	30	0	30	0	0	20	0	0	20	0	0
P Education	98	1	98	2	0	100	1	1	100	2	0
Q Human health services and social work activities	759	120	759	70	0	760	120	5	760	75	0
R Arts, entertainment and recreation	557	36	557	36	0	519	43	43	519	43	0
S Other services	525	15	525	14	0	466	13	13	466	13	0
Loans and advances	73,877	1,975	73,727	1,652	16	75,049	2,060	1,884	74,872	1,964	16

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

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

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	920,452	20,395														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		13,819	13,568	201	4,852	251	48	228	428	300	14	264	128	20	114	101
of which: Households		6,478	6,367	95	1,658	111	29	97	201	146	5	133	56	11	45	14
of which: Collateralised by residential immovable property		3,847	3,779	62	816	68	17	63	87	56	2	37	31	6	27	8
of which: Non-financial corporations		7,080	6,942	100	3,160	138	19	130	225	153	10	131	73	8	69	87
of which: Small and Medium-sized Enterprises		4,845	4,792	60	2,355	54	16	46	129	105	6	90	24	8	21	8
of which: Collateralised by commercial immovable property		3,607	3,538	76	1,664	68	15	65	105	67	7	58	38	6	36	45

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.