



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

Erste Group Bank AG

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	4,811	4,691	4,396	4,249	4,298	3,991	3,795
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	105	107	107	107	-96	80	80
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,141	-1,502	-843	-741	-4,353	-1,705	-1,518
4	Profit or (-) loss for the year	1,040	638	893	862	-2,510	-290	-288
5	Coverage ratio: non-performing exposure (%)	55.60%	50.90%	47.27%	44.99%	52.59%	49.53%	48.08%
6	Common Equity Tier 1 capital	17,057	18,113	18,550	18,857	14,050	13,529	12,904
7	Total Risk exposure amount (all transitional adjustments included)	118,004	119,687	120,203	120,615	123,621	123,599	124,560
8	Common Equity Tier 1 ratio, %	14.45%	15.13%	15.43%	15.63%	11.36%	10.95%	10.36%
9	Fully loaded Common Equity Tier 1 ratio, %	14.20%	14.87%	15.16%	15.36%	11.17%	10.76%	10.18%
10	Tier 1 capital	19,795	20,851	21,289	21,596	16,788	16,267	15,642
11	Total leverage ratio exposures	294,489	294,489	294,489	294,489	294,489	294,489	294,489
12	Leverage ratio, %	6.72%	7.08%	7.23%	7.33%	5.70%	5.52%	5.31%
13	Fully loaded leverage ratio, %	6.72%	7.08%	7.23%	7.33%	5.70%	5.52%	5.31%
Memorandum items								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No
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18	New definition of default?	Yes
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2021 EU-wide Stress Test: Credit risk IRB
Erste Group Bank AG

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Central governments	0	0	1,073	2	0	0	1,296	0	833	63	1	1	2	0	0.00%
4	Institutions	0	0	11,164	3	0	0	2,977	0	5,020	324	3	3	0	0	1.03%
5	Corporates	0	0	78,544	2,001	0	0	51,657	0	65,767	20,969	1,989	181	679	1,094	55.00%
6	Corporates - Of Which: Specialised Lending	0	0	19,440	564	0	0	15,557	0	13,995	5,822	552	37	166	271	49.01%
7	Corporates - Of Which: SME	0	0	20,473	943	0	0	12,092	0	15,243	7,616	845	60	249	447	53.96%
8	Retail	80,456	1,846	0	0	15,686	713	0	0	70,082	12,293	1,844	127	434	910	49.36%
9	Retail - Secured on real estate property	54,429	966	0	0	7,682	337	0	0	47,608	7,361	964	52	184	261	27.09%
10	Retail - Secured on real estate property - Of Which: SME	7,134	350	0	0	1,608	113	0	0	4,674	2,564	350	14	83	71	20.31%
11	Retail - Secured on real estate property - Of Which: non-SME	47,295	615	0	0	6,074	224	0	0	42,933	4,797	614	38	100	190	38.96%
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
13	Retail - Other Retail	26,027	880	0	0	8,004	376	0	0	22,474	4,932	880	75	250	649	73.74%
14	Retail - Other Retail - Of Which: SME	6,511	233	0	0	1,616	70	0	0	4,894	1,923	233	24	88	156	67.01%
15	Retail - Other Retail - Of Which: non-SME	19,516	648	0	0	6,388	306	0	0	17,580	3,009	647	52	162	493	78.16%
16	Equity	0	0	0	0	0	0	0	0	356	0	15	0	0	0	0.00%
17	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
18	Other non-credit obligation assets	0	0	0	0	0	0	0	0	10,354	12	4	16	7	7	99.30%
19	IRB TOTAL	80,456	1,846	91,389	2,006	15,686	713	55,931	0	152,420	33,661	3,857	328	1,122	2,007	52.03%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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							
19		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Central governments	0	0	0	0	0	0	0	0	224	1	0	0	0	0	0
22	Institutions	0	0	1,326	1	0	0	349	0	978	27	1	0	0	0	0.00%
23	Corporates	0	0	43,168	959	0	0	24,328	0	37,770	11,268	956	90	312	443	46.31%
24	Corporates - Of Which: Specialised Lending	0	0	9,560	216	0	0	7,821	0	6,748	3,109	216	31	80	69	31.70%
25	Corporates - Of Which: SME	0	0	13,872	449	0	0	7,780	0	10,113	5,130	448	32	148	200	44.73%
26	Retail	43,724	919	0	0	4,614	180	0	0	37,610	8,062	918	39	146	331	36.01%
27	Retail - Secured on real estate property	30,173	571	0	0	2,166	120	0	0	25,627	5,201	570	15	54	83	14.51%
28	Retail - Secured on real estate property - Of Which: SME	5,890	287	0	0	760	69	0	0	3,907	2,092	286	6	30	47	16.54%
29	Retail - Secured on real estate property - Of Which: non-SME	24,283	284	0	0	1,406	51	0	0	21,721	3,109	284	9	24	35	12.46%
30	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
31	Retail - Other Retail	13,551	348	0	0	2,448	60	0	0	11,991	2,861	348	25	92	248	71.23%
32	Retail - Other Retail - Of Which: SME	4,124	167	0	0	846	36	0	0	2,863	1,469	167	10	46	112	66.90%
33	Retail - Other Retail - Of Which: non-SME	9,427	181	0	0	1,603	24	0	0	9,008	1,392	181	14	46	136	75.23%
34	Equity	0	0	0	0	0	0	0	0	224	0	0	0	0	0	0
35	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
36	Other non-credit obligation assets	0	0	0	0	0	0	0	0	7,748	3	1	15	0	0	0.72%
37	IRB TOTAL	43,724	919	44,719	960	4,614	180	25,237	0	84,561	19,361	1,876	145	458	773	41.23%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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							
37		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Central governments	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0
40	Institutions	0	0	1,321	1	0	0	424	0	1,034	65	1	0	0	0	3.09%
41	Corporates	0	0	11,011	252	0	0	8,653	0	8,406	2,209	250	35	66	179	71.34%
42	Corporates - Of Which: Specialised Lending	0	0	3,410	26	0	0	2,499	0	2,554	777	26	13	25	10	39.43%
43	Corporates - Of Which: SME	0	0	2,287	137	0	0	1,617	0	1,966	556	136	8	16	89	65.87%
44	Retail	19,551	324	0	0	5,272	134	0	0	17,231	2,230	324	46	158	215	64.38%
45	Retail - Secured on real estate property	12,870	109	0	0	2,404	70	0	0	11,789	1,076	109	18	76	38	34.92%
46	Retail - Secured on real estate property - Of Which: SME	969	39	0	0	729	37	0	0	608	355	39	7	48	14	35.57%
47	Retail - Secured on real estate property - Of Which: non-SME	11,901	69	0	0	1,674	33	0	0	11,181	721	69	10	28	24	34.55%
48	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
49	Retail - Other Retail	6,681	225	0	0	2,868	65	0	0	5,443	1,155	225	29	82	177	78.60%
50	Retail - Other Retail - Of Which: SME	1,525	29	0	0	549	15	0	0	1,231	258	29	10	30	18	61.61%
51	Retail - Other Retail - Of Which: non-SME	5,156	196	0	0	2,319	50	0	0	4,211	897	196	18	52	159	81.15%
52	Equity	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0
53	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
54	Other non-credit obligation assets	0	0	0	0	0	0	0	0	1,274	5	1	5	1	1	97.85%
55	IRB TOTAL	19,551	324	12,356	253	5,272	134	9,138	0	27,974	4,509	586	82	229	394	67.31%

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		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							
55		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Central governments	0	0	151	0	0	0	201	0	142	0	0	0	0	0	0
58	Institutions	0	0	1,321	0	0	0	53	0	276	54	0	0	0	0	0
59	Corporates	0	0	5,137	122	0	0	4,390	0	3,836	2,069	122	13	90	59	48.12%
60	Corporates - Of Which: Specialised Lending	0	0	1,193	78	0	0	1,018	0	709	458	78	3	19	36	46.63%
61	Corporates - Of Which: SME	0	0	1,669	22	0	0	1,189	0	1,096	796	32	5	29	15	47.37%
62	Retail	11,144	252	0	0	2,764	215	0	0	10,074	1,057	252	21	63	148	58.57%
63	Retail - Secured on real estate property	8,088	137	0	0	1,734	99	0	0	7,491	596	137	12	31	60	43.58%
64	Retail - Secured on real estate property - Of Which: SME	88	3	0	0	50	1	0	0	25	33	3	0	2	2	59.92%
65	Retail - Secured on real estate property - Of Which: non-SME	8,000	135	0	0	1,684	98	0	0	7,466	563	135	12	29	58	43.26%
66	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
67	Retail - Other Retail	3,056	115	0	0	1,031	115	0	0	2,883	461	115	8	31	88	76.52%
68	Retail - Other Retail - Of Which: SME	741	22	0	0	172	15	0	0	586	147	22	2	10	16	71.20%
69	Retail - Other Retail - Of Which: non-SME	2,315	92													

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		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							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	15	0	0	0	7	0	0	0	0	0	0	0	0
75	Institutions	0	0	20	0	0	0	3	0	1	0	0	0	0	0	0
76	Corporates	0	0	1,097	8	0	0	811	0	802	276	2	1	6	3	48.06%
77	Corporates - Of Which: Specialised Lending	0	0	777	8	0	0	634	0	576	214	7	1	2	3	48.06%
78	Corporates - Of Which: SME	0	0	50	0	0	0	57	0	11	36	0	0	3	0	0
79	Retail	4	2	0	0	2	0	0	0	3	1	2	0	0	1	84.15%
80	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0	0	20.00%
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	20.00%
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	3	1	0	0	2	0	0	0	2	1	1	0	0	1	90.60%
85	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	1	0	0	0	0	100.00%
86	Retail - Other Retail - Of Which: non-SME	2	1	0	0	2	0	0	0	2	0	1	0	0	1	90.48%
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	4	2	1,102	8	2	0	821	0	807	277	9	1	6	5	54.94%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		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							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	50	0	0	0	3	0	2	14	0	0	0	0	0
93	Institutions	0	0	1,070	0	0	0	315	0	394	35	0	0	0	0	0.00%
94	Corporates	0	0	3,400	78	0	0	2,032	0	3,124	1,015	78	3	25	57	73.37%
95	Corporates - Of Which: Specialised Lending	0	0	431	10	0	0	312	0	260	191	10	1	3	6	72.29%
96	Corporates - Of Which: SME	0	0	453	24	0	0	262	0	328	175	24	1	4	16	66.61%
97	Retail	626	28	0	0	108	3	0	0	459	191	28	1	3	9	31.52%
98	Retail - Secured on real estate property	509	21	0	0	74	2	0	0	357	161	21	1	2	3	14.59%
99	Retail - Secured on real estate property - Of Which: SME	126	7	0	0	21	0	0	0	78	50	7	0	0	0	9.89%
100	Retail - Secured on real estate property - Of Which: non-SME	383	13	0	0	53	1	0	0	280	111	13	1	2	2	17.32%
101	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102	Retail - Other Retail	117	8	0	0	35	1	0	0	102	30	8	0	1	6	76.28%
103	Retail - Other Retail - Of Which: SME	41	3	0	0	11	0	0	0	32	13	3	0	0	0	70.53%
104	Retail - Other Retail - Of Which: non-SME	76	5	0	0	24	0	0	0	70	17	5	0	1	4	78.21%
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
108	IRB TOTAL	626	28	4,520	78	108	3	2,350	0	3,983	1,255	106	4	28	66	62.12%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	252	1	0	0	137	0	170	35	1	0	0	0	0.00%
111	Institutions	0	0	24	0	0	0	5	0	5	0	0	0	0	0	0
112	Corporates	0	0	3,075	300	0	0	2,813	0	2,708	997	305	18	58	208	68.08%
113	Corporates - Of Which: Specialised Lending	0	0	1,163	119	0	0	913	0	913	258	119	3	15	82	68.78%
114	Corporates - Of Which: SME	0	0	1,121	141	0	0	986	0	1,054	466	144	10	29	86	61.15%
115	Retail	2,416	219	0	0	1,005	152	0	0	2,240	270	219	10	17	148	67.70%
116	Retail - Secured on real estate property	930	70	0	0	352	31	0	0	852	79	31	5	5	46	66.77%
117	Retail - Secured on real estate property - Of Which: SME	51	8	0	0	44	3	0	0	30	22	8	1	2	6	73.14%
118	Retail - Secured on real estate property - Of Which: non-SME	879	61	0	0	308	28	0	0	822	57	61	2	3	40	64.75%
119	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail	1,487	149	0	0	653	121	0	0	1,388	191	149	7	12	102	68.61%
121	Retail - Other Retail - Of Which: SME	65	9	0	0	34	3	0	0	41	28	9	1	2	6	70.58%
122	Retail - Other Retail - Of Which: non-SME	1,422	140	0	0	619	118	0	0	1,347	163	140	7	10	96	68.48%
123	Equity	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	596	0	0	0	0	0	71.43%
126	IRB TOTAL	2,416	219	3,351	301	1,005	152	2,956	0	5,754	1,301	525	28	75	356	67.74%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		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	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	94	0	0	0	43	0	73	0	0	0	0	0	0
129	Institutions	0	0	120	0	0	0	46	0	111	1	0	1	0	0	0
130	Corporates	0	0	2,852	73	0	0	2,152	0	2,465	907	73	10	27	40	54.18%
131	Corporates - Of Which: Specialised Lending	0	0	1,205	20	0	0	807	0	1,040	157	20	3	2	7	35.13%
132	Corporates - Of Which: SME	0	0	665	21	0	0	568	0	576	343	21	4	16	15	69.24%
133	Retail	2,433	74	0	0	1,819	23	0	0	2,011	350	73	9	44	50	69.05%
134	Retail - Secured on real estate property	1,446	48	0	0	897	11	0	0	1,162	157	46	4	14	30	64.23%
135	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	1,446	48	0	0	897	11	0	0	1,162	157	46	4	14	30	64.23%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138	Retail - Other Retail	988	27	0	0	923	12	0	0	849	193	27	6	30	21	77.48%
139	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	56.67%
140	Retail - Other Retail - Of Which: non-SME	986	26	0	0	922	12	0	0	847	193	26	6	30	20	77.71%
141	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	231	3	2	0	2	1	87.50%
144	IRB TOTAL	2,433	74	3,066	73	1,819	23	2,241	0	4,891	1,261	148	20	73	91	61.87%

2021 EU-wide Stress Test: Credit risk IRB
Erste Group Bank AG

RowN um	(min EUR, %)	Actual 31/12/2020														
		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							
145		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Corporates	0	0	480	0	0	0	416	0	364	112	0	0	3	0	0
150	Corporates - Of Which: Specialised Lending	0	0	337	0	0	0	283	0	280	53	0	0	0	0	0
151	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Retail	10	0	0	0	4	0	0	0	8	2	0	0	0	0	70.97%
153	Retail - Secured on real estate property	6	0	0	0	2	0	0	0	6	1	0	0	0	0	20.00%
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	2	0	0	0	6	1	0	0	0	0	20.00%
156	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail	4	0	0	0	2	0	0	0	3	1	0	0	0	0	80.77%
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159	Retail - Other Retail - Of Which: non-SME	4	0	0	0	2	0	0	0	3	1	0	0	0	0	80.77%
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
163	IRB TOTAL	10	0	481	0	4	0	417	0	373	113	0	0	3	0	70.97%

RowN um	(min EUR, %)	Actual 31/12/2020														
		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							
163		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Central governments	0	0	137	0	0	0	30	0	85	0	0	0	0	0	0
166	Institutions	0	0	151	0	0	0	60	0	128	0	0	0	0	0	0
167	Corporates	0	0	1,643	17	0	0	1,292	0	1,027	548	17	1	19	7	42.42%
168	Corporates - Of Which: Specialised Lending	0	0	1,049	13	0	0	871	0	649	335	13	1	8	4	33.16%
169	Corporates - Of Which: SME	0	0	18	1	0	0	13	0	11	18	1	0	0	0	32.98%
170	Retail	7	1	0	0	4	0	0	0	4	3	1	0	0	1	76.71%
171	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0.00%
172	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0.00%
174	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail	5	1	0	0	4	0	0	0	2	3	1	0	0	1	81.16%
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
177	Retail - Other Retail - Of Which: non-SME	4	1	0	0	4	0	0	0	2	3	1	0	0	1	80.88%
178	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181	IRB TOTAL	7	1	1,931	17	4	0	1,382	0	1,242	551	18	1	19	8	43.81%

RowN um	(min EUR, %)	Actual 31/12/2020														
		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							
181		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Central governments	0	0	510	0	0	0	36	0	81	0	0	0	0	0	0
184	Institutions	0	0	132	0	0	0	68	0	117	17	0	0	0	0	0
185	Corporates	0	0	1,326	45	0	0	1,038	0	1,223	208	44	1	7	14	32.63%
186	Corporates - Of Which: Specialised Lending	0	0	16	0	0	0	15	0	0	7	0	0	0	0	0
187	Corporates - Of Which: SME	0	0	4	0	0	0	1	0	4	0	0	0	0	0	0
188	Retail	26	0	0	0	4	0	0	0	24	2	0	0	0	0	25.71%
189	Retail - Secured on real estate property	22	0	0	0	3	0	0	0	20	2	0	0	0	0	18.75%
190	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
191	Retail - Secured on real estate property - Of Which: non-SME	21	0	0	0	3	0	0	0	20	1	0	0	0	0	18.75%
192	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Retail - Other Retail	4	0	0	0	1	0	0	0	4	0	0	0	0	0	100.00%
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	100.00%
196	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199	IRB TOTAL	26	0	2,169	45	4	0	1,141	0	1,445	225	45	1	7	15	32.58%

2021 EU-wide Stress Test: Credit risk IRB
Erste Group Bank AG

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		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	Central banks	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	0	0	40.00%
2	Central governments	943	511	3	0	0	0	40.00%	849	44	5	0	0	0	40.00%	849	41	7	0	0	0	0	0	40.00%
3	Institutions	4,537	798	13	2	12	5	38.71%	4,348	977	22	2	9	9	39.27%	4,545	768	34	2	13	14	14	39.52%	
4	Corporates	67,091	18,425	3,210	158	722	1,679	52.30%	66,134	18,366	4,225	154	739	2,015	47.68%	65,181	18,312	5,232	152	749	2,346	2,346	44.85%	
5	Corporates - Of Which: Specialised Lending	14,595	4,820	954	61	131	400	41.95%	14,147	4,917	1,305	57	142	510	39.04%	13,942	4,776	1,651	57	135	617	135	37.39%	
6	Corporates - Of Which: SME	15,912	6,600	1,260	55	312	766	59.37%	15,853	6,296	1,653	53	315	903	54.64%	15,534	6,258	2,010	54	321	1,038	321	51.64%	
7	Retail	68,053	13,245	2,921	100	550	1,321	45.22%	68,044	12,649	3,706	100	520	1,604	43.29%	67,965	11,785	4,468	100	479	1,880	1,880	42.07%	
8	Retail - Secured on real estate property	45,929	8,433	1,570	54	266	489	31.12%	45,811	8,097	2,024	53	254	650	32.10%	45,727	7,737	2,468	53	233	808	808	32.73%	
9	Retail - Secured on real estate property - Of Which: SME	4,347	2,699	542	10	120	144	26.48%	4,284	2,617	687	10	113	197	28.71%	4,209	2,550	829	10	104	250	250	30.11%	
10	Retail - Secured on real estate property - Of Which: non-SME	41,583	5,734	1,028	43	146	245	33.57%	41,527	5,480	1,337	43	141	453	33.84%	41,518	5,187	1,639	43	129	558	558	34.05%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
12	Retail - Other Retail	22,124	4,812	1,351	47	285	832	61.62%	22,234	4,372	1,681	47	266	954	56.76%	22,239	4,048	2,000	47	246	1,072	1,072	53.60%	
13	Retail - Other Retail - Of Which: SME	4,756	1,892	393	16	96	218	35.46%	4,766	1,761	513	16	88	263	31.39%	4,796	1,615	629	16	78	307	307	48.76%	
14	Retail - Other Retail - Of Which: non-SME	17,368	2,920	958	31	188	614	64.16%	17,468	2,610	1,168	31	177	691	59.15%	17,443	2,433	1,371	31	167	765	765	55.82%	
15	Equity	333	19	19	1	1	9	46.49%	313	35	23	1	2	10	44.14%	296	48	26	1	2	11	11	42.53%	
16	Securitisation	10,348	15	7	1	1	4	99.45%	10,342	18	10	1	1	1	99.52%	10,336	31	13	1	1	1	1	99.50%	
17	Other non-credit obligation assets	15	7	7	1	1	4	99.45%	10,342	18	10	1	1	1	99.52%	10,336	31	13	1	1	1	1	99.50%	
18	IRB TOTAL	151,313	32,552	6,173	283	1,292	3,019	48.91%	150,037	31,909	7,991	259	1,282	3,645	45.61%	149,180	30,976	9,781	257	1,250	4,260	4,260	43.96%	

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		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		
19	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
20	Central governments	224	1	0	0	0	0	40.00%	224	1	0	0	0	0	40.00%	224	1	0	0	0	0	0	0	40.00%
21	Institutions	926	78	2	0	1	1	42.82%	876	127	3	0	1	1	41.97%	828	174	4	0	1	1	1	41.90%	
22	Corporates	39,064	9,343	1,589	79	332	741	46.62%	38,550	8,999	2,146	77	328	907	42.25%	38,444	8,858	2,694	76	328	1,070	1,070	39.73%	
23	Corporates - Of Which: Specialised Lending	7,106	2,508	458	35	59	138	30.03%	6,919	2,465	688	33	64	203	29.57%	6,782	2,380	910	32	62	267	267	29.34%	
24	Corporates - Of Which: SME	10,819	4,169	702	31	182	382	54.34%	10,805	3,967	919	31	176	455	49.49%	10,575	3,989	1,136	31	179	528	528	46.49%	
25	Retail	36,250	8,969	1,379	39	472	472	34.25%	36,258	8,611	592	168	592	33.45%	35,951	8,489	2,158	38	465	711	38	465	32.94%	
26	Retail - Secured on real estate property	24,385	6,149	864	20	81	171	19.83%	24,307	5,979	1,113	20	79	246	22.11%	24,200	5,899	1,362	20	77	321	321	23.56%	
27	Retail - Secured on real estate property - Of Which: SME	3,774	2,114	397	8	42	84	21.14%	3,717	2,077	491	8	40	115	23.49%	3,612	2,087	585	7	40	146	146	24.94%	
28	Retail - Secured on real estate property - Of Which: non-SME	20,612	4,035	467	12	40	87	18.71%	20,590	3,902	621	12	39	131	21.09%	20,525	3,812	776	12	38	178	178	22.53%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
30	Retail - Other Retail	11,865	2,820	515	18	94	301	58.45%	11,911	2,633	656	19	89	344	52.68%	11,813	2,590	797	18	88	390	390	48.96%	
31	Retail - Other Retail - Of Which: SME	3,056	1,313	250	9	35	138	55.28%	3,048	1,253	319	9	32	169	50.19%	3,004	1,228	387	8	32	182	182	46.93%	
32	Retail - Other Retail - Of Which: non-SME	8,808	1,507	265	10	59	163	61.43%	8,864	1,380	337	10	57	186	55.03%	8,809	1,362	410	10	56	208	208	50.87%	
33	Equity	210	12	2	1	1	1	30.00%	198	22	5	1	1	1	30.55%	187	30	7	1	1	1	1	31.04%	
34	Securitisation	7,740	6	4	1	0	2	41.86%	7,735	8	6	1	1	1	41.15%	7,721	10	8	1	0	3	3	40.83%	
35	Other non-credit obligation assets	15	7	7	1	1	4	99.45%	10,342	18	10	1	1	1	99.52%	10,336	31	13	1	1	1	1	99.50%	
36	IRB TOTAL	84,414	18,409	2,976	119	509	1,216	40.97%	84,102	17,768	3,928	118	498	1,503	38.27%	83,365	17,562	4,871	116	496	1,788	1,788	36.71%	

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023														
		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		
37	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
38	Central governments	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	0	0	40.00%
39	Institutions	722	374	4	1	2	1	30.79%	722	371	6	1	2	2	31.86%	1,016	76	8	1	0	3	3	35.41%	
40	Corporates	8,476	1,904	486	45	76	314	64.69%	8,316	1,910	639	44	77	390	60.96%	8,240	1,835	791	44	82	464	464	58.70%	
41	Corporates - Of Which: Specialised Lending	2,763	486	108	18	15	51	46.91%	2,706	490	162	17	18	77	47.51%	2,690	453	215	17	16	103	103	47.81%	
42	Corporates - Of Which: SME	1,893	556	208	10	29	140	67.23%	1,868	535	254	10	28	160	63.24%	1,757	601	299	9	35	181	181	60.53%	
43	Retail	17,150	1,865	660	22	211	358	54.19%	17,192	1,770	833	23	200	434	52.09%	17,387	1,407	1,001	23	176	508	508	50.71%	
44	Retail - Secured on real estate property	11,750	946	277	11	107	113	40.68%	11,742	863	368	11	102	153	41.66%	11,822	695	453	11	90	192	192	42.21%	
45	Retail - Secured on real estate property - Of Which: SME	415	476	111	2	74	46	41.40%	411	437	154	1	69	65	42.47%	447	361	194	2	61	84	84	43.08%	
46	Retail - Secured on real estate property - Of Which: non-SME	11,334	470	167	9	34	67	40.21%	11,330	426	214	9	33	88	41.07%	11,375	334	261	9	29	109	109	41.56%	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
48	Retail - Other Retail	5,401	1,039	383	11	104	245	62.99%	5,450	907	465	12	98	281	60.35%	5,565	711	546	12	87	316	316	57.79%	
49	Retail - Other Retail - Of Which: SME	1,007	430	82	3	51	42	50.78%	1,032	392	115	3	49	56	4									

2021 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

Row/Item	(min EUR, %)	Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		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
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Corporates	347	125	4	1	5	1	21.09%	331	136	9	0	5	2	21.30%	317	146	13	0	5	3
149	Corporates - Of Which: Specialised Lending	265	65	3	0	1	1	20.58%	251	76	5	0	1	1	20.58%	239	86	8	0	1	2
150	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151	Retail	7	2	1	0	0	0	64.27%	7	2	1	0	0	1	59.57%	7	2	2	0	0	1
152	Retail - Secured on real estate property	5	1	0	0	0	0	54.85%	5	1	0	0	0	0	54.23%	5	1	1	0	0	0
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: non-SME	5	1	0	0	0	0	54.85%	5	1	0	0	0	0	54.23%	5	1	1	0	0	0
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	Retail - Other Retail	2	1	0	0	0	0	68.21%	2	1	1	0	0	0	62.44%	2	1	1	0	0	1
157	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	42.02%	0	0	0	0	0	0	42.02%	0	0	0	0	0	0
158	Retail - Other Retail - Of Which: non-SME	2	1	0	0	0	0	68.93%	2	1	1	0	0	0	63.13%	2	1	1	0	0	1
159	Equity	0	0	0	0	0	0	35.09%	0	0	0	0	0	0	35.41%	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%	0	0	0	0	0	0
162	IRB TOTAL	354	127	5	1	5	1	26.88%	338	138	10	1	5	3	25.62%	324	148	15	1	5	4

Row/Item	(min EUR, %)	Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		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
163	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0
164	Central governments	85	0	0	0	0	0	40.00%	85	0	0	0	0	0	40.00%	84	0	0	0	0	0
165	Institutions	118	7	1	0	0	0	46.00%	112	13	1	0	0	0	46.00%	106	19	1	0	0	1
166	Corporates	912	628	52	1	24	15	28.20%	885	621	86	1	24	22	25.62%	910	564	118	1	24	29
167	Corporates - Of Which: Specialised Lending	586	373	36	1	9	9	25.31%	567	373	58	1	9	14	23.50%	600	318	79	1	9	18
168	Corporates - Of Which: SME	1	17	1	0	1	0	33.17%	2	16	2	0	1	1	33.16%	2	15	2	0	1	1
169	Retail	3	3	1	0	0	1	63.52%	3	3	2	0	0	1	59.60%	3	3	2	0	0	1
170	Retail - Secured on real estate property	1	1	0	0	0	0	20.75%	1	1	0	0	0	0	25.91%	1	1	0	0	0	0
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	0	0	20.75%	1	1	0	0	0	0	25.91%	1	1	0	0	0	0
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	2	3	1	0	0	1	66.40%	2	2	1	0	0	1	62.19%	2	2	2	0	0	1
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	51.31%	0	0	0	0	0	0	45.83%	0	0	0	0	0	0
176	Retail - Other Retail - Of Which: non-SME	2	2	1	0	0	1	67.03%	2	2	1	0	0	1	63.13%	2	2	2	0	0	1
177	Equity	0	0	0	0	0	0	21.80%	0	0	0	0	0	0	23.29%	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%	0	0	0	0	0	0
180	IRB TOTAL	1,118	638	54	1	24	16	29.25%	1,085	637	89	1	25	24	26.46%	1,104	585	121	1	24	31

Row/Item	(min EUR, %)	Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		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
181	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0
182	Central governments	81	0	0	0	0	0	40.00%	81	0	0	0	0	0	40.00%	81	0	0	0	0	0
183	Institutions	111	23	0	0	0	0	46.00%	106	28	0	0	0	0	46.00%	101	32	0	0	0	0
184	Corporates	1,219	194	59	1	7	25	41.58%	1,158	240	74	1	7	28	37.64%	1,102	278	93	1	10	32
185	Corporates - Of Which: Specialised Lending	0	7	0	0	0	0	21.50%	1	6	0	0	0	0	21.75%	1	6	0	0	0	0
186	Corporates - Of Which: SME	4	0	0	0	0	0	54.23%	4	0	0	0	0	0	58.90%	4	0	0	0	0	0
187	Retail	20	6	1	0	0	0	46.75%	19	6	1	0	0	0	44.11%	22	4	1	0	0	0
188	Retail - Secured on real estate property	17	5	1	0	0	0	44.85%	16	6	1	0	0	0	42.72%	19	3	1	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	35.58%	1	0	0	0	0	0	35.57%	1	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	16	5	0	0	0	0	45.43%	15	5	1	0	0	0	43.37%	18	3	1	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	3	1	0	0	0	0	57.82%	3	1	0	0	0	0	51.11%	3	1	0	0	0	0
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	35.39%	0	0	0	0	0	0	35.40%	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	60.96%	3	1	0	0	0	0	53.94%	3	0	0	0	0	0
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%	0	0	0	0	0	0
198	IRB TOTAL	1,432	223	60	1	7	25	41.65%	1,365	275	75	1	9	29	37.95%	1,307	314	94	1	10	33

2021 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

Row/Num		Actual										
		31/12/2020										
		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
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks	42,743	0	258	0	26,922	2	0	1	0	0	0.00%
2	Central governments	37,976	0	906	0	30,920	1,464	5	9	0	0	0.00%
3	Regional governments or local authorities	6,176	1	427	1	6,070	549	2	2	2	1	55.88%
4	Public sector entities	1,479	11	268	23	1,339	30	16	4	11	4	28.23%
5	Multilateral Development Banks	921	0	0	0	947	76	0	0	0	0	0.00%
6	International Organisations	290	0	0	0	220	0	0	0	0	0	0.00%
7	Institutions	965	0	150	0	540	12	0	1	0	0	75.00%
8	Corporates	9,121	102	8,368	113	9,544	2,363	338	91	118	253	74.85%
9	of which: SME	3,017	65	2,483	73	3,168	1,047	229	33	68	165	71.90%
10	Retail	5,195	106	3,711	115	4,696	967	366	59	146	275	75.04%
11	of which: SME	1,074	20	621	23	1,044	249	82	11	21	43	68.19%
12	Secured by mortgages on immovable property	4,353	13	1,546	14	3,717	688	47	5	0	34	72.79%
13	of which: SME	487	5	175	6	366	145	19	1	0	14	72.78%
14	Items associated with particularly high risk	47	0	71	0	48	14	1	1	2	1	75.22%
15	Covered bonds	14	0	2	0	7	2	0	2	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	126	0	80	0	102	0	0	0	0	0	0.00%
18	Equity	158	0	237	0	124	0	0	0	0	0	0.00%
19	Securitisation											
20	Other exposures	3,137	1	1,763	1	3,134	3	5	0	0	3	59.92%
21	Standardised Total	112,702	234	17,790	268	88,350	6,171	780	173	268	572	73.25%

Row/Num		Actual										
		31/12/2020										
		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
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	Central banks	12,224	0	0	0	12,224	0	0	0	0	0	0.00%
23	Central governments	6,997	0	182	0	4,594	885	0	0	0	0	0.00%
24	Regional governments or local authorities	4,504	1	25	1	4,508	414	1	0	0	1	49.30%
25	Public sector entities	705	0	139	0	1,003	20	0	0	1	0	0.00%
26	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28	Institutions	280	0	55	0	223	1	0	0	0	0	0.00%
29	Corporates	1,723	4	1,535	5	1,777	495	9	3	8	4	49.53%
30	of which: SME	335	2	275	2	535	161	3	1	3	2	49.54%
31	Retail	614	5	396	6	625	53	14	5	3	7	50.00%
32	of which: SME	365	4	210	4	379	44	7	3	2	4	49.59%
33	Secured by mortgages on immovable property	179	0	62	0	185	8	1	0	0	0	48.12%
34	of which: SME	21	0	6	0	17	4	0	0	0	0	48.00%
35	Items associated with particularly high risk	1	0	2	0	0	1	0	0	0	0	0.00%
36	Covered bonds	5	0	0	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	99	0	60	0	99	0	0	0	0	0	0.00%
39	Equity	48	0	76	0	48	0	0	0	0	0	0.00%
40	Securitisation											
41	Other exposures	1,153	0	1,088	0	1,153	0	0	0	0	0	0.00%
42	Standardised Total	28,082	11	3,621	12	26,480	1,877	24	9	12	12	49.77%

Row/Num		Actual										
		31/12/2020										
		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
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	Central banks	16,383	0	14	0	626	0	0	0	0	0	0.00%
44	Central governments	9,243	0	14	0	9,621	227	0	0	0	0	0.00%
45	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
46	Public sector entities	8	0	2	0	8	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49	Institutions	6	0	2	0	6	0	0	0	0	0	0.00%
50	Corporates	1,103	11	1,055	11	1,154	92	28	7	3	18	62.70%
51	of which: SME	224	1	177	1	207	46	3	2	3	2	62.72%
52	Retail	450	7	298	2	435	26	18	5	2	11	62.75%
53	of which: SME	233	3	134	4	222	19	9	1	2	6	62.77%
54	Secured by mortgages on immovable property	200	0	70	0	136	69	0	0	0	0	62.22%
55	of which: SME	142	0	48	0	111	36	0	0	0	0	62.59%
56	Items associated with particularly high risk	22	0	33	0	14	11	0	0	2	0	0.00%
57	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	2	0	2	0	2	0	0	0	0	0	0.00%
60	Equity	61	0	105	0	66	0	0	0	0	0	0.00%
61	Securitisation											
62	Other exposures	78	0	70	0	78	0	0	0	0	0	0.00%
63	Standardised Total	28,257	18	1,650	18	12,143	426	47	12	7	29	62.71%

Row/Num		Actual										
		31/12/2020										
		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
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	Central banks	1,358	0	0	0	1,358	0	0	0	0	0	0.00%
65	Central governments	5,348	0	3	0	5,108	0	0	0	0	0	0.00%
66	Regional governments or local authorities	291	0	98	0	335	1	0	0	0	0	0.00%
67	Public sector entities	1	0	0	0	1	0	0	0	0	0	0.00%
68	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
71	Corporates	167	2	157	2	165	13	8	0	0	6	78.79%
72	of which: SME	42	1	33	2	37	12	7	0	0	5	78.87%
73	Retail	12	0	9	0	12	0	7	0	0	6	75.47%
74	of which: SME	9	0	0	0	9	0	1	0	0	0	80.00%
75	Secured by mortgages on immovable property	2	0	1	0	1	1	0	0	1	0	0.00%
76	of which: SME	2	0	1	0	1	1	0	0	0	0	0.00%
77	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82	Securitisation											
83	Other exposures	52	0	52	0	52	0	0	0	0	0	0.00%
84	Standardised Total	7,231	2	281	2	7,033	16	16	2	0	12	77.21%

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RowN um	(min EUR, %)	Actual 31/12/2020											
		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								
85		Central banks	955	0	0	0	955	0	0	0	0	0.00%	
86		Central governments	6,594	0	183	0	4,570	209	0	3	0	0.00%	
87		Regional governments or local authorities	861	0	207	0	828	122	1	2	0	70.97%	
88		Public sector entities	39	0	39	0	38	7	0	0	0	0.00%	
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%	
90		International Organisations	0	0	0	0	0	0	0	0	0	0.00%	
91		Institutions	36	0	18	0	35	2	0	0	0	0.00%	
92		Corporates	2,918	51	2,704	56	3,110	1,071	32	83	131	76.29%	
93		of which: SME	1,470	41	1,257	45	1,488	631	17	46	106	72.23%	
94		Retail	1,965	60	1,457	66	1,558	584	206	19	107	74.86%	
95		of which: SME	109	4	65	3	104	68	16	3	12	73.54%	
96		Secured by mortgages on immovable property	2,527	10	894	11	2,125	410	35	1	25	72.11%	
97		of which: SME	20	4	6	4	20	8	14	0	10	72.09%	
98		Items associated with particularly high risk	0	0	1	0	0	0	1	0	0	72.00%	
99		Covered bonds	0	0	0	0	0	0	0	0	0	0.00%	
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%	
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%	
102		Equity	11	0	17	0	4	0	0	0	0	0.00%	
103		Securitisation	1,394	1	301	1	1,394	0	4	0	3	72.18%	
104		Other exposures	0	0	0	0	0	0	0	0	0	0.00%	
105		Standardised Total	17,312	122	5,811	134	14,630	2,404	419	56	192	315	75.18%

RowN um	(min EUR, %)	Actual 31/12/2020											
		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								
106		Central banks	9,725	0	0	0	9,725	0	0	0	0	0	0.00%
107		Central governments	48	0	0	0	22	0	0	0	0	0	0.00%
108		Regional governments or local authorities	246	0	0	0	160	0	0	0	0	0	0.00%
109		Public sector entities	626	0	0	0	204	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112		Institutions	165	0	15	0	100	0	0	0	0	0	0.00%
113		Corporates	177	0	161	0	91	133	0	0	0	60.00%	
114		of which: SME	25	0	14	0	64	8	0	0	0	0.00%	
115		Retail	6	0	4	0	4	3	0	0	0	62.50%	
116		of which: SME	5	0	3	0	3	2	0	0	0	66.67%	
117		Secured by mortgages on immovable property	4	0	1	0	4	0	0	0	0	0.00%	
118		of which: SME	1	0	0	0	1	0	0	0	0	0.00%	
119		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0.00%	
120		Covered bonds	0	0	0	0	0	0	0	0	0	0.00%	
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%	
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0.00%	
123		Equity	0	0	0	0	0	0	0	0	0	0.00%	
124		Securitisation	0	0	0	0	0	0	0	0	0	0.00%	
125		Other exposures	0	0	0	0	0	0	0	0	0	0.00%	
126		Standardised Total	10,997	0	181	0	10,310	136	0	0	0	0	62.07%

RowN um	(min EUR, %)	Actual 31/12/2020											
		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								
127		Central banks	1,059	0	0	0	1,052	2	0	1	0	0	0.00%
128		Central governments	2,192	0	28	0	1,396	2	0	1	0	0	0.00%
129		Regional governments or local authorities	169	0	56	0	176	11	0	0	0	0	0.00%
130		Public sector entities	17	0	8	0	21	0	0	1	0	0	100.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133		Institutions	2	0	1	0	2	0	0	0	0	0	75.00%
134		Corporates	455	6	446	8	413	64	17	10	2	11	64.36%
135		of which: SME	234	3	184	4	195	55	8	3	2	5	64.39%
136		Retail	367	13	259	17	422	52	45	6	3	29	64.89%
137		of which: SME	90	2	51	3	81	30	6	0	1	4	64.44%
138		Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	64.29%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	16	0	16	0	1	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146		Other exposures	49	0	42	0	46	3	1	0	0	0	1.08%
147		Standardised Total	4,327	19	858	24	3,529	136	63	20	5	40	63.81%

RowN um	(min EUR, %)	Actual 31/12/2020											
		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								
148		Central banks	554	0	0	0	494	0	0	0	0	0	0.00%
149		Central governments	4,162	0	0	0	3,275	141	5	1	0	0	0.00%
150		Regional governments or local authorities	6	0	1	0	8	1	0	0	0	0	0.00%
151		Public sector entities	62	11	62	23	64	0	16	2	0	4	28.18%
152		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	11	0	2	0	11	0	0	0	0	0	0.00%
155		Corporates	180	3	157	5	309	94	4	1	2	1	28.19%
156		of which: SME	107	3	88	5	105	27	4	1	2	1	28.19%
157		Retail	98	1	66	2	50	25	2	2	1	1	28.65%
158		of which: SME	41	1	23	2	33	25	2	0	1	0	28.31%
159		Secured by mortgages on immovable property	30	0	11	0	29	1	0	0	0	0	0.00%
160		of which: SME	0	0	1	0	1	1	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	7	0	1	0	7	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)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	3	0	3	0	0	0	0	0	0	0	0.00%
166		Securitisation	69	0	69	0	68	0	0	0	0	0	0.00%
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		Standardised Total	5,182	16	373	29	4,319	201	27	7	3	6	22.97%

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RowN um	(min EUR, %)	Actual 31/12/2020										
		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		256	0	128	0	256	0	0	0	0	0	0.00%
170		381	0	41	0	249	0	0	0	0	0	0.00%
171		8	0	8	0	8	0	0	0	0	0	0.00%
172		12	0	12	0	12	0	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		10	0	2	0	10	0	0	0	0	0	0.00%
176		870	2	770	2	1,117	44	5	6	2	7	80.25%
177		62	0	50	0	68	1	0	11	0	0	76.47%
178		525	4	377	4	461	100	15	5	11	12	81.48%
179		94	1	54	1	95	12	3	1	0	3	76.59%
180		460	0	170	0	431	38	1	0	0	1	76.43%
181		8	0	3	0	6	2	0	0	0	0	83.33%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		0	0	0	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		78	0	32	0	78	0	0	0	0	0	78.13%
189		2,602	6	1,542	7	2,622	183	25	12	13	20	80.75%

RowN um	(min EUR, %)	Actual 31/12/2020										
		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							
190		0	0	0	0	0	0	0	0	0	0	0.00%
191		949	0	19	0	728	0	0	0	0	0	0.00%
192		0	0	0	0	0	0	0	0	0	0	0.00%
193		0	0	0	0	0	0	0	0	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		0	0	0	0	0	0	0	0	0	0	0.00%
197		20	1	19	1	6	13	1	0	0	0	10.00%
198		3	1	3	1	1	2	1	0	0	0	10.00%
199		0	0	0	0	0	0	0	0	0	0	0.00%
200		0	0	0	0	0	0	0	0	0	0	0.00%
201		0	0	0	0	0	0	0	0	0	0	0.00%
202		0	0	0	0	0	0	0	0	0	0	0.00%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		5	0	5	0	5	0	0	0	0	0	0.00%
210		974	1	43	1	731	13	1	0	0	0	10.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		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							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		1	0	0	0	0	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	189	6	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		19	0	9	0	23	1	0	0	0	0	0.00%
218		101	0	100	0	37	65	1	0	1	0	69.57%
219		0	0	0	0	0	0	1	0	0	0	69.57%
220		0	0	0	0	0	0	0	0	0	0	0.00%
221		0	0	0	0	0	0	0	0	0	0	0.00%
222		0	0	0	0	0	0	0	0	0	0	0.00%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		24	0	24	0	2	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		0	0	0	0	0	0	0	0	0	0	0.00%
231		144	0	133	0	252	71	1	0	1	0	69.57%



2021 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

RowNum	um	(mln EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
1	Central banks	26,912	10	3	1	0	40.00%	26,907	12	5	1	1	2	40.00%	26,904	13	8	1	1	3	40.00%	
2	Central governments	31,346	1,014	30	10	11	40.00%	31,466	869	54	10	11	22	40.00%	31,471	839	79	10	11	32	40.00%	
3	Regional governments or local authorities	5,983	630	9	2	1	43.63%	5,907	699	15	2	2	7	42.09%	5,878	721	23	1	1	9	41.44%	
4	Public sector entities	1,285	99	21	1	4	31.16%	1,221	157	27	1	7	9	33.19%	1,162	288	35	1	10	13	34.74%	
5	Multilateral Development Banks	899	124	0	0	6	40.00%	899	123	0	0	6	0	40.00%	865	158	1	0	7	0	40.45%	
6	International Organisations	208	12	0	0	1	40.00%	206	14	0	0	1	0	40.85%	205	14	1	0	1	0	40.89%	
7	Institutions	519	32	0	0	0	41.95%	510	41	0	0	0	1	41.13%	494	54	2	0	0	1	40.58%	
8	Corporates	8,796	2,768	682	56	134	55.20%	8,254	2,904	988	50	139	481	48.68%	7,910	3,060	1,275	126	8	577	45.25%	
9	of which: SME	3,025	1,092	328	19	57	207	63.27%	2,949	1,083	413	17	57	243	58.85%	2,829	1,124	493	16	57	276	55.94%
10	Retail	4,506	1,008	515	23	153	349	67.72%	4,358	1,035	636	21	167	406	63.78%	4,291	987	751	20	152	456	60.73%
11	of which: SME	949	295	112	8	20	61	54.81%	916	289	151	7	18	76	50.23%	888	280	188	7	23	90	47.71%
12	Secured by mortgages on immovable property	3,548	799	105	8	38	69	65.04%	3,500	797	156	7	39	96	61.61%	3,528	720	203	7	120	120	58.84%
13	of which: SME	354	144	32	1	7	18	56.16%	343	143	44	1	7	22	49.39%	332	142	56	1	7	25	45.48%
14	Items associated with particularly high risk	45	15	3	0	2	1	43.57%	43	16	5	0	2	2	36.87%	40	17	6	0	2	2	33.63%
15	Covered bonds	7	2	0	0	0	0	40.00%	7	2	0	0	0	0	40.00%	6	2	0	0	0	0	40.07%
16	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%
17	Collective investments undertakings (CIU)	95	6	1	0	0	0	40.00%	93	6	2	0	1	1	40.05%	92	6	3	0	0	1	40.08%
18	Equity	116	7	1	0	0	1	41.02%	109	12	3	0	1	1	40.86%	103	17	4	0	1	2	40.79%
19	Securitisation	3,132	4	0	0	0	4	63.50%	3,131	5	7	0	0	4	60.39%	3,120	6	8	0	0	5	58.02%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21	Standardised Total	87,994	6,530	1,377	102	341	824	59.83%	86,710	6,692	1,900	93	364	1,031	54.24%	86,079	6,822	2,400	90	336	1,220	50.86%

RowNum	um	(mln EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
22	Central banks	12,269	4	1	0	0	40.00%	12,267	4	2	0	0	1	40.00%	12,266	5	4	0	0	1	40.00%	
23	Central governments	4,993	474	1	0	0	0	40.00%	5,181	285	0	0	0	1	40.00%	5,266	199	3	0	0	1	40.00%
24	Regional governments or local authorities	4,500	421	2	0	0	1	45.49%	4,494	426	3	0	0	1	43.90%	4,490	429	4	0	0	2	43.02%
25	Public sector entities	954	68	1	0	3	0	40.00%	902	117	4	0	6	2	40.00%	852	162	9	0	8	3	40.00%
26	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%
27	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%
28	Institutions	214	10	0	0	0	0	40.00%	206	18	0	0	0	0	40.00%	200	24	0	0	0	0	40.00%
29	Corporates	1,668	465	148	12	23	29	19.55%	1,569	443	268	11	18	90	18.73%	1,488	413	380	10	13	70	18.46%
30	of which: SME	517	165	16	2	3	5	32.49%	505	166	28	2	3	8	30.58%	497	162	39	2	2	12	29.77%
31	Retail	609	41	11	5	2	15	36.00%	584	45	62	5	2	21	33.46%	574	34	84	5	2	27	32.24%
32	of which: SME	380	32	18	2	1	6	35.58%	372	32	27	2	1	9	32.31%	372	23	35	2	1	11	30.95%
33	Secured by mortgages on immovable property	179	13	2	0	0	1	39.18%	174	18	3	0	0	1	31.84%	170	20	4	0	1	1	30.41%
34	of which: SME	16	5	1	0	0	0	39.10%	16	5	1	0	0	1	36.34%	15	6	1	0	0	0	35.01%
35	Items associated with particularly high risk	0	1	0	0	0	0	32.02%	0	1	0	0	0	0	32.03%	0	1	1	0	0	0	32.04%
36	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%
37	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%
38	Collective investments undertakings (CIU)	92	0	1	0	0	0	40.00%	91	6	2	0	1	1	40.05%	90	6	3	0	0	1	40.08%
39	Equity	45	3	1	0	0	0	40.00%	42	5	1	0	0	0	40.05%	40	7	2	0	0	1	40.10%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	1,153	0	0	0	0	0	40.00%	1,152	1	1	0	0	0	40.00%	1,151	1	1	0	0	0	40.00%
42	Standardised Total	26,977	1,506	198	20	29	47	23.92%	26,663	1,369	349	18	28	79	22.47%	26,587	1,299	494	18	25	109	22.04%

RowNum	um	(mln EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
43	Central banks	627	0	0	0	0	0	40.00%	627	0	0	0	0	0	40.00%	627	0	0	0	0	0	40.00%
44	Central governments	9,589	251	4	2	0	0	40.00%	9,558	278	12	0	0	5	40.00%	9,526	304	18	2	0	7	40.00%
45	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%
46	Public sector entities	5	3	0	0	0	0	40.00%	5	3	0	0	0	0	40.00%	5	4	0	0	0	0	40.00%
47	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%
48	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%
49	Institutions	6	1	0	0	0	0	40.00%	5	1	0	0	0	0	40.00%	5	1	0	0	0	0	40.00%
50	Corporates	1,155	75	45	5	3	29	54.54%	1,146	69	59	5	3	31	51.40%	1,141	60	73	5	3	36	49.54%
51	of which: SME	198	47	11	2	2	5	45.76%	190	42	17	2	2	8	45.26%	184	49	24	2	2	10	42.12%
52	Retail	409	35	22	1	1	18	52.28%	391	42	33	3	2	23	49.23%	383	38	58	3	2	28	43.69%
53	of which: SME	211	17	11	1	1	11	49.40%	204	14	13	2	1	15	46.84%	187	23	40	3	6	18	45.52%
54	Secured by mortgages on immovable property	135	62	7	1	3	2	32.69%	135	57	13	1	3	4	31.61%	133	52	19	1	3	6	31.25%
55	of which: SME	109	32	5	1	2	2	31.20%	109	28	10	1	1	3	30.26%	108	24	14	1	1	4	29.95%
56	Items associated with particularly high risk	14	10	1	0	1	0	25.39%	13	10	2	0	1	1	25.27%	13	9	3	0	1	1	25.27%
57	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%
58	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%
59	Collective investments undertakings (CIU)	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.05%	2	0	0	0	0	0	40.08%
60	Equity	56	3	1	0	0	0	40.00%	55	6	1	0	0	0	40.05%	50	8	2	0	0	1	40.10%
61	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62	Other exposures	78	0	0	0	0	0	40.00%	78	0	0	0	0	0	40.00%	78	0	0	0	0	0	40.00%
63	Standardised Total	12,078	442	96	12	11	48	50.62%	12,014	467	135	12	11	64	47.20%	11,944	498	174	11	15	79	45.37%

RowNum	um	(mln EUR, %)	Baseline Scenario																	
			31/12/2021				31/12/2022				31/12/2023									
			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
64	Central banks	1,358	0	0	0	0	0	40.00%	1,358	0	0	0	0</							

2021 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

RowNum	Description (min EUR, %)	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023				31/12/2023										
		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	Central banks	965	0	0	0	0	40.00%	965	0	0	0	0	40.00%	964	0	0	0	0	0	0	0	0	40.00%	
86	Central governments	4,522	253	5	2	1	40.00%	4,479	290	11	2	1	4	4,441	323	16	2	1	1	1	1	0	40.00%	
87	Regional governments or local authorities	752	153	5	1	0	43.89%	760	182	8	1	0	3	768	171	11	1	0	0	0	0	0	5	41.69%
88	Public sector entities	36	9	0	0	0	40.00%	35	11	0	0	0	0	33	12	0	0	0	0	0	0	0	0	40.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	33	4	0	0	0	40.00%	34	3	0	0	0	0	32	3	1	0	0	0	0	0	0	1	40.00%
92	Corporates	2,954	1,125	274	27	69	200	72.86%	2,917	1,070	365	24	72	256	2,744	1,163	446	22	70	305	305	70	68.45%	
93	of which: SME	1,344	656	185	8	37	130	69.89%	1,337	628	220	7	36	150	1,269	666	259	7	7	167	167	66.95%		
94	Retail	1,525	562	262	8	111	197	75.23%	1,521	521	306	7	123	229	1,576	429	344	7	95	254	254	73.75%		
95	of which: SME	106	59	22	1	4	16	70.25%	106	55	27	1	4	19	105	50	32	1	4	21	21	66.77%		
96	Secured by mortgages on immovable property	1,978	524	69	6	25	53	75.07%	1,976	497	97	5	25	72	1,933	383	121	18	88	88	88	72.92%		
97	of which: SME	29	8	15	0	0	11	71.55%	19	8	15	0	11	18	9	9	16	0	0	0	0	11	70.52%	
98	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
100	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	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	4	0	0	0	0	0	62.17%	4	0	0	0	0	0	3	1	0	0	0	0	0	0	0	58.03%
103	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	1,303	0	4	0	0	3	69.13%	1,303	1	5	0	0	3	1,302	1	5	0	0	0	0	0	3	64.48%
105	Standardised Total	14,203	2,630	621	44	206	456	73.55%	14,083	2,576	794	38	221	569	14,021	2,486	947	37	184	663	663	70.07%		

RowNum	Description (min EUR, %)	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023				31/12/2023										
		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	Central banks	9,721	3	1	0	0	40.00%	9,719	3	2	0	0	1	40.00%	9,718	4	3	0	0	0	0	1	40.00%	
107	Central governments	22	0	0	0	0	40.00%	22	0	0	0	0	0	40.00%	22	0	0	0	0	0	0	0	40.00%	
108	Regional governments or local authorities	144	16	0	0	0	40.00%	132	29	0	0	0	0	40.00%	121	39	0	0	0	0	0	0	40.00%	
109	Public sector entities	193	11	0	0	0	40.00%	191	13	0	1	0	0	40.85%	191	13	1	0	1	1	0	1	40.89%	
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
112	Institutions	94	5	0	0	0	40.00%	93	6	0	0	0	0	40.40%	93	6	0	0	0	0	0	0	40.51%	
113	Corporates	70	139	15	1	2	3	20.53%	59	139	26	1	2	5	20.55%	52	136	35	1	1	1	7	20.04%	
114	of which: SME	43	19	10	0	0	2	23.06%	33	24	16	1	0	4	23.04%	26	26	21	0	0	0	0	23.04%	
115	Retail	4	3	0	0	0	0	46.88%	3	3	3	0	1	41.25%	3	3	1	0	0	0	0	0	37.88%	
116	of which: SME	3	2	0	0	0	0	35.29%	3	2	0	0	0	30.82%	3	2	0	0	0	0	0	0	28.69%	
117	Secured by mortgages on immovable property	4	0	0	0	0	0	45.33%	3	1	0	0	0	0	55.69%	3	1	1	0	0	0	0	56.16%	
118	of which: SME	1	0	0	0	0	0	24.73%	1	0	0	0	0	0	24.72%	1	0	0	0	0	0	0	24.72%	
119	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
120	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
123	Equity	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.10%
124	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
125	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
126	Standardised Total	10,252	178	17	2	3	4	22.52%	10,223	194	29	2	3	7	22.51%	10,204	202	40	1	2	9	2	9	22.55%

RowNum	Description (min EUR, %)	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023				31/12/2023										
		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	Central banks	1,051	3	0	0	0	40.00%	1,051	3	0	0	0	0	40.00%	1,051	3	0	0	0	0	0	0	0	40.00%
128	Central governments	1,394	2	2	1	1	40.00%	1,392	4	1	0	0	2	40.00%	1,389	3	6	0	0	0	0	0	2	40.00%
129	Regional governments or local authorities	167	20	0	0	0	40.00%	159	28	0	0	0	0	40.00%	151	35	1	0	0	0	0	1	40.00%	
130	Public sector entities	19	1	1	0	0	40.55%	18	2	2	0	0	1	40.39%	16	3	2	0	0	0	0	1	40.31%	
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
133	Institutions	2	0	0	0	0	0	66.66%	1	0	0	0	0	0	64.53%	0	0	0	0	0	0	0	0	62.56%
134	Corporates	385	65	44	5	3	18	41.86%	361	64	68	5	3	25	36.67%	341	62	90	4	2	31	31	34.33%	
135	of which: SME	194	43	21	2	2	9	44.49%	190	36	32	1	13	39.71%	185	31	42	2	1	16	16	37.52%		
136	Retail	389	61	69	3	5	36	52.94%	361	69	89	3	5	42	46.95%	327	74	108	3	5	47	47	43.52%	
137	of which: SME	7	25	1	0	0	0	43.75%	69	21	11	2	2	38.07%	64	19	35	0	0	0	0	13	38.07%	
138	Secured by mortgages on immovable property	1	0	0	0	0	0	59.86%	0	0	1	0	0	0	56.78%	0	0	1	0	0	0	0	0	54.52%
139	of which: SME	0	0	0	0	0	0	27.60%	0	0	0	0	0	0	27.63%	0	0	0	0	0	0	0	0	27.6



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RowNum		Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
		(mn EUR, %)																							
169	Central banks	255	0	0	0	0	40.00%	255	0	0	0	0	40.00%	255	0	0	0	0	0	0	40.00%				
170	Central governments	249	0	0	0	0	40.00%	248	1	1	0	0	40.00%	248	1	1	0	0	0	0	40.00%				
171	Regional governments or local authorities	7	1	0	0	0	40.00%	7	2	0	0	0	40.00%	6	2	0	0	0	0	0	40.00%				
172	Public sector entities	11	1	0	0	0	40.00%	11	1	0	0	0	40.00%	10	2	0	0	0	0	0	40.00%				
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
175	Institutions	10	0	0	0	0	40.00%	10	0	0	0	0	40.00%	10	0	0	0	0	0	0	40.00%				
176	Corporates	760	391	19	2	16	53.88%	567	569	34	1	22	15	44.03%	466	653	51	1	16	20	39.47%				
177	of which: SME	63	5	1	0	0	38.14%	59	8	2	0	0	1	35.15%	56	10	3	0	0	11	33.93%				
178	Retail	383	165	27	1	14	62.06%	375	161	40	1	13	22	54.36%	375	149	52	1	13	26	50.58%				
179	of which: SME	21	85	4	1	4	71.88%	17	87	6	0	3	4	66.48%	17	85	8	0	4	5	63.55%				
180	Secured by mortgages on immovable property	428	36	6	1	2	45.45%	428	33	3	0	11	2	40.00%	411	46	13	1	2	5	38.84%				
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
186	Equity	0	0	0	0	0	50.53%	0	0	0	0	0	0	52.54%	0	0	0	0	0	0	52.27%				
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
188	Other exposures	78	0	0	0	0	75.51%	78	0	0	0	0	0	73.24%	78	0	0	0	0	0	71.24%				
189	Standardised Total	2,183	594	53	4	31	57.27%	1,980	766	84	4	36	41	48.61%	1,860	852	117	3	31	52	44.39%				

RowNum		Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
		(mn EUR, %)																							
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
191	Central governments	719	0	1	0	0	40.00%	718	0	1	0	0	1	40.00%	717	1	2	0	0	0	40.00%				
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
196	Institutions	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	40.00%				
197	Corporates	8	11	1	0	0	18.05%	8	10	2	0	0	20.21%	9	9	2	0	0	0	21.31%					
198	of which: SME	2	1	1	0	0	10.25%	2	1	1	0	0	10.61%	2	1	1	0	0	0	11.00%					
199	Retail	0	0	0	0	0	37.73%	0	0	0	0	0	61.18%	0	0	0	0	0	0	61.36%					
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
201	Secured by mortgages on immovable property	0	0	0	0	0	69.53%	0	0	0	0	0	60.98%	0	0	0	0	0	0	57.36%					
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
209	Other exposures	5	0	0	0	0	40.00%	5	0	0	0	0	40.00%	5	0	0	0	0	0	0	40.00%				
210	Standardised Total	731	12	2	0	0	25.67%	731	10	3	0	0	1	28.73%	731	10	4	0	0	1	30.12%				

RowNum		Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
		(mn EUR, %)																							
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
212	Central governments	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	40.00%				
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
215	Multilateral Development Banks	182	13	0	0	1	40.00%	183	13	0	0	1	40.00%	182	12	0	0	1	0	0	40.81%				
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
217	Institutions	22	1	0	0	0	40.00%	21	3	0	0	0	40.00%	20	4	0	0	0	0	0	40.00%				
218	Corporates	34	66	2	1	1	32.46%	32	66	4	0	1	26.98%	30	67	5	0	1	0	1	23.34%				
219	of which: SME	0	0	1	0	0	67.67%	0	0	1	0	0	66.07%	0	0	1	0	0	0	1	64.69%				
220	Retail	0	0	0	0	0	48.41%	0	0	0	0	0	48.42%	0	0	0	0	0	0	0	48.43%				
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
222	Secured by mortgages on immovable property	0	0	0	0	0	78.56%	0	0	0	0	0	70.31%	0	0	0	0	0	0	0	66.13%				
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
228	Equity	2	0	0	0	0	40.00%	2	0	0	0	0	40.05%	2	0	0	0	0	0	0	40.10%				
229	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
230	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0													

2021 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

RowNum	um	(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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	26,912	10	3	1	0	1	40.00%	26,907	12	5	1	2	40.00%	26,904	13	8	1	1	3	40.00%	
2		Central governments	31,574	762	54	19	1	21	40.00%	31,743	544	102	19	1	41	40.00%	31,809	430	151	18	1	60	40.00%
3		Regional governments or local authorities	6,138	470	14	3	1	0	42.38%	6,123	474	25	3	2	10	41.29%	6,120	464	37	2	2	15	40.87%
4		Public sector entities	1,328	54	24	2	1	8	32.43%	1,213	61	31	2	1	10	34.05%	1,207	61	37	2	1	13	35.05%
5		Multilateral Development Banks	631	392	0	2	16	0	40.00%	877	140	6	0	0	7	39.91%	872	145	6	0	7	2	39.91%
6		International Organisations	208	12	0	0	1	0	40.00%	206	14	0	0	1	0	40.85%	205	14	1	0	1	0	40.89%
7		Institutions	498	52	1	0	1	1	46.42%	508	42	2	0	1	1	45.95%	497	51	3	0	1	1	45.82%
8		Corporates	8,498	2,807	943	147	242	52	55.46%	7,812	2,910	1,524	134	224	782	51.33%	7,260	2,915	2,071	109	189	1,027	49.58%
9		of which: SME	2,966	1,086	393	44	95	249	63.37%	2,797	1,099	549	40	88	328	59.71%	2,709	1,043	693	34	77	401	57.80%
10		Retail	4,174	1,278	578	42	285	403	69.68%	3,965	1,286	779	38	268	514	66.00%	4,017	1,041	972	34	208	621	63.87%
11		of which: SME	921	299	139	16	27	77	56.64%	856	295	204	14	25	108	53.06%	801	287	288	12	24	138	51.96%
12		Secured by mortgages on immovable property	3,361	958	134	14	46	85	63.87%	3,333	899	223	14	45	137	62.99%	3,414	735	303	13	38	187	61.74%
13		of which: SME	349	139	42	3	8	22	52.03%	327	138	64	2	8	29	46.20%	309	136	84	2	7	37	43.57%
14		Items associated with particularly high risk	44	15	4	0	2	2	38.09%	41	15	8	0	2	2	32.02%	38	15	10	0	2	3	28.78%
15		Covered bonds	7	2	0	0	0	0	40.00%	7	2	0	0	0	0	40.00%	6	2	0	0	0	0	40.07%
16		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%
17		Collective investments undertakings (CIU)	95	6	1	0	0	0	40.00%	93	6	2	0	1	1	40.05%	92	6	3	0	0	1	40.08%
18		Equity	116	7	1	0	0	1	41.22%	109	12	3	0	1	1	41.09%	103	17	4	0	1	2	41.05%
19		Securitisation	3,132	4	0	0	0	4	63.50%	3,131	5	2	0	0	4	60.39%	3,129	6	8	0	0	5	58.02%
20		Other exposures	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
21		Standardised Total	86,711	6,828	1,763	232	598	1,054	59.81%	86,166	6,421	2,714	213	552	1,509	55.61%	85,773	5,914	3,614	181	448	1,941	53.70%

RowNum	um	(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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	12,269	4	1	0	0	0	40.00%	12,267	4	2	0	0	1	40.00%	12,266	5	4	0	0	1	40.00%
23		Central governments	4,942	525	2	1	0	1	40.00%	5,126	339	11	0	1	1	40.00%	5,220	243	5	1	0	2	40.00%
24		Regional governments or local authorities	4,659	262	3	1	0	1	44.56%	4,700	220	4	1	0	2	43.02%	4,710	208	6	1	0	2	42.26%
25		Public sector entities	1,000	23	1	0	0	0	39.71%	999	23	1	0	0	1	39.84%	1,002	19	2	0	0	1	39.89%
26		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%
27		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%
28		Institutions	223	0	0	0	0	0	46.00%	213	11	0	0	0	0	46.00%	206	18	0	0	0	0	46.00%
29		Corporates	1,525	480	276	39	61	81	29.33%	1,311	461	509	35	46	148	29.08%	1,129	434	718	26	31	209	29.04%
30		of which: SME	478	194	27	6	9	11	38.43%	429	219	51	5	9	19	37.74%	399	224	75	4	7	28	37.47%
31		Retail	592	43	56	14	5	26	46.44%	548	48	96	13	5	42	44.27%	511	46	134	11	4	58	43.33%
32		of which: SME	373	32	25	5	3	11	42.42%	355	34	42	5	2	17	40.06%	338	34	58	4	2	23	39.03%
33		Secured by mortgages on immovable property	176	16	2	0	1	1	41.00%	169	21	4	0	1	2	38.68%	166	18	7	0	1	3	38.14%
34		of which: SME	14	7	1	0	1	0	42.05%	13	7	2	0	1	1	39.80%	12	8	2	0	1	1	39.07%
35		Items associated with particularly high risk	0	1	0	0	0	0	32.02%	0	1	0	0	0	0	32.02%	0	1	1	0	0	0	32.04%
36		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%
37		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%
38		Collective investments undertakings (CIU)	92	0	1	0	0	0	40.00%	91	6	2	0	1	1	40.05%	90	6	3	0	0	1	40.08%
39		Equity	45	3	1	0	0	0	40.00%	42	5	1	0	0	0	40.05%	40	7	2	0	0	1	40.10%
40		Securitisation	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
41		Other exposures	1,153	0	0	0	0	0	40.00%	1,152	1	1	0	0	0	40.00%	1,151	1	1	0	0	0	40.00%
42		Standardised Total	26,676	1,363	343	56	68	111	32.51%	26,617	1,139	625	51	53	198	31.76%	26,490	1,009	881	39	38	276	31.57%

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43	CZECH REPUBLIC	Central banks	627	0	0	0	0	0	40.00%	627	0	0	0	0	0	40.00%	627	0	0	0	0	0	40.00%
44		Central governments	9,810	27	11	4	0	4	40.00%	9,799	27	12	4	0	4	40.00%	9,788	27	13	4	0	13	40.00%
45		Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
46		Public sector entities	5	3	0	0	0	0	40.00%	5	3	1	0	0	0	40.00%	6	1	1	0	0	0	40.00%
47		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%
48		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%
49		Institutions	6	0	0	0	0	0	46.00%	6	1	0	0	0	0	46.00%	5	1	0	0	0	0	46.00%
50		Corporates	1,129	79	67	15	6	40	59.83%	1,102	74	99	15	5	58	58.34%	1,079	65	132	13	4	76	57.79%
51		of which: SME	191	48	17	4	0	8	48.71%	178	34	28	3	4	13	47.60%	167	50	39	3	2	18	47.33%
52		Retail	408	33	42	2	2	21	51.42%	371	50	59	3	3	29	48.88%	340	65	72	4	4	64	47.68%
53		of which: SME	208	15	27	5	1	13	48.63%	186	23	41	4	19	46.55%	166	30	54	3	2	25	45.63%	
54		Secured by mortgages on immovable property	135	59	12	1	3	4	34.66%	126	58	22	1	3	7	34.09%	117	57	31	1	3	10	33.84%
55		of which: SME																					

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Erste Group Bank AG

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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	Central banks	965	0	0	0	0	40.00%	965	0	0	0	0	40.00%	964	0	0	0	0	0	0	0	40.00%
86	Central governments	4,676	92	11	4	0	40.00%	4,676	80	23	4	0	40.00%	4,666	79	24	4	0	0	0	14	40.00%
87	Regional governments or local authorities	790	153	8	2	1	42.47%	756	180	14	2	1	6	41.38%	762	168	20	1	0	0	8	40.95%
88	Public sector entities	36	9	0	0	0	40.00%	35	10	0	0	0	40.00%	33	12	0	0	0	0	0	0	40.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	15	22	0	0	0	46.00%	31	5	1	0	0	46.00%	29	7	1	0	0	0	0	0	46.00%
92	Corporates	2,931	1,104	319	55	117	75.88%	2,906	983	464	54	105	351	75.63%	2,806	946	601	47	88	454	75.56%	
93	of which: SME	1,346	637	202	15	60	70.92%	1,328	599	258	16	96	180	69.88%	1,342	532	312	14	48	216	69.37%	
94	Retail	1,229	837	283	9	238	78.30%	1,224	767	358	9	219	280	78.20%	1,443	480	426	10	151	334	78.52%	
95	of which: SME	95	68	24	1	9	71.72%	96	59	32	1	8	23	70.93%	95	53	40	1	7	28	70.73%	
96	Secured by mortgages on immovable property	1,800	689	82	8	31	75.69%	1,839	603	129	8	30	99	76.79%	1,994	404	173	8	19	135	77.89%	
97	of which: SME	29	8	15	0	11	71.82%	18	8	16	0	12	0	71.60%	18	7	17	0	12	17	71.49%	
98	Items associated with particularly high risk	0	0	1	0	0	0.00%	0	0	0	0	0	0.00%	0	0	1	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	4	0	0	0	0	68.30%	4	0	0	0	0	0	66.97%	3	1	0	0	0	0	0	66.12%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	1,393	0	4	0	0	69.13%	1,393	1	5	0	0	3	66.60%	1,392	1	5	0	0	0	0	64.48%
105	Standardised Total	13,839	2,906	708	79	388	75.81%	13,829	2,630	994	78	355	749	75.33%	14,094	2,097	1,262	71	259	950	75.27%	

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106	Central banks	9,721	3	1	0	0	40.00%	9,719	3	2	0	0	1	40.00%	9,718	4	3	0	0	0	1	40.00%
107	Central governments	22	0	0	0	0	40.00%	22	0	0	0	0	0	40.00%	22	0	0	0	0	0	0	40.00%
108	Regional governments or local authorities	144	16	0	0	0	40.00%	144	16	0	0	0	40.00%	144	16	0	0	0	0	0	0	40.00%
109	Public sector entities	193	11	0	0	0	40.00%	191	13	0	1	0	40.85%	191	13	1	0	1	0	0	0	40.89%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	90	10	0	0	1	46.00%	93	7	0	0	0	46.11%	93	6	1	0	0	0	0	0	46.35%
113	Corporates	61	139	24	3	8	36.09%	45	137	42	2	6	15	35.62%	36	131	56	1	4	20	35.25%	
114	of which: SME	36	21	14	1	6	39.97%	23	26	23	2	1	5	39.99%	16	27	29	1	1	12	40.02%	
115	Retail	3	3	0	0	0	58.97%	3	3	3	0	0	0	53.16%	3	3	3	0	0	0	0	49.88%
116	of which: SME	3	2	0	0	0	54.38%	3	2	0	0	0	0	48.65%	2	2	1	0	0	0	0	46.17%
117	Secured by mortgages on immovable property	4	1	0	0	0	56.40%	3	1	0	0	0	0	55.17%	3	1	0	0	0	0	0	55.15%
118	of which: SME	1	0	0	0	0	53.37%	1	0	0	0	0	0	53.36%	1	0	0	0	0	0	0	53.36%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.05%	0	0	0	0	0	0	0	40.10%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	10,238	182	26	4	9	36.77%	10,221	180	45	3	7	16	36.27%	10,211	174	61	2	5	22	35.97%	

RowNum	Description	Adverse Scenario																				
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127	Central banks	1,051	3	0	0	0	40.00%	1,051	3	0	0	0	40.00%	1,051	3	0	0	0	0	0	0	40.00%
128	Central governments	1,393	1	5	2	0	40.00%	1,388	1	10	2	0	4	40.00%	1,382	1	15	2	0	0	0	40.00%
129	Regional governments or local authorities	166	20	1	0	0	40.00%	158	28	0	0	0	150	35	2	0	0	0	0	0	1	40.00%
130	Public sector entities	18	1	2	0	0	40.11%	16	2	4	0	0	1	40.08%	14	3	5	0	0	0	2	40.05%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	2	0	0	0	0	63.68%	1	0	0	0	0	0	60.00%	1	0	0	0	0	0	0	58.92%
134	Corporates	351	71	71	16	9	48.66%	303	71	119	13	8	55	46.22%	266	67	161	10	5	73	45.31%	
135	of which: SME	181	44	34	7	5	47.78%	166	37	55	6	27	49.05%	152	32	75	5	3	36	47.96%		
136	Retail	380	57	82	8	8	56.83%	343	99	117	7	7	60	51.44%	310	69	149	6	5	72	48.51%	
137	of which: SME	71	22	24	5	14	53.85%	52	16	32	4	4	21	52.52%	42	12	51	2	2	26	51.24%	
138	Secured by mortgages on immovable property	1	0	1	0	0	58.88%	0	0	1	0	0	0	55.53%	0	0	1	0	0	0	0	53.03%
139	of which: SME	0	0	0	0	0	36.80%	0	0	0	0	0	0	36.88%	0	0	0	0	0	0	0	36.95%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment																					



2021 EU-wide Stress Test: Credit risk STA
Erste Group Bank AG

RowN um	(m EUR, %)	Adverse Scenario																			
		31/12/2021					31/12/2022					31/12/2023									
		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
169	Central banks	255	0	0	0	0	40.00%	255	0	0	0	0	40.00%	255	0	0	0	0	0	0	40.00%
170	Central governments	249	0	1	0	0	40.00%	248	0	1	0	0	40.00%	247	0	2	0	0	0	1	40.00%
171	Regional governments or local authorities	8	1	0	0	0	40.00%	8	1	0	0	0	40.00%	8	1	0	0	0	0	40.00%	
172	Public sector entities	11	1	0	0	0	40.00%	11	1	0	0	0	40.00%	10	2	0	0	0	0	40.00%	
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
175	Institutions	10	0	0	0	0	46.00%	10	0	0	0	0	46.00%	10	0	0	0	0	0	46.00%	
176	Corporates	741	403	26	5	6	53.14%	518	595	58	4	20	45.81%	381	689	100	3	26	43	42.86%	
177	of which: SME	62	6	2	1	0	43.58%	56	10	4	1	1	41.50%	51	13	9	1	1	2	40.81%	
178	Retail	379	168	28	2	14	63.12%	355	176	44	2	15	58.82%	351	164	60	2	15	34	56.27%	
179	of which: SME	19	87	5	3	3	70.72%	13	89	9	0	4	64.77%	11	86	14	0	5	8	61.72%	
180	Secured by mortgages on immovable property	426	36	8	2	2	47.58%	421	34	15	2	7	47.29%	400	48	22	2	10	16	46.48%	
181	of which: SME	3	3	0	0	0	56.39%	4	3	1	0	1	57.69%	3	3	2	0	0	1	57.05%	
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
186	Equity	0	0	0	0	0	52.36%	0	0	0	0	0	54.44%	0	0	0	0	0	0	54.15%	
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
188	Other exposures	78	0	0	0	0	75.51%	78	0	0	0	0	73.34%	78	0	0	0	0	0	71.24%	
189	Standardised Total	2,158	609	63	10	22	56.89%	1,904	807	119	8	37	50.86%	1,742	904	185	6	44	88	47.70%	

RowN um	(m EUR, %)	Adverse Scenario																		
		31/12/2021					31/12/2022					31/12/2023								
		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
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191	Central governments	718	0	1	0	0	40.00%	717	0	2	0	1	40.00%	716	0	4	0	0	0	40.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	46.00%	0	0	0	0	0	46.00%	0	0	0	0	0	0	46.00%
197	Corporates	7	11	2	0	1	31.88%	7	10	3	0	1	36.32%	6	9	5	0	2	2	37.81%
198	of which: SME	1	2	0	0	0	14.27%	2	1	1	0	0	17.07%	2	1	1	0	0	0	19.52%
199	Retail	2	9	0	0	0	41.86%	0	0	0	0	0	67.26%	0	0	0	0	0	0	70.11%
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201	Secured by mortgages on immovable property	0	0	0	0	0	70.51%	0	0	0	0	0	65.35%	0	0	0	0	0	0	64.05%
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209	Other exposures	5	0	0	0	0	40.00%	5	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
210	Standardised Total	730	12	3	1	0	35.19%	728	10	6	1	0	37.88%	727	9	8	1	0	3	38.79%

RowN um	(m EUR, %)	Adverse Scenario																		
		31/12/2021					31/12/2022					31/12/2023								
		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
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212	Central governments	1	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	38	157	0	0	6	40.00%	129	66	0	0	3	30.34%	125	71	0	0	3	32.75%	
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217	Institutions	22	1	0	0	0	46.00%	22	2	0	0	0	46.00%	21	2	0	0	0	0	46.00%
218	Corporates	33	66	3	2	1	36.97%	30	66	2	0	2	31.94%	26	66	9	1	3	29.90%	
219	of which: SME	0	0	1	0	0	67.77%	0	0	1	0	0	66.10%	0	0	1	0	0	1	64.71%
220	Retail	0	0	0	0	0	71.31%	0	0	0	0	0	71.34%	0	0	0	0	0	0	71.35%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	78.62%	0	0	0	0	0	74.54%	0	0	0	0	0	0	73.62%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228	Equity	2	0	0	0	0	40.00%	2	0	0	0	0	40.05%	2	0	0	0	0	0	40.10%
229	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231	Standardised Total	96	224	3	0	9	37.14%	183	135	6	0	5	32.05%	175	140	9	0	5	3	30.16%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Erste Group Bank AG

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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													
2		Central banks													
3		Central governments													
4		Institutions													
5		Corporates													
6		Corporates - Of Which: Specialised Lending													
7		Corporates - Of Which: SME													
8		Retail													
9		Retail - Secured on real estate property													
10		Retail - Secured on real estate property - Of Which: SME													
11		Retail - Secured on real estate property - Of Which: non-SME													
12		Retail - Qualifying Revolving													
13		Retail - Other Retail													
14		Retail - Other Retail - Of Which: SME													
15		Retail - Other Retail - Of Which: non-SME													
16		Equity													
17		Securitisation													
18		Other non-credit obligation assets													
19		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
20		AUSTRIA													
21		Central banks													
22		Central governments													
23		Institutions													
24		Corporates													
25		Corporates - Of Which: Specialised Lending													
26		Corporates - Of Which: SME													
27		Retail													
28		Retail - Secured on real estate property													
29		Retail - Secured on real estate property - Of Which: SME													
30		Retail - Secured on real estate property - Of Which: non-SME													
31		Retail - Qualifying Revolving													
32		Retail - Other Retail													
33		Retail - Other Retail - Of Which: SME													
34		Retail - Other Retail - Of Which: non-SME													
35		Equity													
36		Securitisation													
37		Other non-credit obligation assets													
38		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
39		CZECH REPUBLIC													
40		Central banks													
41		Central governments													
42		Institutions													
43		Corporates													
44		Corporates - Of Which: Specialised Lending													
45		Corporates - Of Which: SME													
46		Retail													
47		Retail - Secured on real estate property													
48		Retail - Secured on real estate property - Of Which: SME													
49		Retail - Secured on real estate property - Of Which: non-SME													
50		Retail - Qualifying Revolving													
51		Retail - Other Retail													
52		Retail - Other Retail - Of Which: SME													
53		Retail - Other Retail - Of Which: non-SME													
54		Equity													
55		Securitisation													
56		Other non-credit obligation assets													
57		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
58		SLOVAKIA													
59		Central banks													
60		Central governments													
61		Institutions													
62		Corporates													
63		Corporates - Of Which: Specialised Lending													
64		Corporates - Of Which: SME													
65		Retail													
66		Retail - Secured on real estate property													
67		Retail - Secured on real estate property - Of Which: SME													
68		Retail - Secured on real estate property - Of Which: non-SME													
69		Retail - Qualifying Revolving													
70		Retail - Other Retail													
71		Retail - Other Retail - Of Which: SME													
72		Retail - Other Retail - Of Which: non-SME													
73		Equity													
74		Securitisation													
75		Other non-credit obligation assets													
76		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
77		ROMANIA													
78		Central banks													
79		Central governments													
80		Institutions													
81		Corporates													
82		Corporates - Of Which: Specialised Lending													
83		Corporates - Of Which: SME													
84		Retail													
85		Retail - Secured on real estate property													
86		Retail - Secured on real estate property - Of Which: SME													
87		Retail - Secured on real estate property - Of Which: non-SME													
88		Retail - Qualifying Revolving													
89		Retail - Other Retail													
90		Retail - Other Retail - Of Which: SME													
91		Retail - Other Retail - Of Which: non-SME													
92		Equity													
93		Securitisation													
94		Other non-credit obligation assets													
95		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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
96		GERMANY													
97		Central banks													
98		Central governments													
99		Institutions													
100		Corporates													
101		Corporates - Of Which: Specialised Lending													
102		Corporates - Of Which: SME													
103		Retail													
104		Retail - Secured on real estate property													
105		Retail - Secured on real estate property - Of Which: SME													
106		Retail - Secured on real estate property - Of Which: non-SME													
107		Retail - Qualifying Revolving													
108		Retail - Other Retail													
109		Retail - Other Retail - Of Which: SME													
110		Retail - Other Retail - Of Which: non-SME													
111		Equity													
112		Securitisation													
113		Other non-credit obligation assets													
114		IRB TOTAL													

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Erste Group Bank AG

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	Central banks																						
2	Central governments																						
3	Institutions																						
4	Corporates	1,956	2,968	291	7	86	119	40.85%	1,917	2,901	368	7	85	159	39.93%	1,900	2,814	561	7	82	159	39.39%	
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail	5,141	2,837	531	8	144	187	35.27%	5,140	2,679	686	8	136	242	35.62%	5,156	2,531	822	8	125	294	35.84%	
8	Retail - Secured on real estate property																						
9	Retail - Secured on real estate property - Of Which: SME																						
10	Retail - Secured on real estate property - Of Which: non-SME	3,440	1,267	211	4	50	68	31.65%	3,445	1,207	275	4	40	88	32.13%	3,458	1,134	335	4	43	109	32.84%	
11	Retail - Qualifying Revolving																						
12	Retail - Other Retail																						
13	Retail - Other Retail - Of Which: SME																						
14	Retail - Other Retail - Of Which: non-SME																						
15	Equity																						
16	Securitisation																						
17	Other non-credit obligation assets																						
18	IRB TOTAL	7,099	5,805	822	15	231	306	37.24%	7,068	5,580	1,078	14	220	401	37.20%	7,058	5,345	1,322	14	207	492	37.18%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	
19	Central banks																						
20	Central governments																						
21	Institutions																						
22	Corporates	916	1,477	100	2	26	27	26.62%	898	1,448	148	2	25	42	28.40%	870	1,420	194	2	25	57	29.30%	
23	Corporates - Of Which: Specialised Lending																						
24	Corporates - Of Which: SME																						
25	Retail	2,696	1,540	248	3	32	62	25.20%	2,684	1,491	309	3	31	81	26.19%	2,657	1,457	370	2	30	99	26.85%	
26	Retail - Secured on real estate property																						
27	Retail - Secured on real estate property - Of Which: SME																						
28	Retail - Secured on real estate property - Of Which: non-SME	1,732	624	88	1	8	13	14.85%	1,728	605	109	1	8	19	17.43%	1,723	586	133	1	7	23	19.12%	
29	Retail - Qualifying Revolving																						
30	Retail - Other Retail																						
31	Retail - Other Retail - Of Which: SME																						
32	Retail - Other Retail - Of Which: non-SME																						
33	Equity																						
34	Securitisation																						
35	Other non-credit obligation assets																						
36	IRB TOTAL	3,612	3,017	348	5	57	89	25.61%	3,582	2,939	456	5	56	123	26.90%	3,527	2,886	564	4	56	156	27.70%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	
37	Central banks																						
38	Central governments																						
39	Institutions																						
40	Corporates	391	420	72	3	19	37	50.82%	381	408	95	3	19	49	51.20%	383	383	117	3	18	60	51.54%	
41	Corporates - Of Which: Specialised Lending																						
42	Corporates - Of Which: SME																						
43	Retail	966	346	132	1	42	57	43.22%	970	314	160	1	39	70	43.42%	983	274	187	1	35	81	43.54%	
44	Retail - Secured on real estate property																						
45	Retail - Secured on real estate property - Of Which: SME																						
46	Retail - Secured on real estate property - Of Which: non-SME	679	112	41	1	8	14	32.73%	681	102	49	1	7	17	34.50%	687	88	57	1	7	20	35.85%	
47	Retail - Qualifying Revolving																						
48	Retail - Other Retail																						
49	Retail - Other Retail - Of Which: SME																						
50	Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation																						
53	Other non-credit obligation assets																						
54	IRB TOTAL	1,359	766	204	4	61	94	45.90%	1,353	722	255	4	58	118	46.30%	1,368	658	204	4	53	142	46.61%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	
55	Central banks																						
56	Central governments																						
57	Institutions																						
58	Corporates	58	136	0	0	8	2	37.96%	57	151	11	0	8	4	37.19%	57	146	15	0	8	6	36.94%	
59	Corporates - Of Which: Specialised Lending																						
60	Corporates - Of Which: SME																						
61	Retail	751	547	41	2	29	21	50.99%	747	527	65	2	28	31	48.16%	743	508	88	2	27	40	47.32%	
62	Retail - Secured on real estate property																						
63	Retail - Secured on real estate property - Of Which: SME																						
64	Retail - Secured on real estate property - Of Which: non-SME	645	366	26	1	18	13	47.90%	642	355	46	1	17	19	46.13%	639	345	54	1	17	25	45.73%	
65	Retail - Qualifying Revolving																						
66	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
68	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL	810	702	47	2	37	23	49.35%	804	678	76	2	36	35	46.94%	800	654	104	2	35	48	45.69%	

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	Central banks																						
74	Central governments																						
75	Institutions																						
76	Corporates	0	23	0	0	0	0	20.82%	0	22	1	0	0	0	20.50%	0	22	1	0	0	0	20.	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Erste Group Bank AG

		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49			
		Moratoria - Baseline Scenario																							
Row Num	(min EUR, %)	31/12/2021							31/12/2022							31/12/2023									
		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			
109																									
110	Central banks																								
111	Central governments																								
112	Institutions																								
113	Corporates		330	551	35	1	23	12	33.84%		326	537	52	1	22	17	32.75%		322	525	68	1	22	22	32.24%
114	Corporates - Of Which: Specialised Lending																								
115	Corporates - Of Which: SME																								
116	Retail		186	111	15	0	3	3	17.39%		185	107	19	0	3	4	19.93%		184	104	23	0	3	5	21.30%
117	Retail - Secured on real estate property																								
118	Retail - Secured on real estate property - Of Which: SME																								
119	Retail - Secured on real estate property - Of Which: non-SME																								
120	Retail - Qualifying Revolving		58	19	3	0	1	1	22.03%		58	18	4	0	1	1	23.40%		58	17	5	0	1	1	23.99%
121	Retail - Other Retail																								
122	Retail - Other Retail - Of Which: SME																								
123	Retail - Other Retail - Of Which: non-SME																								
124	Equity																								
125	Securitisation																								
126	Other non-credit obligation assets																								
127	IRB TOTAL		516	662	49	1	26	14	28.91%		511	644	71	1	26	21	29.29%		507	628	92	1	25	27	29.86%

		Moratoria - Baseline Scenario																							
Row Num	(min EUR, %)	31/12/2021							31/12/2022							31/12/2023									
		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			
129																									
130	Central banks																								
131	Central governments																								
132	Institutions																								
133	Corporates		118	236	43	1	6	19	44.09%		113	232	52	1	6	23	44.48%		125	212	59	1	6	27	44.69%
134	Corporates - Of Which: Specialised Lending																								
135	Corporates - Of Which: SME																								
136	Retail		504	253	90	2	37	43	47.15%		524	202	120	2	33	55	45.30%		550	152	145	2	28	64	44.37%
137	Retail - Secured on real estate property																								
138	Retail - Secured on real estate property - Of Which: SME																								
139	Retail - Secured on real estate property - Of Which: non-SME																								
140	Retail - Qualifying Revolving		399	123	52	1	14	25	48.75%		312	105	67	1	13	31	46.69%		328	77	80	1	10	36	45.55%
141	Retail - Other Retail																								
142	Retail - Other Retail - Of Which: SME																								
143	Retail - Other Retail - Of Which: non-SME																								
144	Equity																								
145	Securitisation																								
146	Other non-credit obligation assets																								
147	IRB TOTAL		621	489	133	2	43	62	45.17%		637	434	172	2	39	78	45.00%		675	364	204	2	33	91	44.46%

		Moratoria - Baseline Scenario																							
Row Num	(min EUR, %)	31/12/2021							31/12/2022							31/12/2023									
		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																									
149	Central banks																								
150	Central governments																								
151	Institutions																								
152	Corporates		0	0	0	0	0	0	-		0	0	0	0	0	0	-		0	0	0	0	0	0	-
153	Corporates - Of Which: Specialised Lending																								
154	Corporates - Of Which: SME																								
155	Retail		1	1	0	0	0	0	56.68%		1	1	0	0	0	0	51.39%		1	1	0	0	0	0	49.22%
156	Retail - Secured on real estate property																								
157	Retail - Secured on real estate property - Of Which: SME																								
158	Retail - Secured on real estate property - Of Which: non-SME																								
159	Retail - Qualifying Revolving		1	1	0	0	0	0	51.73%		1	1	0	0	0	0	46.47%		1	1	0	0	0	0	44.88%
160	Retail - Other Retail																								
161	Retail - Other Retail - Of Which: SME																								
162	Retail - Other Retail - Of Which: non-SME																								
163	Equity																								
164	Securitisation																								
165	Other non-credit obligation assets																								
166	IRB TOTAL		1	1	0	0	0	0	56.68%		1	1	0	0	0	0	51.39%		1	1	0	0	0	0	49.22%

		Moratoria - Baseline Scenario																							
Row Num	(min EUR, %)	31/12/2021							31/12/2022							31/12/2023									
		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			
167																									
168	Central banks																								
169	Central governments																								
170	Institutions																								
171	Corporates		60	36	2	0	2	0	20.09%		60	34	3	0	2	1	19.83%		60	33	5	0	2	1	19.69%
172	Corporates - Of Which: Specialised Lending																								
173	Corporates - Of Which: SME																								
174	Retail		0	0	0	0	0	0	55.07%		0	0	0	0	0	0	55.45%		0	0	0	0	0	0	48.52%
175	Retail - Secured on real estate property																								
176	Retail - Secured on real estate property - Of Which: SME																								
177	Retail - Secured on real estate property - Of Which: non-SME																								
178	Retail - Qualifying Revolving																								
179	Retail - Other Retail																								
180	Retail - Other Retail - Of Which: SME																								
181	Retail - Other Retail - Of Which: non-SME																								
182	Equity																								
183	Securitisation																								
184	Other non-credit obligation assets																								
185	IRB TOTAL		60	36	2	0	2	0	20.98%		60	34	3	0	2	1	20.40%		60	33	5	0	2	1	20.18%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Erste Group Bank AG

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	
108																							
109																							
110																							
111																							
112																							
113			306	501	48	2	36	17	34.73%	298	535	83	2	34	28	34.32%	291	511	113	2	33	39	34.20%
114																							
115																							
116																							
117																							
118																							
119																							
120																							
121																							
122																							
123																							
124																							
125																							
126			484	676	66	3	41	21	31.09%	480	639	108	2	39	35	32.08%	473	608	145	2	37	47	32.48%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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																							
128																							
129																							
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140																							
141																							
142																							
143																							
144			440	675	128	4	81	59	46.35%	458	579	207	4	69	95	45.73%	543	417	283	5	51	129	45.52%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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																							
146																							
147																							
148																							
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153																							
154																							
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156																							
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158																							
159																							
160																							
161																							
162			1	1	0	0	0	0	61.64%	1	1	0	0	0	0	58.64%	1	1	0	0	0	0	57.48%

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		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	
163																							
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196																							
197																							
198																							
199																							
200			60	35	3	0	4	1	21.82%	60	32	6	0	4	1	23.33%	60						

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Erste Group Bank AG

Table for Erste Group Bank AG showing credit risk metrics for 2021, 2022, and 2023. Columns include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and Standardised Total. Rows list various asset categories like Central banks, Regional governments, etc.

Table for AUSTRIA showing credit risk metrics for 2021, 2022, and 2023. Columns include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and Standardised Total. Rows list various asset categories like Central banks, Regional governments, etc.

Table for CZECH REPUBLIC showing credit risk metrics for 2021, 2022, and 2023. Columns include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and Standardised Total. Rows list various asset categories like Central banks, Regional governments, etc.

Table for SLOVAKIA showing credit risk metrics for 2021, 2022, and 2023. Columns include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and Standardised Total. Rows list various asset categories like Central banks, Regional governments, etc.

Table for ROMANIA showing credit risk metrics for 2021, 2022, and 2023. Columns include Stage 1-3 exposures, Stock of provisions, Coverage Ratio, and Standardised Total. Rows list various asset categories like Central banks, Regional governments, etc.

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Erste Group Bank AG

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
1		Central banks	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		Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	646	394	47	5	34	25	53.14%	830	372	86	5	32	44	51.36%	619	349	120	4	30	61	50.80%
9		of which: SME																					
10		Retail	873	556	136	4	90	100	72.44%	862	512	194	4	83	135	69.79%	906	417	244	4	71	167	68.49%
11		Secured by mortgages on immovable property																					
12		of which: non-SME																					
13		Items associated with particularly high risk	0	0	10	0	0	0	0.00%	0	0	10	0	0	0	0.00%	0	0	10	0	0	0	0.00%
14		Covered bonds																					
15		Claims on institutions and corporates with a ST credit assessment																					
16		Collective investments undertakings (CIU)																					
17		Equity																					
18		Securitisation																					
19		Other exposures																					
20		Standardised Total	1,547	955	197	10	125	124	63.32%	1,519	888	292	9	116	179	61.43%	1,553	764	377	8	102	229	60.62%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
21		Central banks	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
21		Central banks																					
22		Central governments																					
23		Regional governments or local authorities																					
24		Public sector entities																					
25		Multilateral Development Banks																					
26		International Organisations																					
27		Institutions																					
28		Corporates	26	0	1	0	0	0	35.06%	26	0	1	0	0	0	34.98%	25	0	2	0	0	1	35.08%
29		of which: SME	8	1	0	0	0	0	35.78%	8	1	1	0	0	0	35.41%	8	1	1	0	0	0	35.15%
30		Retail																					
31		Secured by mortgages on immovable property																					
32		of which: non-SME																					
33		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34		Covered bonds																					
35		Claims on institutions and corporates with a ST credit assessment																					
36		Collective investments undertakings (CIU)																					
37		Equity																					
38		Securitisation																					
39		Other exposures																					
40		Standardised Total	34	2	1	0	0	0	35.97%	34	2	2	0	0	1	35.58%	33	1	3	0	0	1	35.52%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
41		Central banks	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
41		Central banks																					
42		Central governments																					
43		Regional governments or local authorities																					
44		Public sector entities																					
45		Multilateral Development Banks																					
46		International Organisations																					
47		Institutions																					
48		Corporates	11	18	1	0	0	1	50.46%	10	17	2	0	0	1	49.94%	10	17	3	0	0	2	50.29%
49		of which: SME																					
50		Retail	16	5	2	0	0	3	49.88%	15	4	9	0	0	4	49.17%	15	3	10	0	0	5	48.98%
51		Secured by mortgages on immovable property																					
52		of which: non-SME																					
53		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54		Covered bonds																					
55		Claims on institutions and corporates with a ST credit assessment																					
56		Collective investments undertakings (CIU)																					
57		Equity																					
58		Securitisation																					
59		Other exposures																					
60		Standardised Total	26	23	8	0	0	4	50.27%	25	21	11	0	0	6	49.65%	25	19	14	0	0	7	49.58%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
61		Central banks	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
61		Central banks																					
62		Central governments																					
63		Regional governments or local authorities																					
64		Public sector entities																					
65		Multilateral Development Banks																					
66		International Organisations																					
67		Institutions																					
68		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69		of which: SME																					
70		Retail	0	0	0	0	0	0	34.30%	0	0	0	0	0	0	36.81%	0	0	0	0	0	0	39.12%
71		Secured by mortgages on immovable property																					
72		of which: non-SME																					
73		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		Covered bonds																					
75		Claims on institutions and corporates with a ST credit assessment																					
76		Collective investments undertakings (CIU)																					
77		Equity																					
78		Securitisation																					
79		Other exposures																					
80		Standardised Total	0	0	0	0	0	0	34.30%	0	0	0	0	0	0	36.81%	0	0	0	0	0	0	39.12%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
81		Central banks	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
81		Central banks																					
82		Central governments																					
83		Regional governments or local authorities																					
84		Public sector entities																					
85		Multilateral Development Banks																					
86		International Organisations																					
87		Institutions																					

2021 EU-wide Stress Test: Securitisations

Erste Group Bank AG

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	1,394						
2		SEC-SA	0						
3		SEC-ERBA	14						
4		SEC-IAA	0						
5		Total	1,408						
6	REA	SEC-IRBA	182	196	209	225	287	366	458
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	4	5	5	5	12	15	18
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	186	201	214	230	299	381	476	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2021 EU-wide Stress Test: Risk exposure amounts

Erste Group Bank AG

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	95,923	96,397	96,720	96,871	98,358	97,790	97,300
2	Risk exposure amount for securitisations and re-securitisations	186	201	214	230	299	381	476
3	Risk exposure amount other credit risk	95,737	96,197	96,506	96,640	98,059	97,409	96,825
4	Risk exposure amount for market risk	4,027	4,027	4,027	4,027	5,501	5,507	5,517
5	Risk exposure amount for operational risk	14,813	15,612	15,805	16,066	15,979	16,518	17,960
6	Other risk exposure amounts	3,241	3,651	3,651	3,651	3,783	3,783	3,783
7	Total risk exposure amount	118,004	119,687	120,203	120,615	123,621	123,599	124,560
8	Total Risk exposure amount (transitional)	118,004	119,687	120,203	120,615	123,621	123,599	124,560
9	Total Risk exposure amount (fully loaded)	120,150	121,833	122,349	122,761	125,767	125,744	126,706

2021 EU-wide Stress Test: Capital

Erste Group Bank AG

Row Number		(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	A	OWN FUNDS		23,643	24,699	25,137	25,393	20,648	20,121	19,492
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		17,057	18,113	18,550	18,857	14,050	13,529	12,904
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,274	2,274	2,274	2,274	2,274	2,274	2,274
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		12,096	12,407	12,842	13,263	10,131	9,904	9,678
6	A.1.3	Accumulated other comprehensive income		-1,690	-1,690	-1,690	-1,690	-1,816	-1,816	-1,816
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		336	336	336	336	191	191	191
8	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-763	-763	-763	-763	-743	-743	-743
9	A.1.3.3	Other OCI contributions		-1,263	-1,263	-1,263	-1,263	-1,263	-1,263	-1,263
10	A.1.4	Other Reserves		906	906	906	906	906	906	906
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		4,891	4,980	5,104	5,224	4,490	4,444	4,398
13	A.1.7	Adjustments to CET1 due to prudential filters		192	192	192	192	98	98	98
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-58	-58	-58	-58	-97	-97	-97
15	A.1.7.2	Cash flow hedge reserve		-36	-36	-36	-36	-91	-91	-91
16	A.1.7.3	Other adjustments		286	286	286	286	286	286	286
17	A.1.8	(-) Intangible assets (including Goodwill)		-1,264	-854	-854	-854	-854	-854	-854
18	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs		-48	-48	-48	-48	-1,127	-1,254	-1,381
19	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		-199	-24	-146	-379	-24	-144	-371
21	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-29	-29	-29	-29	-29	-29	-29
25	A.1.15.1	Of which: from securitisation positions (-)		-29	-29	-29	-29	-29	-29	-29
26	A.1.16	(-) 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
27	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31	A.1.21	CET1 capital elements or deductions - other		-71	0	0	0	0	0	0
32	A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33	A.1.22.1	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	0	0	0	0	0	0
34	A.1.22.2	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	0	0	0	0	0	0	0
35	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")	0	0	0	0	0	0	0	0
36	A.1.22.4	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	0	0	0	0	0	0	0
37	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")	0	0	0	0	0	0	0	0
38	A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	A.1.23.4.2	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
47	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,738	2,738	2,738	2,738	2,738	2,738	2,738
49	A.2.1	Additional Tier 1 Capital instruments		2,738	2,738	2,738	2,738	2,738	2,738	2,738
50	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		19,795	20,851	21,289	21,596	16,788	16,267	15,642
55	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,848	3,848	3,848	3,797	3,860	3,854	3,850
56	A.4.1	Tier 2 Capital instruments		3,381	3,381	3,381	3,381	3,381	3,381	3,381
57	A.4.2	Other Tier 2 Capital components and deductions		467	467	467	416	479	473	469
58	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

Erste Group Bank AG

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	B	TOTAL RISK EXPOSURE AMOUNT		118,004	119,687	120,203	120,615	123,621	123,599	124,560
62	B.1	Of which: Transitional adjustments included		-2,146	-2,146	-2,146	-2,146	-2,146	-2,146	-2,146
63	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64	C.1	Common Equity Tier 1 Capital ratio		14.45%	15.13%	15.43%	15.63%	11.36%	10.95%	10.36%
65	C.2	Tier 1 Capital ratio		16.78%	17.42%	17.71%	17.90%	13.58%	13.16%	12.56%
66	C.3	Total Capital ratio		20.04%	20.64%	20.91%	21.05%	16.70%	16.28%	15.65%
67	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		17,057	18,113	18,550	18,857	14,050	13,529	12,904
68	D.2	TIER 1 CAPITAL (fully loaded)		19,795	20,851	21,289	21,596	16,788	16,267	15,642
69	D.3	TOTAL CAPITAL (fully loaded)		23,643	24,699	25,137	25,393	20,648	20,121	19,492
70	E.1	Common Equity Tier 1 Capital ratio		14.20%	14.87%	15.16%	15.36%	11.17%	10.76%	10.18%
71	E.2	Tier 1 Capital ratio		16.48%	17.11%	17.40%	17.59%	13.35%	12.94%	12.35%
72	E.3	Total Capital ratio		19.68%	20.27%	20.55%	20.68%	16.42%	16.00%	15.38%
73	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	H.1	Total leverage ratio exposures (transitional)		294,489	294,489	294,489	294,489	294,489	294,489	294,489
77	H.2	Total leverage ratio exposures (fully loaded)		294,489	294,489	294,489	294,489	294,489	294,489	294,489
78	H.3	Leverage ratio (transitional)		6.72%	7.08%	7.23%	7.33%	5.70%	5.52%	5.31%
79	H.4	Leverage ratio (fully loaded)		6.72%	7.08%	7.23%	7.33%	5.70%	5.52%	5.31%
80	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81	P.2	Countercyclical capital buffer		0.18%	0.18%	0.20%	0.27%	0.18%	0.20%	0.27%
82	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
83	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
85	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	P.6	Combined buffer		4.68%	4.68%	4.70%	4.77%	4.68%	4.70%	4.77%
87	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88	R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90	R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.43%	14.43%	14.45%	14.52%	14.43%	14.45%	14.52%
92	R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.16%	10.16%	10.19%	10.25%	10.16%	10.19%	10.25%

2021 EU-wide Stress Test: P&L

Erste Group Bank AG

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	4,811	4,691	4,396	4,249	4,298	3,991	3,795
2	Interest income	6,752	5,794	5,458	5,340	5,703	5,230	4,960
3	Interest expense	-1,941	-1,104	-1,063	-1,091	-1,405	-1,239	-1,165
4	Dividend income	67	67	67	67	34	34	34
5	Net fee and commission income	2,067	2,067	2,067	2,067	1,781	1,728	1,700
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	105	107	107	107	-96	80	80
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					-552		
8	Other operating income not listed above, net	76	94	94	94	96	90	90
9	Total operating income, net	7,127	7,025	6,730	6,583	5,561	5,923	5,698
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,141	-1,502	-843	-741	-4,353	-1,705	-1,518
11	Other income and expenses not listed above, net	-4,619	-4,620	-4,618	-4,618	-4,796	-4,635	-4,594
12	Profit or (-) loss before tax from continuing operations	1,367	903	1,269	1,224	-3,588	-417	-415
13	Tax expenses or (-) income related to profit or loss from continuing operations	-327	-266	-375	-362	1,079	127	127
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	1,040	638	893	862	-2,510	-290	-288
16	Amount of dividends paid and minority interests after MDA-related adjustments	555	327	458	442	-545	-63	-62
17	Attributable to owners of the parent net of estimated dividends	485	311	436	420	-1,965	-227	-226
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

2021 EU-wide Stress Test

Major capital measures and realised losses

Erste Group Bank AG

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		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

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	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

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0