

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

rste	Group	Bank	AG

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	m (mln EUR, %)	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%
			Memorano	dum 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
	Voc
18 New definition of default?	Yes



433344334	IIII	Erste Group Bank AG																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposur	e values			Risk exposu	re amounts								
				A-IF	RB	F-IRB		A-If	RB	F-IF	RB	Stage 1 exposure	Stage 2 exposure	Stage 3 evnocure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure		Stage 2 exposure		Stage 2 expecure
1		Central banks		0	0	8	0	0	0	1		0	8 (0	C	0	0	-
2		Central governments		0	0	1,672	2	. 0	0	1,296		0 833		3 1		. 2	0	0.00% 1.03% 55.00% 49.01% 52.96% 49.36% 27.09% 20.31% 30.96%
3		Institutions		0	0	11,164	3	0	0	2,977		0 5,020	324		3	0	0	1.03%
4		Corporates		0	0	78,544	2,001	0	0	51,657		0 65,767 0 13,995	7 20,969 5 5,822	1,989	181	. 679	1,094	55.00%
5		Corporates - Of Which: Specialised Lending		0	0	19,640	564	0	0	15,557		0 13,995	5,822	552	. 57	166	271	49.01%
6		Corporates - Of Which: SME		0	0	20,471	843	0	0	12,692		0 15,342	2 7,616 2 12,293	845	60	249	447	52.96%
7		Retail		80,456	1,846	0	0	15,686	713	0		0 70,082	2 12,293	1,844	127	434	910	49.36%
8		Retail - Secured on real estate property		54,429	966	0	0	7,682	337	0		0 70,082 0 47,608 0 4,674	7,36: 4 2,56 ⁴	964	52	184	261	27.09%
9	Erste Group Bank AG	Retail - Secured on real estate property - Of Which: SME		7,134	350	0	0	1,608	113	0		0 4,674	4 2,564	350	14	83	71	20.31%
10	Liste Group Dank Ad	Retail - Secured on real estate property - Of Which: non-SME		47,295	615	0	0	6,074	224	0		0 42,933	3 4,797	614	. 38	100	190	30.96%
11		Retail - Qualifying Revolving		0	0	0	0	0	0	0		0 0	0	0	C	0	0	-
12		Retail - Other Retail		26,027	880	0	0	8,004	376	0		0 22,474 0 4,884	4,932	2 880	75	250	649	73.74%
13		Retail - Other Retail - Of Which: SME		6,511	233	0	0	1,616	70	0		0 4,884	4 1,923		24	88	156	73.74% 67.01% 76.16% 0.00%
14		Retail - Other Retail - Of Which: non-SME		19,516	648	0	0	6,388	306	0		0 17,590	3,009	647	52	162	493	76.16%
15		Equity		0	0			0	0			356	6	15	C	0	0	0.00%
16		Securitisation																
17		Other non-credit obligation assets		0	0			0	0			10,354	4 12	2	16	7	2	59.30% 52.03%
18		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%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-I	IRB	A-1	IRB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks		0	0	0	0	0	(0	(0	0	0	0	0	0) -
20		Central governments		0	0	225	0	0	(560	(224	1	0	0	0	0	-
21		Institutions		0	0	1,326	1	0	(349	(978	27	1	0	0	0	0.00%
22		Corporates		0	0	43,168	959	0	(24,328	(37,770	11,268	956	90	312	443	46.31%
23		Corporates - Of Which: Specialised Lending		0	0	9,560	216	0	(7,821	(6,748	3,109	216	31	80	69	31.70%
24		Corporates - Of Which: SME		0	0	13,872	449	0	(7,780	(10,113	5,130	448	32	148	200	44.73%
25		Retail		43,724	919	0	0	4,614	180	0	(37,619	8,062	918	39	146	331	36.01%
26		Retail - Secured on real estate property		30,173	571	0	0	2,166	120	0	(25,627	5,201	570	15	54	83	14.51%
27	ALICTRIA	Retail - Secured on real estate property - Of Which: SME		5,890	287	0	0	760	69	0	(3,907	2,092	286	6	30	47	16.54%
28	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		24,283	284	0	0	1,406	51	. 0	(21,721	3,109	284	9	24	35	12.46%
29		Retail - Qualifying Revolving		0	0	0	0	0	(0	(0	0	0	0	0	0) -
30		Retail - Other Retail		13,551	348	0	0	2,449	60	0	(11,991	2,861	348	25	92	248	71.23%
31		Retail - Other Retail - Of Which: SME		4,124	167	0	0	846	36	5 0	(2,983	1,469	167	10	46	112	66.90%
32		Retail - Other Retail - Of Which: non-SME		9,427	181	0	0	1,603	24	1 0	(9,008	1,392	181	14	46	136	75.23%
33		Equity		0	0			0	()		224	0	0	0	0	0) -
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	(7,745	3	1	15	0	0	0.72%
36		IRB TOTAL		43,724	919	44,719	960	4,614	180	25,237	C	84,561	19,361	1,876	145	458	773	41.23%

											Actual							
					F				Diele erree		31/12/2020							
				A-1		re values	RB	A-I		ure amounts	:RB	+			Charles of	Charles of	Charles of	
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions roi	Coverage Ratio - Stage 3 exposure
37		Central banks		0	0	0	0	0	C	0	(0	0	(0	0	0	-
38		Central governments		0	0	24	0	0	C	60	(24	0	0	0	0	0	-
39		Institutions		0	0	1,321	1	0	C	424	(1,034	65	5	0	0	0	3.09%
40		Corporates		0	0	11,011	252	0	C	8,653	(8,406	2,209	250	35	66	179	71.34%
41		Corporates - Of Which: Specialised Lending		0	0	3,410	26	0	C	2,499	(2,554	777	26	13	25	10	39.43%
42		Corporates - Of Which: SME		0	0	2,287	137	0	C	1,617	(1,966	556	136	8	16	89	65.87%
43		Retail		19,551	334	. 0	0	5,272	134	0	(17,231	2,230	334	46	158	215	64.38%
44		Retail - Secured on real estate property		12,870	109	0	0	2,404	70	0	(11,789	1,076	109	18	76	38	34.92%
45	CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME		969	39	0	0	729	37	0	(608	355	39	7	48	14	35.57%
46	CZLCII KLYUDLIC	Retail - Secured on real estate property - Of Which: non-SME		11,901	69	0	0	1,674	33	0	(11,181	721	. 69	10	28	24	34.55%
47		Retail - Qualifying Revolving		0	0	0	0	0	C	0	(0	0	0	0	0	0	-
48		Retail - Other Retail		6,681	225	0	0	2,868	65	0	(5,443	1,155	225	29	82	177	78.60%
49		Retail - Other Retail - Of Which: SME		1,525	29	0	0	549	15	0	(1,231	258	3	10	30	18	61.61%
50		Retail - Other Retail - Of Which: non-SME		5,156	196	0	0	2,319	50	0	(4,211	897	196	18	52	159	81.15%
51		Equity		0	0			0	C			5	0)	0	0	0	-
52		Securitisation																
53		Other non-credit obligation assets		0	0			0	C			1,274	5	5 1	. 0	5	1	97.85% 67.31%
54		IRB TOTAL		19,551	334	12,356	253	5,272	134	9,138	(27,974	4,509	586	82	229	394	67.31%

										Actual							
										31/12/2020							
				Exposi	ire values			Risk expos	ure amounts								
			A-I	RB	F-IR	lB	A-1	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for e Stage 3 exposure	Stage 2 expecure
55		Central banks	0		0 0		0 0		0		0 0	()	0		0 (J -
56		Central governments	0		0 151		0 0	(201		0 142	() (0		0 () -
57		Institutions	0		0 329		0 0		53		0 276	54	+ (0		0 () -
58		Corporates	0		5,157	12	2 0	(4,390		0 3,836	2,069	122	2 13	9	90 59	9 48.12%
59		Corporates - Of Which: Specialised Lending	0		1,193	7	8 0	(1,018		0 709	458	78	3	1	.9 36	6 46.63% 5 47.37%
60		Corporates - Of Which: SME	0		1,669	3	2 0	(1,189		0 1,096	796	32	2 5	2	29 15	47.37%
61		Retail	11,144	25	2 0		0 2,764	21!	0		0 10,074	1,057	252	21	. 6	148	8 58.57% 0 43.58% 2 59.92%
62		Retail - Secured on real estate property	8,088	13	7 0		0 1,734	99	0		0 7,491	596	137	7 12	. 3	81 60	43.58%
63	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	58		3		0 50		0		0 25	33	3	3		2	2 59.92%
64	SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME	8,030	13	5 0		0 1,684	98	0		0 7,466	563	13!	12	2	29 58	8 43.26%
65		Retail - Qualifying Revolving	0		0		0	(0		0	()	0		0) -
66		Retail - Other Retail	3,056	11	5 0		0 1,031	110	0		0 2,583	461	11!	8	3	81 88	8 76.52% 6 71.70%
67		Retail - Other Retail - Of Which: SME	741	2	2 0		0 172	10	0		0 586	147	22	2 2	1	.0 16	71.70%
68		Retail - Other Retail - Of Which: non-SME	2,315	9	2 0		0 859	100	0		0 1,997	314	92	2 6	2	21 72	2 77.69%
69		Equity	0		0		0				58	(1!	0		0 (0.00%
70		Securitisation															
71		Other non-credit obligation assets	0		0		0				485	(0		0 (<u> </u>
72		IRB TOTAL	11,144	25	5,637	12:	2 2,764	215	4,644		0 14,871	3,180	389	34	15	3 206	53.04%



	Erste Group Bank AG				•												
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	ire values			Risk expos	ure amounts								
			A-I	RB	F-I	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of provisions for	Coverage Patio
towN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
73	Central banks		0	(0		0 0	(0		0 0	0	(0	C	(J -
74	Central governments		0	(15		0		7		0 0	0) (0	0)	<u>)</u> -
75	Institutions		0	(20		0 0	(3		0 1	0) (0	0)	<u>) - </u>
76	Corporates		0	(1,067	<u> </u>	8 0		811		0 802			7	6	5	3 48.0 3 48.0
77	Corporates - Of Which: Specialised Lending		0	(777		8 0		634		0 576	214	1 7	7	. 2	2	3 48.0
78	Corporates - Of Which: SME		0	(50		0		57		0 11	36	5 (0	3	3	<u>ງ</u> -
79	Retail		4	2	2		0 2		0		0	1	. 2	2	0)	1 84.1 0 20.0
80	Retail - Secured on real estate property		2	(0		0		0		0 2	0	0	0	0	(ງ 20.0
ROMANIA	Retail - Secured on real estate property - Of Which: SME		0	(0		0		0		0	0	(0	0	(J -
82 ROMANIA	Retail - Secured on real estate property - Of Which: non-SME		2	(0		0		0		0 2	0	0	0	0	(0 20.0
83	Retail - Qualifying Revolving		0	(0		0		0		0	0	0	0	0	(ນ -
84	Retail - Other Retail		3		1 0		0 2		0		0 2	1	. 1	0	0)	90.60
85	Retail - Other Retail - Of Which: SME		1	(0		0		0		0	1	. (0	0	(1 90.60 0 100.00 1 90.48
86	Retail - Other Retail - Of Which: non-SME		2		1 0		0 1		0		0 1	1	. 1	. 0	0)	1 90.48
87	Equity		0	(0				C	0	(0	0	(ນ -
88	Securitisation																
89	Other non-credit obligation assets		0	()		0)		C	0) (0	0)	J -
90	IRB TOTAL		4	2	1,102		3 2		821		0 807	277	9	1	6	5	54.94°

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-1	RB	F-I	[RB	A-1	IRB	F-1	IRB			a	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions roi	Stage 2 expecure
91		Central banks		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
92		Central governments		0	C	50	0	0	C	3	(2	14	0	0	0	0	-
93		Institutions		0	C	1,070	0	0	C	315	(394	35	0	0	0	0	0.00% 73.37%
94		Corporates		0	C	3,400	78	0	C	2,032	(3,124	1,015	78	3	25	57	73.37%
95		Corporates - Of Which: Specialised Lending		0	C	431	10	0	C	312	(260	191	. 10	1	3	8	72.79%
96		Corporates - Of Which: SME		0	C	453	24	0	C	262	(326	175	24	1	4	16	66.61%
97		Retail		626	28	0	0	108	3	0	(459	191	. 28	1	3	9	31.52%
98		Retail - Secured on real estate property		509	21	0	0	74	3	0	(357	161	. 21	0	2	3	14.59%
99	GERMANY	Retail - Secured on real estate property - Of Which: SME		126	7	0	0	21	2	. 0	(78	50	7	0	1	1	14.59% 9.80% 17.32%
100	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		383	13	0	0	53	1	. 0	(280	111	. 13	0	1	2	17.32%
101		Retail - Qualifying Revolving		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
102		Retail - Other Retail		117	8	0	0	35	1	. 0	(102	30	8	0	1	6	75.28%
103		Retail - Other Retail - Of Which: SME		41	(*)	0	0	11	C	0	(32	13	3	0	1	2	70.53%
104		Retail - Other Retail - Of Which: non-SME		76	53	0	0	24	C	0	(70	17	7	0	1	4	78.21%
105		Equity		0	C			0	C			0	0	0	0	0	0	-
106		Securitisation																
107		Other non-credit obligation assets		0	C			0	C			4	0	0	0	0	0	-
108		IRB TOTAL		626	28	4,520	78	108	3	2,350	C	3,983	1,255	106	4	28	66	62.12%

											Actual						
											31/12/2020						
					Exposui	e values			Risk exposi	ure amounts							
				A-IR	3	F-IR	В	A-IR	В	F-IR	.B	1		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(1)	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 overgous
109		Central banks		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	0	0		0.00%
111		Institutions		0	0	24	0	0	0	5		0 5	0	0	0		0 -
112		Corporates		0	0	3,075	300	0	0	2,813		0 2,708	997 305	18	58	3 20	68.08%
113		Corporates - Of Which: Specialised Lending		0	0	1,163	119	0	0	880		0 913	258 119	3	15	8	68.78%
114		Corporates - Of Which: SME		0	0	1,121	141	0	0	986		0 1,054	460 144	10	29	8	61.15%
115		Retail		2,416	219	0	0	1,005	152	0		0 2,240	270 219	10	17	7 14	67.70% 6 65.77%
116		Retail - Secured on real estate property		930	70	0	0	352	31	0		0 852	79 70	3	5	5 4	65.77%
117	CROATIA	Retail - Secured on real estate property - Of Which: SME		51	8	0	0	44	3	0		0 30	22 8	1	. 2	2	73.14%
118	CRUATIA	Retail - Secured on real estate property - Of Which: non-SME		879	61	0	0	308	28	0		0 822	57 61	2	2	3 4	0 64.75%
119		Retail - Qualifying Revolving		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	2 10	68.61%
121		Retail - Other Retail - Of Which: SME		65	9	0	0	34	3	0		0 41	28	1	. 2	2	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	9	68.48%
123		Equity		0	0			0	0)		36	0 (0	0		0 -
124		Securitisation															
125		Other non-credit obligation assets		0	0			0	0			596	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	350	71.43% 67.74%

											Actual							
											31/12/2020							
					Exposu	re values			Risk exposi	ure amounts								
				A-I	RB	F-II	kB	A-I	RB	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
127		Central banks		0	(0	(0	0	0		0 0	C) () (0	() -
128		Central governments		0	(94	(0	0	43		0 73	C) (0	0	() -
129		Institutions		0	(120	(0	0	46		0 111	1) 1	0	() -
130		Corporates		0	(2,852	73	0	0	2,152		0 2,465	907	7	10	27	4(0 54.18% 7 35.13% 5 69.24%
131		Corporates - Of Which: Specialised Lending		0	(1,205	20	0	0	807		0 1,040	157	20	3	3	7	7 35.13%
132		Corporates - Of Which: SME		0	(665	2:	. 0	0	568		0 576	343	21	1	16	15	69.24%
133		Retail		2,433	74	1 0	(1,819	23	0		0 2,011	350	73	3	44	50	0 69.05% 0 64.23%
134		Retail - Secured on real estate property		1,446	48	0	(897	11	. 0		0 1,162	157	46	5	14	30	64.23%
135	HUNGARY	Retail - Secured on real estate property - Of Which: SME		0	(0	(0	0	0		0 0	C)		0	() -
136	HUNGART	Retail - Secured on real estate property - Of Which: non-SME		1,445	48	0	(897	11	. 0		0 1,162	157	46	5	14	30	0 64.23%
137		Retail - Qualifying Revolving		0	(0	(0	0	0		0 0	C) () (0	() -
138		Retail - Other Retail		988	27	7	(923	12	0		0 849	193	27	7	30	2:	77.48%
139		Retail - Other Retail - Of Which: SME		2	(0	(1	0	0		0 2	C)) (0	(56.67%
140		Retail - Other Retail - Of Which: non-SME		986	20	5 0	(922	12	0		0 847	193	3 26	5	30	20	1 77.48% 0 56.67% 0 77.71%
141		Equity		0	()		0	0)		0	C) () (0	() -
142		Securitisation																
143		Other non-credit obligation assets		0	(0	0)		231	3	3	2 (2	:	1 87.50% 61.87%
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

		Erste Group Bank AG																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-IR	RB	F-IR	RB	A-I	RB	F-IF	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cha and O annual annual
145		Central banks		0	(0	(0		0		0 0		0	0		0	0 -
146		Central governments		0	(1	(0 0		0		0 0		0	0 0		0 (0 -
147		Institutions		0	(0	(0		0		0 0)	0	0 0		0	0 -
148		Corporates		0	(480	(0 0		0 416		0 364		2	0 0		3 (0 -
149		Corporates - Of Which: Specialised Lending		0	(337	(0 0		0 283		0 280	5.	3	0 0		0 (0 -
150		Corporates - Of Which: SME		0	(0	(0 0		0		0 0)	0	0 0		0 (0 -
151		Retail		10	(0	(0 4		0		0 8	3	2	0 0		0 (0 70.97% 0 20.00%
152		Retail - Secured on real estate property		6	(0	(0 2		0		0 6	5	1	0 0		0 (0 20.00%
153	SERBIA	Retail - Secured on real estate property - Of Which: SME		0	(0	(0		0		0 0		0	0 0		0 (0 -
154	SERDIA	Retail - Secured on real estate property - Of Which: non-SME		6	(0	(0 2		0		0 6		1	0 0		0	0 20.00%
155		Retail - Qualifying Revolving		0	(0	(0		0		0 0		0	0 0		0 (0 -
156		Retail - Other Retail		4	(0	(0 2		0		0 3	3	1	0		0 (0 80.77%
157		Retail - Other Retail - Of Which: SME		0	(0	(0		0		0 0		0	0 0		0 (0 -
158		Retail - Other Retail - Of Which: non-SME		4	(0	(0 2		0 0		0 3	3	1	0 0		0 (0 80.77%
159		Equity		0	(0		0		0		0	0 0		0 (0 -
160		Securitisation																
161		Other non-credit obligation assets		0	(0		0		0		0	0 0		0 (0 -
162		IRB TOTAL		10	<u> </u>	481	<u> </u>	0 4		417		0 373	113	3	0		3 (0 70.97%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A -1	IRB	F-1	IRB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0	(0	C	0	(0		0	(0	0	0	0	, <u> </u>
164		Central governments		0	(137	C	0	(30)	0 85	(0	0	0	0	, <mark>-</mark>
165		Institutions		0	(151	C	0	(60)	126	(0	0	0	0	, -
166		Corporates		0	(1,643	17	0	(1,292	2	1,027	548	17	1	. 19	7	42.42%
167		Corporates - Of Which: Specialised Lending		0	(1,049	13	0	(871		0 649	335	13	1	. 8	4	33.16%
168		Corporates - Of Which: SME		0	(18	1	. 0	(13	3	0 1	18	3	0	0	0	32.98%
169		Retail		7	1	1 0	C	4	. (0)	0 4	3	1	0	0	1	76.71%
170		Retail - Secured on real estate property		2	(0	C	0	(0)	0 2	(0	0	0	0	0.00%
171	POLAND	Retail - Secured on real estate property - Of Which: SME		0	(0	C	0	(0		0	(0	0	0	0	, <mark>-</mark>
172	POLAND	Retail - Secured on real estate property - Of Which: non-SME		2	(0	C	0	(0)	0 2	(0	0	0	0	0.00%
173		Retail - Qualifying Revolving		0	(0	0	0	(0		0	(0	0	0	0	, -
174		Retail - Other Retail		5	1	1 0	0	4	. (0		0 2	3	3	0	0	1	81.16%
175		Retail - Other Retail - Of Which: SME		0	(0	0	0	(0		0	(0	0	0	0'	100.00%
176		Retail - Other Retail - Of Which: non-SME		4	1	1 0	C	4	. (0		0 2	2	2	0	0	1	80.88%
177		Equity		0	()		0	()		0	(0	0	0	0	, -
178		Securitisation																
179		Other non-credit obligation assets		0	(0	(0	(0	0	0	0	<i>i</i> –
180		IRB TOTAL		7	1	1,931	17	4	C	1,382		1,242	551	. 18	1	19	8	43.81%

									Actual						
									31/12/2020						
			Exposu	ıre values			Risk expos	sure amounts							
		A-	IRB	F-I	RB	A-	IRB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181	Central banks	((0 0	(0		0 0		0 0) (0	(0 -
182	Central governments		(510	(0		0 36		0 81)		0	(0 -
183	Institutions	((0 132	(0		0 68		0 117 1	7 () (0	(0 -
184	Corporates	((0 1,526	45	5		0 1,038		0 1,222 20	5 44	1	7	14	4 32.63%
185	Corporates - Of Which: Specialised Lending	((0 16	(O		0 15		0 0	7 () (0	(0 -
186	Corporates - Of Which: SME	((0 4	(0		0 1		0 4) () (0	(0 -
187	Retail	26	(0 0	() 4		0 0		0 24	2) (0	(0 25.71%
188	Retail - Secured on real estate property	22		0 0	(3	(0 0		0 20	2) (0	(0 18.75%
189 LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1	(0 0	(0		0 0		0 1	L () (0	(0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	21		0 0	(3		0 0		0 20	L (0		0 18.75%
191	Retail - Qualifying Revolving			0 0	(0		0 0		0 0)		0		0 -
192	Retail - Other Retail	4	. (0 0	() 1	(0 0		0 4) () (0	(0 100.00%
193	Retail - Other Retail - Of Which: SME			0 0	(0		0 0		0 0			0		0 -
194	Retail - Other Retail - Of Which: non-SME	4	. (0 0	() 1		0 0		0 3			0	(0 100.00%
195	Equity	((0		C		0		0) ()	0	(0 -
196	Securitisation														
197	Other non-credit obligation assets	(0		C		0		0)) (0	(0 -
198	IRB TOTAL	26	(2,169	45	4		1,141		0 1,445 22!	45	1	7	15	32.58%



		Erste Group Bank AG	_																					
				16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
														Baseline Scenario	,									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	e Stage 3 exposure	Stock of e 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	e Stage 3 exposure	Stock of 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		{	0	(0		0 0	40.00%	6 8		0	0	0		40.00%	8	(0	0 0	0	0	40.00%
2		Central governments		843	51	3	0	'	7 1	40.00%	6 849		14	5	6		2 40.00%	849	4:	1	7 0	6	3	40.00%
3		Institutions		4,537	7 798	13	2	1	2 5	38.71%	6 4,348	9	77 2	22	2 14		9 39.27%	4,545	768	3	4 2	13	14	39.52%
4		Corporates		67,091	18,425	3,210	158	72	2 1,679	52.30%	66,134	18,3	56 4,22	25 154	739	2,01	47.68%	65,181	18,312	2 5,23	2 152	749	2,346	44.85%
5		Corporates - Of Which: Specialised Lending		14,595	4,820	954	61	. 13	1 400	41.95%	6 14,147	4,9	1,30	57	7 142	510	39.04%	13,942	4,776	6 1,65	1 57	135	617	37.39%
6		Corporates - Of Which: SME		15,912	6,600	1,290	55	31	2 766	59.37%	6 15,853	6,29	_,00	53 5!	315	903	54.64%	15,534	6,258	8 2,01	0 54	321	1,038	51.64%
7		Retail		68,053	13,245	2,921	. 100	55	0 1,321	45.22%	68,044	12,4	59 3,70	06 100	520	1,60	43.29%	67,965	11,785	5 4,46	8 100	479	1,880	42.07%
8		Retail - Secured on real estate property		45,929	8,433	1,570	54	26	6 489	31.12%	6 45,811	8,0	97 2,02	24 53	3 254	650	32.10%	45,727	7,737	7 2,46	8 53	233	808	32.73%
9	Erste Group Bank AG	Retail - Secured on real estate property - Of Which: SME		4,347	2,699	542	. 10	12	0 144	26.48%	6 4,284	2,6	17 68	37 10	113	197	7 28.71%	4,209	2,550	0 82	9 10	104	250	30.11%
10	Liste Group Dank Ad	Retail - Secured on real estate property - Of Which: non-SME		41,583	5,733	1,028	43	14	6 345	33.57%	6 41,527	5,48	30 1,33	37 4:	141	457	2 33.84%	41,518	5,187	7 1,63	9 43	129	558	34.05%
11		Retail - Qualifying Revolving		(0	C	0		0 0	-	0		0	0	0		0 -	0	(0	0	0	0 -	-
12		Retail - Other Retail		22,124	4,812	1,351	. 47	28	5 832	61.62%	6 22,234	4,3	72 1,68	31 47	7 266	954	56.76%	22,239	4,048	8 2,00	0 47	246	1,072	53.60%
13		Retail - Other Retail - Of Which: SME		4,756	1,892	393	16	9	6 218	55.46%	6 4,766	1,7	51 51	.3 10	5 88	263	51.30%	4,796	1,615	5 62	9 16	78	307	48.76%
14		Retail - Other Retail - Of Which: non-SME		17,368	3 2,921	958	31	. 18	8 614	64.14%	6 17,468	2,6	1,16	58 32	2 177	69:	1 59.16%	17,443	2,433	3 1,37	1 32	167	765	55.82%
15		Equity		333	19	19	1		1 9	46.49%	6 313		35 2	23	1 2	10	0 44.14%	296	48	8 2	6 1	2	11	42.53%
16		Securitisation																						
17		Other non-credit obligation assets		10,348	15	7	1		1 4	59.45%			18 1	.0	1	!	53.52%	10,336	2:	1 1	3 1	1	7	50.36% 43.56%
18		IRB TOTAL		151,213	32,552	6,173	263	1,292	2 3,019	48.91%	150,037	31,90	7,99	1 259	1,282	3,645	45.61%	149,180	30,976	9,78:	L 257	1,250	4,260	43.56%

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
owN Im	(n	Stage	e 1 exposure Stago	e 2 exposure Stage 3 expo	Stock of ure provisions fo Stage 1 expos	Stock of r provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 of	ck of ions for exposure	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for Te Stage 3 expos	Coverage Ratio - Stage 3 exposure
19	Central banks		0	0	0	0	0	0 -	(0 0	0	(0	0 -		(0	0 (O .	0	0 -
20	Central governments		224	1	0	0	0	40.00%	224	4 1	0	(0	0	40.00%	224	1	1	0 (0	0	0 40.00%
21	Institutions		926	78	2	0	1	1 42.82%	876	6 127	3	(1	1	41.97%	828	17	'4	4	0	1	1 41.50%
22	Corporates		39,064	9,343	,589	79 33	74	1 46.62%	38,850	0 8,999	2,146	77	7 328	907	42.25%	38,444	8,85	2,6	594 76	5 3	28 1,	,070 39.73%
23	Corporates - Of Which: Specialised Lending		7,106	2,508	458	35	9 13	30.03%	6,919	9 2,465	688	33	64	203	29.57%	6,782	2,38	9	010 32	2	62	267 29.34%
24	Corporates - Of Which: SME		10,819	4,169	702	31 18	38	2 54.34%	10,805	5 3,967	919	31	176	455	49.49%	10,575	3,98	1,1	.36	1 1	79	528 46.49%
25	Retail		36,250	8,969	,379	39 17	75 477	2 34.25%	36,218	8 8,611	1,769	39	168	592	33.45%	35,951	8,48	9 2,1	.58 38	3 1	65	711 32.94%
26	Retail - Secured on real estate property		24,385	6,149	864	20 8	17	1 19.83%	24,307	7 5,979	1,113	20	79	246	22.11%	24,138	5,89	9 1,3	362 20)	77	321 23.56%
27 ALICTOTA	Retail - Secured on real estate property - Of Which: SME		3,774	2,114	397	8	-2 8	4 21.14%	3,717	7 2,077	491	}	3 40	115	23.40%	3,612	2,08	57 5	585	7	40	146 24.94%
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		20,612	4,035	467	12	8	7 18.71%	20,590	0 3,902	621	12	39	131	21.09%	20,525	3,81	2 7	776 12	2	38	175 22.53%
29	Retail - Qualifying Revolving		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	30	1 58.45%	11,91	1 2,633	656	19	89	346	52.68%	11,813	2,59	0 7	'97	3	88	390 48.96%
31	Retail - Other Retail - Of Which: SME		3,056	1,313	250	9	13	55.28%	3,048	8 1,253	319	Ç	32	160	50.19%	3,004	1,22	8 3	887	3	32	182 46.93%
32	Retail - Other Retail - Of Which: non-SME		8,808	1,507	265	10 5	9 16	61.43%	8,864	4 1,380	337	10	57	186	55.03%	8,809	1,36	2 4	10 10)	56	208 50.87%
33	Equity		210	12	2	1	0	1 30.00%	198	8 22	5		1	1	30.55%	187	7 3	0	7	1	1	2 31.04%
34	Securitisation																					
35	Other non-credit obligation assets		7,740	6	4	1	0	41.86%	7,735	5 8	6		0	2	41.15%	7,731	1 1	0	8	1	0	3 40.83%
36	IRB TOTAL		84,414	18,409 2	976	119 50	9 1,210	40.87%	84,102	2 17,768	3,928	118	498	1,503	38.27%	83,365	17,56	2 4,8	71 116	5 4	96 1,	788 36.71%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Row		(mln E	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of 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	C	0		0 0	() -	(0	0) (0	0	-	0		0	C	0	, (- ر
38		Central governments	24	C	0		0 0	(40.00%	24	0	0	0	0	0	40.00%	24		0	C	0	<u>/</u>	0 40.00%
39		Institutions	722	374	4		1 2	1	30.79%	722	2 371	6	5	1 2	2	33.86%	1,016	7	5 8	1	L C	<u>/</u>	3 35.41%
40		Corporates	8,476	1,904	486	5	5 76	314	64.69%	8,316	1,910	639	9 44	4 77	390	60.96%	8,240	1,83	791	44	82	. 464	4 58.70% 3 47.81%
41		Corporates - Of Which: Specialised Lending	2,763	486	5 108	3	8 15	51	46.91%	2,706	490	162	2	7 18	77	47.51%	2,690	45.	215	17	7 16	10.7	47.81%
42		Corporates - Of Which: SME	1,893	556	5 208	3	0 29	140	67.23%	1,868	535	254	10	28	160	63.24%	1,757	60	1 299	g	35	18!	1 60.53%
43		Retail	17,150	1,985	660	2	2 211	358	54.19%	17,192	1,770	833	23	3 200	434	52.09%	17,387	1,40	7 1,001	23	176	J 50F	8 50.71%
44		Retail - Secured on real estate property	11,750	946	5 277	1	1 107	113	40.68%	11,742	863	368	11	1 102	153	41.66%	11,822	69	455	11	90	197	42.21%
45	CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	415	476	5 111		2 74	46	41.40%	411	. 437	154	1	1 69	65	42.47%	447	36	1 194	2	61	. 82	2 42.21% 4 43.08% 9 41.56%
46	CZLCII KLFODLIC	Retail - Secured on real estate property - Of Which: non-SME	11,334	470	167	,	9 34	67	40.21%	11,330	426	214	1	9 33	88	41.07%	11,375	33	261	g	29	109	41.56%
47		Retail - Qualifying Revolving	0	C			0	(-	(0	0	0	0	0	-	0		0	C	0	<u>, </u>	J -
48		Retail - Other Retail	5,401	1,039	383	1	1 104	245	63.99%	5,450	907	465	12	2 98	281	60.35%	5,565	71	1 546	12	2 87	31F	6 57.79%
49		Retail - Other Retail - Of Which: SME	1,007	430	82		3 51	42	50.78%	1,012	392	115	5	3 49	56	49.21%	1,085	28	7 146	4	40	71	48.41%
50		Retail - Other Retail - Of Which: non-SME	4,394	610	301		8 53	203	67.59%	4,439	515	350) 8	3 49	224	64.00%	4,480	42	400	g	9 46	24.5	1 48.41% 5 61.23%
51		Equity	4	0			0 0	(55.97%		0	0		0	0	55.17%	4		1 0	C		, r	0 54.46%
52		Securitisation																					
53		Other non-credit obligation assets	1,273	5	5 1		0 0	1	80.95%	1,273	6	2	2	0	1	71.70%	1,272		5 2	C) (, 1	1 65.86% 54.17%
54		IRB TOTAL	27,649	4,268	1,151	6	8 289	674	58.58%	27,531	4,058	1,480	67	7 279	827	55.87%	27,943	3,32!	1,802	68	259	97f	54.17%

										Baseline Sc	enario									
				31/12/2021						31/12/2	022						31/12/2023			
	(mln EUI		age 2 exposure Stage 3 exposur	Stock of e 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	Stock 3 exposure provision Stage 1 ex	of Stock of s for provisions for posure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0 0	C) -	0	0	0	0	0	0 -	(0	0	0 0	0	0	-
	Central governments	142	0	0	0	C	40.00%	141	0	0	0	0	0 40.00%	14:	1	0	0	0	0	40.00%
	Institutions	304	26	0	0 7	ď	40.00%	288	38	4	0	9	2 40.00%	274	4	7	9	10	4	40.00%
	Corporates	3,852	1,972	03	9 95	91	45.09%	3,860	1,887	281	9	92 12:	1 43.08%	3,839	9 1,83	3 35	8	91	149	41.95%
	Corporates - Of Which: Specialised Lending	746	409	39	1 21	. 39	43.69%	719	426	99	1	21 4:	1 41.45%	732	2 40	2 11	.0	21	44	39.64%
	Corporates - Of Which: SME	1,082	775	56	5 35	36	54.47%	1,100	724	100	5	34 5!	54.97%	1,079	9 71	2 13	52	34	73	55.24%
	Retail	9,909	1,099	75 2	76	212	56.60%	9,848	1,045	491	27	72 263	3 53.65%	9,790	99	2 60	27	69	313	52.15%
	Retail - Secured on real estate property	7,342	677 20	06 1	7 43	96	46.58%	7,297	655	273	17	42 12:	5 45.78%	7,252	2 63	4 33	9 17	40	154	45.62%
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	25	30	5	0 2	3	59.63%	26	27	8	0	2	4 58.41%	24	4 2	6 1	.0	2	6	57.85%
SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME	7,317	647 20	01 1	6 40	93	46.24%	7,271	628	265	17	40 12:	1 45.41%	7,227	7 60	8 32	9 16	38	149	45.25%
	Retail - Qualifying Revolving	0	0	0	0	C	-	0	0	0	0	0	0 -	(0	0	0	0	0	(-
	Retail - Other Retail	2,567	422 16	59 1	0 33	116	68.79%	2,551	390	218	10	31 138	8 63.54%	2,538	35	8 26	2 10	29	159	60.58%
	Retail - Other Retail - Of Which: SME	610	104	1 1	3	26	63.19%	625	76	55	3	6 33	3 60.22%	628	8 6	1 6	3	4	39	58.70%
	Retail - Other Retail - Of Which: non-SME	1,957	318 12	28	7 25	90	70.57%	1,926	314	163	7	25 10	5 64.65%	1,910	0 29	7 19	7	24	120	61.22%
	Equity	55	3	15	0 0	8	49.49%	51	6	16	0	0	8 49.00%	49	9	8 1	7 0	0	8	48.55%
	Securitisation																			
	Other non-credit obligation assets	485	0	0	0 0	C	40.00%	484	0	0	0	0	0 40.00%	484	4	0	0 0	0	0	40.00%
	IRB TOTAL	14,745	3,101 59	3	6 178	311	. 52.46%	14,672	2,976	792	36 1	74 394	49.73%	14,576	2,88	1 98	3 35	170	475	48.28%



ROMANIA

2021 EU-wide Stress Test: Credit risk IRB

Securitisation
Other non-credit obligation assets
IRB TOTAL

Erste Group Bank AG																	
		16 17	18	19 20	21	22	23	24 25	26	27 28	29	30 31	32	33	34	35	36
									Baseline Scenari	io							
				31/12/2021					31/12/2022					31/12/2023			
	(mln EUR, %)	Stage 1 exposure Stage 2 expos	ure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0 0	0 0	-	C	0	0	0 0	0 -	0	0	0 0	0	0	-
Central governments		0	0	0 0	0 0	-	C	0 (0	0 0	0 -	0	0	0 0	0	0	-
Institutions		1	0	0 0	0 0	40.00%	6 1	0 (0	0 0	0 40.26%	1	0	0 0	0	0	40.37%
Corporates		839	228 1	17 1	4 6	32.45%	6 804	254 27	7	1 4	8 28.79%	767 2	82 3	37 1	4	, 10	40.37% 26.97%
Corporates - Of Which: Specialised Lending		590	193 1	15 1	2 5	33.48%	6 562	214 22	2	1 2	6 29.37%	536 2	.32 2	29 1	2	. 8	27.19%
Corporates - Of Which: SME		27	19	1 0	1 0	30.13%	6 31	13	3	0 1	1 30.15%	29	14	4 0	1	. 1	30.21%
Retail		3	1	2 0	0 1	78.74%	6 3	1	2	0 0	2 75.48%	3	1	2 0	0	, 2	27.19% 30.21% 72.74%
Retail - Secured on real estate property		2	0	0 0	0 0	23.42%	6 2	0 (0	0 0	0 24.51%	2	0	0 0	0	0	25.67%
Retail - Secured on real estate property - Of Which: SME		0	0	0 0	0 0	35.09%	6 0	0 (0	0 0	0 35.42%	0	0	0 0	0	0	35.57% 25.30%
Retail - Secured on real estate property - Of Which: non-SME		2	0	0 0	0 0	23.25%	6 1	0 (0	0 0	0 24.23%	1	0	0 0	0	0	25.30%
Retail - Qualifying Revolving		0	0	0 0	0 0	-	0	0	0	0 0	0 -	0	0	0 0	0	0	-
Retail - Other Retail		2	1	2 0	0 1	83.98%	6 1	1	2	0 0	1 80.29%	1	1	2 0	0	, 2	77.26%
Retail - Other Retail - Of Which: SME		0	0	0 0	0 0	40.85%	6	0 (0	0 0	0 36.29%	0	0	0 0	0	0	34.49%
Retail - Other Retail - Of Which: non-SME		1	0	2 0	0 1	87.39%	6 1	0	2	0 0	1 85.88%	1	0	2 0	0	J 1	77.26% 34.49% 84.39%
Fauity		0	0	0	0	-	0	0 (o	0 0	0 -	0	0	0	0	0	/ -

															Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
								31/12/2021							31/12/2022							31/12/2023			
Rov	N			(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of 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
Q1			Central banks	(111111 2014) 70)	0	0	0	(0	0) _	C	0	(0	0	0	_	0		0	0	0	1	0 -
91			Central governments		2	0	1 0		0		40.00%	2) 14	(0 0	0	0	40 00%	2	14	1 0		0	, 	0 40.00%
97			Institutions		376	53	3 1) 0	0	40.73%	364	1 64	1	1 0	0	0	40.47%	346	8	1		0	, 	0 40.35%
94			Corporates		3,293	807	116		23	69	59.53%	3.141	926	150	0 3	29	78	51.82%	3.038	990	189	3	31	8	7 46.30%
95			Corporates - Of Which: Specialised Lending		282	163	17	1	1	9	54.42%	284	153	24	4 1	1	11	46.64%	286	14	31	1	1	1	3 42.33%
96			Corporates - Of Which: SME		344	150	32	1	. 5	21	66.57%	330	157	38	8 1	6	23	61.22%	341	140) 45	1	6	21	6 57.19%
97			Retail		419	220) 41	1	. 4	13	32.09%	416	212	51	1 1	4	16	32.27%	411	208	61	1	4	ı 21	0 32,39%
98			Retail - Secured on real estate property		325	184	29	1	. 2	6	20.31%	323	178	37	7 1	2	8	22.86%	320	17-	1 44	1	2	. 1	1 24.54%
99	CEDI		Retail - Secured on real estate property - Of Which: SME		77	47	11	(1	2	17.08%	75	46	13	3 0	1	3	20.52%	73	4:	16	C	1		1 24.54% 4 22.74% 7 25.57%
10	GEKI	MANY	Retail - Secured on real estate property - Of Which: non-SME		248	137	19	(1	4	22.15%	248	132	24	4 C	1	6	24.20%	247	129	28	0	1	. 7	/ 25.57%
10			Retail - Qualifying Revolving		0	0	0	(0	0) -	C	0	(0 0	0	0	-	0		0	C	0	ſ	J -
10			Retail - Other Retail		94	36	5 11	1	. 2	7	63.45%	93	34	14	4 1	2	8	57.79%	91	34	16	C	2	ç	9 53.90%
10			Retail - Other Retail - Of Which: SME		32	12	2 4	(1	3	60.81%	31	12	۵,	5 0	1	3	55.79%	30	17	2	C	1		3 52.38%
10			Retail - Other Retail - Of Which: non-SME		62	23	7	(1	5	65.03%	62	2 22	Ġ	9 0	1	5	58.99%	61	2:	2 10	0	1	F	6 54.82%
10			Equity		0	0	0	(0	0	-		0	(0 0	0	0	-	0		0	0	0		J -
10			Securitisation																						
10			Other non-credit obligation assets		4	0	0	(0	0	40.00%	4	0	(0 0	0	0	40.00%	4		0	0	0	<u> </u>	0 40.00%
10			IRB TOTAL		4,094	1,093	157	4	27	82	52.39%	3,927	1,216	201	1 4	33	94	46.86%	3,801	1,293	250	4	35	107	7 42.91%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure S	tage 2 exposure	e Stage 3 exposure	Stock of 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	e Stage 2 exposure	Stage 3 exposure	Stock of 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	e Stage 3 exposure	Stock of 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		Central banks		0		0 0		0	0) -	(0 0	(0		0	-	C		0 (0 (0 -
110		Central governments		197	{	8 2		0	1	40.00%	202	2 2	2	2	0 0	1	40.00%	203	3	1 2	(0 ()	1 40.00%
111		Institutions		5	:	1 0		0	0	40.00%	Ţ	5 0	(0	0	0	40.00%	4		1 ((0 ()	7 40.00% 7 60.14% 2 58.05% 2 61.07% 1 54.41% 6 54.00% 9 54.21% 7 53.96%
112		Corporates		2,636	997	7 376		9 50	261	. 69.40%	2,555	5 1,018	436	6	9 52	279	64.04%	2,528	98	8 493	8	5	1 29	7 60.14%
113		Corporates - Of Which: Specialised Lending		916	240	0 133		1 9	85	64.23%	862	2 282	145	5	1 11	. 89	61.01%	857	27	3 159		1	9	2 58.05%
114		Corporates - Of Which: SME		1,005	470	0 184		5 28	130	70.83%	983	3 457	217	7	5 29	141	65.00%	973	43	7 248	!	5 28	3 15	2 61.07%
115		Retail		2,178	287	7 263		5 13	162	61.48%	2,160	0 269	299	9	5 13	172	57.40%	2,135	26	1 332	ļ	5 13	3 18	1 54.41%
116		Retail - Secured on real estate property		841	7:	5 83		2 4	50	60.06%	834	4 73	94	4	1	53	56.60%	827	7	0 103		1	4 5	6 54.00%
117	CROATIA	Retail - Secured on real estate property - Of Which: SME		28	20	0 12		0 1	. 7	62.74%	27	7 19	14	4	0 1	. 8	57.43%	25	1	9 17	(0	1	9 54.21%
118	CROATIA	Retail - Secured on real estate property - Of Which: non-SME		813	5!	5 72		1 3	43	59.62%	807	7 54	79	9	1 3	45	56.45%	803	5	1 86	:	1 3	3 4	7 53.96%
119		Retail - Qualifying Revolving		0		0		0	0) -	(0	(0	0	0	-	C)	0 ((0)	0 -
120		Retail - Other Retail		1,337	217	2 179		4 9	111	62.14%	1,326	6 197	205	5	3	119	57.77%	1,308	19	1 229	3	3	9 12	5 54.59% 0 50.75%
121		Retail - Other Retail - Of Which: SME		40	24	4 13		1 1	. 8	59.19%	40	0 21	17	7	0 1	. 9	53.84%	38	2	1 19	(0 :	1 1	0 50.75%
122		Retail - Other Retail - Of Which: non-SME		1,296	188	8 166		3 8	104	62.37%	1,286	6 175	189	9	3 8	110	58.11%	1,270	17	1 209	3	3	3 11	5 54.95% 0 31.32%
123		Equity		34		2 0		0	0	30.77%	32	2 4	1	1	0	0	30.95%	30		5 1	(0 (0	0 31.32%
124		Securitisation																						
125		Other non-credit obligation assets		596	(0 0		0	0	53.80%	595	5 0	(0	0	0	48.84%			1 1	(0 (0	0 46.51% 9 57.74%
126		IRB TOTAL		5,645	1,295	641	1.	63	423	66.04%	5,549	9 1,294	738	8 13	65	452	61.24%	5,495	1,25	6 829	13	3 64	1 479	57.74%

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions fo Stage 1 exposu	Stock of r provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposu		Stock of provisions for ure Stage 3 exposur	
	Central banks		0	0 (0	0	0	-	(0 0		0	0 (0	0 -	0	0	0	0	0	0	0 -
	Central governments		73	0 (0	0	0	40.00%	73	3 0		0	0	0	0 40.00%	73	3	0	0	0	0	0 40.
	Institutions		105	6 (0	0	0	40.00%	99	9 11		1	0	1	0 40.00%	94	4 1	.5	2	0	1	1 40.
	Corporates		2,456 86	50 130	0	7 -	14 6.	49.92%	2,400	0 877	16	59	7 5!	5 8	48.12%	2,402	2 83	88 20	06	7	51	97 46.9
	Corporates - Of Which: Specialised Lending		1,003 17	76 37	7	2	5 13	35.46%	949	9 217	5	50	2 !	5 1	8 35.91%	951	1 20	6	52	2	4	23 36.
	Corporates - Of Which: SME		547 34	16 47	7	3	26 28	59.11%	541	1 334	6	55	3	7 3	55.58%	581	1 27	7 8	31	3	34	43 53.
	Retail		1,739 52	21 174	4	6	57 9:	52.23%	1,796	6 411	22	27	5 59	9 11	2 49.28%	1,884	4 27	9 27	'1	6	48 17	29 47.7
	Retail - Secured on real estate property		984 28	93	3	3	26 49	52.05%	1,008	8 238	11	18	3 24	4 5	8 49.37%	1,073	3 15	52 14	10	3	18	67 47.8
HUNGARY	Retail - Secured on real estate property - Of Which: SME		0	0 (0	0	0	31.33%	o C	0		0	0	0	0 30.89%	0	0	0	0	0	0	0 30.
HONGARI	Retail - Secured on real estate property - Of Which: non-SME		984 28	93	3	3	26 49	52.05%	1,008	8 238	11	18	3 24	4 5	8 49.37%	1,073	3 15	52 14	10	3	18	67 47.
	Retail - Qualifying Revolving		0	0	0	0	0	-	(0	I	0	0	0	0 -	0	0	0	0	0	0	0 -
	Retail - Other Retail		754 23	81 81	1	3	40 43	52.43%	788	8 173	10	08	3 3!	5	3 49.19%	811	1 12	27 13	31	3	29	62 47.
	Retail - Other Retail - Of Which: SME		2	0	0	0	0	49.73%	, b	1		1	0	0	0 45.84%	1	1	0	1	0	0	0 43.
	Retail - Other Retail - Of Which: non-SME		753 23	80	0	3	40 43	52.44%	787	7 172	10	08	3 3!	5 5	3 49.21%	809	9 12	.7 13	31	3	29	62 47.5
	Equity		0	0 (0	0	0	20.08%	0	0 0		0	0	0	0 20.95%	0	0	0	0	0	0	0 21.7
	Securitisation																					
	Other non-credit obligation assets		231	3	2	0	0	85.40%		0 3		2	0	0	1 83.49%	230	0	3	2	0	0	1 81.
	IRB TOTAL		4,603 1,39	306	6	13 11	.1 157	51.41%	4,599	1,302	398	12	115	5 19	5 48.91%	4,683	1,13	5 48	1	1.3	100 22	28 47.4



SERBIA

2021 EU-wide Stress Test: Credit risk IRB

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

Erste Group Bank AG																					
r	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR,		osure Stage 2 exp	osure Stage 3 exposur	Stock of e 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	e Stage 3 exposure	Stock of 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	e Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0 0	C		0 -	0	(0	0	0 0		0 -		0	0	0	0 (0 -
Central governments		0	0	0 0	C		0 -	0	(0	0	0 0	(0 -		0	0	0	0 ()	o -
Institutions		0	0	0 0	C		0 -	0		0	0	0 0		0 -		0	0	0	0 ()	δ -
Corporates		353	120	3 (2		1 20.35%	378	9:	3	5	0 2		1 20.26%	37	1	97	8	0		2 21.03%
Corporates - Of Which: Specialised Lending		266	66	2 (1		0 20.58%	253	7:	7	3	0 1		1 20.58%	24	1	87	4	0 :		2 21.03% 1 20.58%
Corporates - Of Which: SME		0	0	0 0	C		0 -	0	(0	0	0 0	(0 -		0	0	0	0 ()	o -
Retail		8	2	0 0	O)	0 66.35%	8		2	1	0 0	(0 60.11%		7	2	1	0 (0 56.64%
Retail - Secured on real estate property		5	1	0 0	O)	0 50.43%	5		1	0	0 0	(0 47.51%		5	1	0	0 (0 46.46%
Retail - Secured on real estate property - Of Which: SME		0	0	0 0	O)	0 -	0		0	0	0 0	(0 -		0	0	0	0 (o -
Retail - Secured on real estate property - Of Which: non-SME		5	1	0 0	O)	0 50.43%	5		1	0	0 0	(0 47.51%		5	1	0	0 (0 46.46%
Retail - Qualifying Revolving		0	0	0 0	O)	0 -	0		0	0	0 0	(0 -		0	0	0	0 (o -
Retail - Other Retail		3	1	0 0	C)	0 71.30%	3		1	0	0 0		0 64.91%		2	1	1	0 (0 61.10%
Retail - Other Retail - Of Which: SME		0	0	0 0	0		0 25.75%	0		0	0	0 0		0 25.74%		0	0	0	0 (0 61.10% 0 25.74% 0 62.47% 0 35.67%
Retail - Other Retail - Of Which: non-SME		2	1	0 0	0		0 72.23%	2		1	0	0 0		0 66.14%		2	1	1	0 (0 62.47%
Equity		0	0	0 0	0		0 35.09%	0		0	0	0 0		0 35.41%		0	0	0	0 (35.67%
Securitisation																					

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Ro			Stage 1 (mln EUR, %)	exposure Stage 2 expos	ure Stage 3 exposure	Stock of 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	e Stage 2 exposure	Stage 3 exposure	Stock of 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		0	0	0	0 0	C	-		0	C	0	C	0	-	0		0	C	0	0	-
1		Central governments		85	0	0	0 0	C	40.00%	8!	5 0	C	0	0	0	40.00%	85		0	C	0	0	40.00%
1		Institutions		119	7	0	0	C	40.00%	117	2 13	C	0	0	0	40.00%	107	19	9 1	C	0	0	40.00%
1		Corporates		1,128	424 4	0	1 18	12	30.09%	1,084	4 448	60) 1	. 19	16	26.85%	1,041	468	82	1	. 20	21	25.14%
1		Corporates - Of Which: Specialised Lending		668	301 2	7	0 8	7	26.87%	642	2 315	39	9	9	10	24.89%	619	320	52	C	9	12	23.83%
1		Corporates - Of Which: SME		1	17	1	0 1	C	32.54%		2 16	1	L) 1	. 0	32.18%	3	1.	5 2	C	1	1	31.92%
1		Retail		4	2	1	0	1	64.79%	•	4 2	1	L	0	1	61.19%	4		2 2	C	0	1	31.92% 58.53% 23.79%
1		Retail - Secured on real estate property		2	1	0	0	C	16.98%		1	C	0	0	0	21.15%	1		1 0	C	0	0	23.79%
1	POLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	C	-		0	C	0	0	0	-	0		0	C	0	0	-
1	POLAND	Retail - Secured on real estate property - Of Which: non-SME		2	1	0	0	C	16.98%		1	C	0	0	0	21.15%	1		1 0	C	0	0	23.79%
1		Retail - Qualifying Revolving		0	0	0	0	C	-		0	C	O	0	0	-	0		0	C	0	0	-
1		Retail - Other Retail		3	2	1	0	1	67.80%		3 2	1	L	0	1	64.02%	3		1 1	C	0	1	61.23%
1		Retail - Other Retail - Of Which: SME		0	0	0	0 0	C	50.85%		0	C	0	0	0	43.07%	0		0	C	0	0	39.50%
1		Retail - Other Retail - Of Which: non-SME		3	2	1	0 0	1	. 68.36%		3 1	1	C	0	1	64.96%	3		1	C	0	1	39.50% 62.42% 21.77%
1		Equity		0	0	0	0 0	C	20.08%		0	C	0	0	0	20.95%	0		0	C	0	0	21.77%
1		Securitisation																					
1		Other non-credit obligation assets		0	0	0	0 0	C	41.00%		0	C	0	0	0	41.00%			0	C	0	0	41.00% 25.87%
-		TDR TOTAL		1.336	134 4	1	1 18	13	31 11%	1 28	463	62	1	10	17	27.70%	1 237	480	85	1	20	22	25 87%

													Baseline Scenario	l de la companya de									
						31/12/2021							31/12/2022							31/12/2023			
owN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks		0	0	0	0	C	0	40.00%	6		0 0	0	0	(40.00%	0)	0	0 0	0		0 40.00%
182	Central governments		81	. 0	0	0	C	0	40.00%	6 8:		0 0	0	0	(40.00%	81	-	0	0	0		0 40.00%
183	Institutions		111	. 23	0	0	C	0	40.00%	6 106	5	28 0	0	0	(40.00%	102	2 3	3	0	0		0 40.00%
184	Corporates		1,162	256	55	0	9	17	30.34%	6 1,108	30	00 65	5	11	. 19	28.73%	1,058	33	9 7.	5 0	12	2	21 27.42%
185	Corporates - Of Which: Specialised Lending		0	7	0	0	C	0	19.79%	6	L	6 0		0)	20.13%	1	-	6	0	0		0 20.46%
186	Corporates - Of Which: SME		4	0	0	0	C	0	28.25%	o d	1	0 0	0	0	(33.96%	4	ŀ	0	0	0		0 34.80%
187	Retail		24	2	1	0	C	0	47.64%	6 23	3	3	1	0	(44.80%	21	-	5	1 0	0		0 42.76%
188	Retail - Secured on real estate property		20	2	0	0	C	0	45.59%	6 19	e e e e e e e e e e e e e e e e e e e	3	1	0)	43.39%	18	3	4	1 0	0		0 41.82%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		1	. 1	0	0	C	0	34.54%	6		0 0	0	0	(34.54%	1		0	0	0		0 34.54%
190 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		20	1	0	0	C	0	46.11%	6 18	3	2 1	1	0)	44.02%	17	7	3	1 0	0		0 42.47%
191	Retail - Qualifying Revolving		0	0	0	0	C	0	-	(0 0	0	0	(-	0)	0	0	0		0 -
192	Retail - Other Retail		4	0	0	0	C	0	59.34%	o d	1	0 0	0	0	(51.87%	3	3	1	0	0		0 46.87%
193	Retail - Other Retail - Of Which: SME		0	0	0	0	C	0	33.14%	6		0 0		0)	33.08%	0)	0	0	0		0 33.03%
L94	Retail - Other Retail - Of Which: non-SME		3	0	0	0	C	0	62.12%	6	3	0 0		0	(54.53%	3	3	1	0 0	0		0 48.98%
195	Equity		0	0	0	0	C	0	-)	0 0		0) -	0		0	0 0	0		0 -
196	Securitisation																						
197	Other non-credit obligation assets		0	0	0	0	C	0	41.00%	6)	0 0	0	0) (41.00%	0		0	0 0	0		0 41.00%
198	IRB TOTAL		1,379	281	55	0	9	17	30.53%	1,318	33	65	0	11	. 19	28.93%	1,263	37	77	7 0	12	2:	27.63%



	Erste Group Bank AG	_																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of rovisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of 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	C	(0	40.00%	8	0	0	C	0	0	40.00%	8	0	C	0	0	0	40.00%
2	Central governments		836	57	4	1	7	2	40.00%	841	50	7	' 1	. 6	3	40.00%	844	44	9	1	6	4	40.00%
3	Institutions		4,587	740	20	4	33	9	45.07%	4,463	853	31	. 4	33	14	45.40%	4,652	652	43	4	15	19	45.56%
4	Corporates		60,671	. 24,158	3,896	264	1,343	2,013	51.66%	59,115	23,790	5,820	244	1,273	2,737	47.02%	59,253	21,811	7,661	224	1,238	3,429	44.76%
5	Corporates - Of Which: Specialised Lending		12,591	6,630	1,148	84	281	485	42.28%	12,119	6,521	1,729	79	266	680	39.33%	12,002	6,077	2,291	73	303	867	37.86%
6	Corporates - Of Which: SME		13,334	8,853	1,616	109	621	942	58.30%	12,641	8,735	2,427	98	577	1,298	53.47%	12,614	7,993	3,196	88	537	1,635	51.15%
7	Retail		64,692	16,019	3,508	287	1,203	1,757	50.08%	63,458	15,570	5,191	. 262	1,101	2,555	49.21%	62,502	14,934	6,783	227	973	3,315	48.87%
8	Retail - Secured on real estate property		44,517	9,437	1,978	206	677	829	41.93%	43,145	9,716	3,071	. 187	616	1,373	44.72%	41,736	10,063	4,134	156	547	1,906	46.10%
Erste Group Bank AG	Retail - Secured on real estate property - Of Which: SME		3,849	2,994	745	55	273	291	39.08%	3,444	2,953	1,191	. 50	236	510	42.79%	3,121	2,848	1,619	38	200	720	44.49%
10 Liste Group Dank Ad	Retail Secured of real estate property of Which Hoff Still		40,668	6,443	1,233	151	404	538	43.65%	39,701	6,763	1,880	137	380	864	45.93%	38,615	7,215	2,514	118	347	1,185	47.14%
11	Retail - Qualifying Revolving		0	0	0	0	(0	-	0	0	0	C	0	0	-	0	0	0	0	0	0	-
12	Retail - Other Retail		20,175	6,582	1,530	82	526	928	60.62%	20,312	5,855	2,120	75	485	1,181	55.72%	20,766	4,872	2,649	71	426	1,409	53.18%
13	Retail - Other Retail - Of Which: SME		4,386	2,187	468	27	163	264	56.32%	4,397	1,970	673	27	145	354	52.66%	4,414	1,770	856	25	134	435	50.85%
14	Retail - Other Retail - Of Which: non-SME		15,790	4,395	1,062	54	363	664	62.52%	15,915	3,885	1,447	49	340	827	57.15%	16,352	3,102	1,793	47	292	973	54.29%
15	Equity		333	19	19	1	1	. 9	46.70%	313	35	23	1	. 2	10	44.52%	296	48	26	1	2	11	43.02%
16	Securitisation																						
17	Other non-credit obligation assets		10,348 141,475	15	7	1	1	4	59.45%	10,342 138,539	18	10	1	. 1	5	53.52%	10,336	21	13	1	1	7	50.36% 46.68%
18	IRB TOTAL		141,475	41,008	7,454	558	2,587	3,793	50.89%	138,539	40,317	11,082	513	2,416	5,324	48.04%	137,891	37,512	14,535	458	2,235	6,784	46.68%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of 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	-	C	0	0	(0	0	-	0	C	0	((() -
20		Central governments		225	0	0		0	0	40.00%	225	0	0	(0	0	40.00%	225	C	0	(((40.00%
21		Institutions		960	43	3		1	2	47.92%	962	39	5	;	. 1	2	47.23%	920	79	7	1	1	3	3 46.92%
22		Corporates		34,562	13,426	2,008	130	6 770	937	46.65%	33,523	13,356	3,116	129	716	1,325	42.52%	33,587	12,201	4,207	115	696	1,707	7 40.58%
23		Corporates - Of Which: Specialised Lending		5,925	3,567	581	50	0 165	196	33.70%	5,608	3,526	939	49	152	311	33.13%	5,507	3,267	1,299	45	194	427	7 32.88% 0 46.38% 5 44.00% 8 42.88%
24		Corporates - Of Which: SME		8,572	6,183	935	6	4 425	501	53.59%	8,049	6,163	1,478	58	391	719	48.61%	8,041	5,644	2,005	50	347	930	46.38%
25		Retail		35,721	9,140	1,737	14	1 447	754	43.37%	34,361	9,607	2,631	. 127	396	1,151	43.74%	33,122	9,963	3,513	105	368	1,546	44.00%
26		Retail - Secured on real estate property		24,275	5,985	1,138	113	3 296	419	36.81%	22,937	6,659	1,801	. 100	255	737	40.92%	21,730	7,201	2,467	80	238	1,058	42.88%
27	AUSTRIA	Retail - Secured on real estate property - Of Which: SME		3,346	2,365	574	5	2 177	218	37.98%	2,940	2,406	939	47	151	398	42.41%	2,586	2,396	1,303	35	127	578	3 44.35%
28	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		20,929	3,620	564	6	1 118	201	35.61%	19,998	4,253	862	. 53	104	339	39.30%	19,144	4,805	1,164	45	112	480	41.24%
29		Retail - Qualifying Revolving		0	0	0		0	0	-	C	0	0	(0	0	-	0	C	0	(C	() -
30		Retail - Other Retail		11, 44 6	3,155	599	2	7 152	335	55.85%	11,423	2,947	830	27	140	414	49.86%	11,392	2,762	1,046	25	130	488	46.64%
31		Retail - Other Retail - Of Which: SME		2,852	1,473	295	1	3 73	158	53.48%	2,843	1,365	411	. 12	2 65	199	48.52%	2,819	1,282	518	11	58	238	46.64% 45.89% 47.37%
32		Retail - Other Retail - Of Which: non-SME		8,594	1,682	2 304	1	5 79	177	58.13%	8,580	1,582	419	15	75	215	51.18%	8,573	1,480	528	14	72	. 250	47.37%
33		Equity		210	12	2		1 0	1	30.82%	198	3 22	5	;	. 1	1	31.42%	187	30	7	1	1	2	31.89%
34		Securitisation																						
35		Other non-credit obligation assets		7,740	6	5		1 0	2	41.86%	7,735	8	6	:	. 0	2	41.15%	, -	10	8		0	3	40.83%
36		IRB TOTAL		79,418	22,626	3,754	279	1,218	1,694	45.12%	77,003	23,032	5,763	258	1,114	2,482	43.07%	75,772	22,284	7,743	222	1,067	3,262	42.13%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of 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	-	C	0	0	0	0		J -
38		Central governments		24	0	0	(0	0	40.00%	24	1 0	(0 ()	0	40.00%	24	4	0 0	0	0		0 40.00% 5 42.25%
39		Institutions		718	377	5	1	6	5	37.42%		0 412	8	8 1		3	40.86%	1,004	4 8	5 11	1	1	!	42.25%
40		Corporates		7,648	2,660	558	60	126	352	63.14%	7,481	1 2,580	805	5 53	124	477	59.34%	7 / 5 12	2 2,50	4 1,019	50	146	589	9 57.74% 9 48.73%
41		Corporates - Of Which: Specialised Lending		2,171	1,052	134	19	9 48	64	47.87%	2,109	-/	22!	5 16	5 49	109	48.48%		0 93	2 305	16	46	149	<i>4</i> 8.73%
42		Corporates - Of Which: SME		1,847	581	229	15	36	150	65.46%	1,817	5 10	300	0 13	34	183	61.06%	-/	5 59	1 360	12	55	213	2 58.89% 6 51.11% 9 44.69% 2 44.98% 7 44.47%
43		Retail		15,164	3,900	731	26	383	392	53.64%	15,585	3,200	1,010	0 25	353	522	51.66%	/		1 1,244	25	322	630	51.11%
44		Retail - Secured on real estate property		10,926	1,731	316	14	179	132	41.75%	11,103	1,409	46:	1 13	162	2 200	43.47%	10,968	8 1,42	5 580	13	147	259	9 44.69%
45	CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME		358	512	131	2	89	56	42.63%	362	2 442	198	8 2	2 80	87	44.11%	399	9 35	3 250	2	67	117	44.98%
46	32231112132213	Retail - Secured on real estate property - Of Which: non-SME		10,568	1,219	184	12	90	76	41.13%	10,741	1 967	263	3 12	82	2 113	42.99%	10,569	9 1,07	2 330	11	80	14	44.47%
47		Retail - Qualifying Revolving		0	0	0	(0		-	(0	(0 () (0	-	(0	0 0	0	0		<u>) - </u>
48		Retail - Other Retail		4,238	2,169	415	12	204	260	62.66%	4,482	1,791	549	9 12	193	322	58.53%	4,903	1,25	6 664	12	175	37.	7 56.73% 4 48.97%
49		Retail - Other Retail - Of Which: SME		869	552	9/	4	6/	49	50.39%	893	3 4//	149	9 2	62	2 /3	49.19%	948	38	0 191	4	63	94	4 48.97% 3 59.87%
50		Retail - Other Retail - Of Which: non-SME		3,369	1,61/	318	8	138	211	66.41%	3,589	1,314	403	1 8	129	249	62.00%	3,955	8/	6 4/2	9	112	28.	0 59.87% 56.56%
51		Equity		4		0		0		56.71%		4 0	(U C		0	56.58%	4	4	1 0	U	0		56.56%
52		Securitisation Other per gradit abligation assets		1 272	г	4	,			00.050/	4 272			2		1	71 700/	4 272		6 3				1 65.000/
53		Other non-credit obligation assets IRB TOTAL		1,2/3 24,832	6.942	1 205	QQ	0 8 516	747	80.95% 57.70%	1,273 25.047	<u> </u>	1 825	5 70	1 493) 1 004	71.70% 55.02%	1,2/2 25.517	² 7 5.27	6 2 277		<u>//60</u>	1 220	1 65.86% 0 54.05%
54		IRB TOTAL		2 1 ,032	0,942	1,293	00	310	/4/	37.70%	23,047	0,197	1,625	/3	402	1,004	55.02%	23,517	3,27	2,211	//	409	1,230	54.05%

													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln l	Stage 1 exposur	re Stage 2 exposur	e Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Rat Stage 3 expos	tio - sure Stage 1 exposu	re Stage 2 exposur	e Stage 3 exposure	Stock of 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		0	0	0	0	0 0	-	0		0 0	0	0	0 -		0	0 () (0	0	-
56		Central governments	14	41	0	0	0	0	40.00%	6 141		0	0	0	0 40.	00%	L41	0)	0	0	40.00%
57		Institutions	27	74	55	1	0 20	0	46.00%	6 262	ϵ	66 1	0	22	1 46.	.00%	300	28	2	8	1	46.00%
58		Corporates	3,8:	1,9	18 2	269	22 10	7 130	48.19%	3,705	1,88	439	18	104		83% 3,7	702 1,73	588	16	96	280	47.67%
59		Corporates - Of Which: Specialised Lending	72	20 43	25	98	2 18	8 41	41.64%	690	43	122	2	18		94%	599 40)1 144	1 2	2 17	51	35.68%
60		Corporates - Of Which: SME	1,08	81 74	16	97	13 39	9 64	65.39%	1,036	71	.4 173	167	49	071	94% 1,0)24 66	50 239	10	34	165	68.91%
61		Retail	9,54	43 1,33	31 5	509	100 200	6 324	63.65%	9,185	1,36	829	89	207	521 62.	85% 8,9	991 1,26	59 1,124	76	5 174	702	62.47%
62		Retail - Secured on real estate property	7,13	32 80)5	288	69 133	3 165	57.17%	6,862	87	7 485	63	140		.32% 6,6	577 87	71 677	7 54	119	407	60.13%
63	SLOVAKIA	Retail - Secured on real estate property - Of Which: SME		22	31	7	0	3	65.93%	6 22	2	12	0	2	0, .	87%	22	22 16	6	2	11	68.61%
64	SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME	7,1:	10 7	74	281	69 130	0 160	56.94%	6,840	85	52 473	63	137	280 59.	.10% 6,6	555 84	19 660	53	117	396	59.92%
65		Retail - Qualifying Revolving		0	0	0	0	0	-	0		0	0	0	0 -		0	0	(0	0	1-
66		Retail - Other Retail	2,4:	12 5	26 2	220	31 73	3 159	72.12%	2,323	49	2 344	26	67	233 67.	.83% 2,3	39 39	97 447	7 23	55	295	66.00%
67		Retail - Other Retail - Of Which: SME	59	90 1	13	53	9 20	0 43	82.09%	589	8	83	10	14	65 79.	23%	579	58 108	8	3 10	84	78.04%
68		Retail - Other Retail - Of Which: non-SME	1,82	22 4	.4	.68	21 53	3 116	68.98%	1,733	40	261	16	53		22% 1,7	735 32	29 339	15	45	210	62.16%
69		Equity		55	3	15	0	0 0	49.50%	6 51		6 16	0	0	8 49.	04%	49	8 17	7	0	8	48.61%
70		Securitisation																				
71		Other non-credit obligation assets	48	85	0	0	0	0 0	40.00%	6 484		0 0	0	0		.00%	184	0	(0	0	40.00%
72		IRB TOTAL	14,30	3,33	8 7	95 1	22 333	462	58.11%	13,829	3,32	5 1,286	107	332 7	40 57.5	13,6	67 3,04	2 1,730	93	278	991	57.28%



ROMANIA

2021 EU-wide Stress Test: Credit risk IRB

Securitisation
Other non-credit obligation assets
IRB TOTAL

Erste Group Bank AG																						
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenar	io									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %)		Stage 2 expo	sure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposu	Coverage Ratio - Stage 3 exposure
Central banks		0		0	0	0 ()	0 -		0 0	(0	0	0	0 -	0		0	0 0		0	0 -
Central governments		0		0	0	0 ()	0 -		0 0	(0	0	0	0 -	0		0	0 0		0	0 -
Institutions		1		0	0	0 ()	0 46.00°	%	1 0	(0	0	0	0 46.14%	1		0	0 0		0	0 46.22%
Corporates		754		309 2	22	2 11		9 38.279	% 72	28 319	38	8	1 1	.1 1	2 31.79%	696	3	37 5	2 1		10	15 29.15%
Corporates - Of Which: Specialised Lending		546		232 1	.9	1 3	3	8 40.08°	% 51	.9 247	3:	1	1	3 1	0 32.59%	495	2	60 4	2 1		3	12 29.38%
Corporates - Of Which: SME		4		41	2	0 5	5	1 32.60°	%	6 37	4	4	0	5	1 32.58%	7		35	6 0		4	2 32.53%
Retail		3		1	2	0 ()	2 77.25°	%	3 1	2	2	0	0	2 73.34%	3		1	2 0		0	2 70.79%
Retail - Secured on real estate property		2		0	0	0 ()	0 24.02°	%	2 0	(0	0	0	0 25.52%	2		0	0 0		0	0 27.35% 0 35.41% 0 26.93%
Retail - Secured on real estate property - Of Which: SME		0		0	0	0 ()	0 35.09 ^o		0 0	(0	0	0	0 35.31%	0		0	0 0		0	0 35.41%
Retail - Secured on real estate property - Of Which: non-SME		2		0	0	0 ()	0 23.78°	%	1 0	(0	0	0	0 25.13%	1		0	0 0		0	0 26.93%
Retail - Qualifying Revolving		0		0	0	0 ()	0 -		0 0	(0	0	0	0 -	0		0	0 0		0	0 -
Retail - Other Retail		1		1	2	0 ()	1 82.18°	%	1 1	2	2	0	0	2 77.66%	1		1	2 0		0	2 74.84% 0 40.23%
Retail - Other Retail - Of Which: SME		0		0	0	0 ()	0 43.91°	%	0 0	(0	0	0	0 41.19%	0		0	0 0		0	0 40.23%
Retail - Other Retail - Of Which: non-SME		1		1	2	0 ()	1 86.63°	%	1 0	2	2	0	0	1 84.34%	1		0	2 0		0	1 82.77%
Equity		0		n	0	0 (ni -	0 -		0	(0	O	n	0 -	0		0	0		0	0 -

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of 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
91		Central banks		0	0	0		0	() -	(0	(0 0	0	0	-	0		0	0	0	C	<u>)</u> -
92		Central governments		16	0	0		0	(40.00%	16	5 0	(0 0	0	0	40.00%	16		0	0	0	C	0 40.00%
93		Institutions		373	55	1		0	(46.45%	374	53	400	2	0	1	46.28%	354	7.	3 2	0	0]	46.20%
94		Corporates		3,049	1,034	134	•	36	/4	55.29%	3,034	995	188	8 4	35	89	47.27%	3,095	88.	2 239	4	32	103	43.09%
95		Corporates - Of Which: Specialised Lending		236	208	18		5	10	52.8/%	233	203	26	6 1	. 5	12	45.09%	249	1/9	33	1	3	14	4 40.97%
96		Corporates - Of Which: SME		307	183	35		9	22	63.34%	292	189	45	5	. 9	26	56.97%	287	18.	55	1	9	25	9 53.12%
9/		Retail		395	237	46	•	2 8	16	33.63%	3/9	238	6.	3 1	. 8	21	33.95%	3//	224	78	1	/	27	34.13%
98		Retail - Secured on real estate property		308	196	34		5	3	23.80%	293	3 200	46	6 1	. 5	12	26.76%	292	189	58	1	4	16	7 34.13% 6 28.42% 6 27.82% 1 28.76%
99 100	GERMANY	Retail - Secured on real estate property - Of Which: SME		69	53	12) 3	3	21.53%	90	50	1/	7	2	4	25.62% 27.42%	97	4.	7 21	0	2	11	27.82%
100		Retail - Secured on real estate property - Of Which: non-SME		239	143	21) 3		25.10%	22:	5 150	25	9 0) 3	8	27.42%	226	14.	3/	0	3	11	28.76%
101		Retail - Qualifying Revolving		07	41	12) 0		60 100/)	5 20	1-	7 1	2	0	- E2 710/	04	2	5 21	1	0	10) - O FO 100/
102		Retail - Other Retail		20	41	13) 1		S 57 47%	0.	30	1,	7 1	. 2	. 9	55./1%	04	31	21	1		10	7 50.10% 4 49.63%
103		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Z0 E0	15	5) 1	-	5 57.47% 5 61.87%	20	24	10	0 0) 1	. 3	51.75%	Z/	1.	0 12	0	1		4 48.63% 6 51.04%
105				29	20	0		<u>۷</u>		01.8/%	30	24	10	0	2	0	5 1 .94%	5/	2.	7) 7	0	2		0 -
105		Equity Securitisation		U	0	U		0) -		J U		U U		0		U		J 0	U	U		4
107		Other non-credit obligation assets		4	0	0)	(40.00%		1 0		0		0	40.00%	Δ			0	0		0 40 00%
108		IRB TOTAL		3,836	1,326	182		44	90	49.71%	3.806	1.286	253	3 6	43	111	43.96%	3,846	1,179	320	5	39	131	0 40.00% 1 40.92%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e 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	e Stage 3 exposure	Stock of 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		Central banks		0	(0		0	0) –	(0 0	(0	0 (0 0	-	0		0 0	(0	0	0 -
110		Central governments		176	28	3 2		0	1	40.00%	180	0 23	3	3	0 (0 1	40.00%	183	1	9 4	(0	0	1 40.00%
111		Institutions		5	(0		0	0	46.00%	!	5 0	(0	0	0	46.00%	4		1 0		0	0	0 46.00% 47 55.99%
112		Corporates		2,614	978	417	19	68	277	66.46%	2,578	8 908	523	3 1	8 6!	5 314	59.94%	2,491	. 89	9 619	16	6	4 34	₄ 7 55.99%
113		Corporates - Of Which: Specialised Lending		891	255	5 143	•	16	88	61.69%	893	3 226	169	59	3 1!	5 95	56.42%	843	25	192		2 16	6 10	53.33% 52.93% 82 57.83% 55.29% 64 51.60%
114		Corporates - Of Which: SME		999	453	3 206	1	2 36	140	68.03%	973	3 423	263	3 1	1 34	4 162	61.61%	948	39	6 314	9	9 33	3 18	52 57.83%
115		Retail		2,171	274	4 283		18	170	59.91%	2,153	3 235	340	-0	9 16	6 188	55.35%	2,135	20	392	8	8 14	4 20	<i>y</i> 5 52.29%
116		Retail - Secured on real estate property		831	79	90	;	6	53	58.64%	822	2 70	108	8	3	5 59	54.44%	812	. 6	124	7	2 !	5 6	
117	CROATIA	Retail - Secured on real estate property - Of Which: SME		27	19	9 13		1	. 8	60.51%	26	6 17	17	.7	1	1 10	55.60%	23	1	.6 21	()	1 1	11 52.73%
118	CROATIA	Retail - Secured on real estate property - Of Which: non-SME		804	60	76		2 4	45	58.32%	796	6 54	90	00	2	4 49	54.22%	790	4	8 103	7	2	3 5	53 51.37%
119		Retail - Qualifying Revolving		0	(0		0	0	-	(0 0	(0	0	0	-	0		0 0	(0	0	0 -
120		Retail - Other Retail		1,340	195	5 194		5 12	. 117	60.50%	1,33	1 164	233	3	6 1:	1 130	55.77%	1,525	13	7 268	!	5 10	0 14	41 52.61%
121		Retail - Other Retail - Of Which: SME		37	26	5 15		1 1	. 9	57.22%	3!	5 22	21	21	1	1 11	52.57%	32	. 2	.0 25	:	1	1 1	13 49.99%
122		Retail - Other Retail - Of Which: non-SME		1,303	169	9 178		5 11	108	60.78%	1,296	6 142	212	.2	5	9 119	56.08%	1,291	11	7 243	!	5	8 12	28 52.88%
123		Equity		34	2	2 0		0	0	33.51%	32	2 4	1	1	0 (0	33.83%	30		5 1	(0	0	0 34.13%
124		Securitisation																						
125		Other non-credit obligation assets		596	(0	24	0	0	53.80%	595 5.54 3	5 0	(0	0 (0	48.84%		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1	(0 (0	0 46.51% 54.47%
126		IRB TOTAL		5,595	1,283	703	29	87	448	63.71%	5,543	3 1,170	868	8 2	/ 81	L 504	58.04%	5,439	1,12	5 1,017	24	+ 79	9 55	+ 54.4/%

											Adverse Scenari	0									
					31/12/2021						31/12/2022							31/12/2023			
		Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of 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 Stag	e 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposur	Stock of provisions for e 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 Rations Stage 3 exposu
	Central banks		0 (0 (0 (0	() -	0	0	0	0 0	0	-	(0		0	0		0 -
	Central governments	73	3 (0 (0	0	(40.00%	72	0	1	0 0	0	40.00%	72	2 0		1 0	0		0 40.00
	Institutions	104	4	7	1	1	(46.00%	98	12	1	0 1	0	46.00%	93	3 16		2 0	1		1 46.00
	Corporates	1,840	1,456	6 150	0 13	103	83	54.97%	1,777	1,428	241	13 97	124	51.37%	2,030	1,081	. 33	5 14	76	16	8 50.00
	Corporates - Of Which: Specialised Lending	975	5 197	7 44	4	7	16	35.49%	966	176	74	5 6	26	35.63%	983	3 131	. 10	3 5	5	3	7 35.64
	Corporates - Of Which: SME	344	4 539	9 56	6	63	33	58.78%	286	556	97	4 60	54	55.55%	410	389	14	1 5	47	7	7 54.46
	Retail	1,312	2 955	5 167	7	134	87	52.13%	1,412	751	271	10 116	132	48.54%	1,620	0 439	37	4 10	81	. 17	6 47.01
	Retail - Secured on real estate property	758	514	4 92	2	56	48	51.84%	842	380	143	6 47	69	48.56%	970	0 202	. 19	3 6	30	9	1 47.04
HUNGARY	Retail - Secured on real estate property - Of Which: SME		0	0 (0	0	(45.55%	0	0	0	0 0	0	45.00%	(0		0	0		0 44.60
HONGARI	Retail - Secured on real estate property - Of Which: non-SME	758	514	4 92	2 !	56	48	51.84%	842	380	143	6 47	69	48.56%	969	9 202	. 19	3 6	30	9	1 47.04
	Retail - Qualifying Revolving		0	0 (0	0	() -	0	0	0	0 0	0	-	(0		0	0		0 -
	Retail - Other Retail	554	440	0 75	5	78	39	52.48%	570	371	128	4 69	62	48.52%	651	1 238	18	1 4	50	8	5 46.98
	Retail - Other Retail - Of Which: SME		1	1 (0	0	(49.04%	1	1	1	0 0	0	46.02%	1	1 1		1 0	0		0 44.47
	Retail - Other Retail - Of Which: non-SME	553	3 440	0 74	4	78	39	52.51%	569	370	128	4 69	62	48.53%	650	0 237	18	0 4	50	8	5 46.99
	Equity		0	0 (0	0	(21.80%	0	0	0	0 0	0	23.29%	(0		0	0		0 24.389
	Securitisation																				
	Other non-credit obligation assets	23:	1 3	3	2	0		85.40%	230	3	2	0 0	1	83.49%	230	0 3		2 0	C		1 81.73%
	IRB TOTAL	3,560	2,420	320	0 22	2 238	171	53.61%	3,590	2,194	515 2	23 214	258	49.96%	4,046	1,540	71	4 24	158	34	6 48.49%



	Erste Group Bank AG																					
			37	38	39	40	41	42	43	44	45 40	4	1 7 48	49	50	51	52	53	54	55	56	57
												Adverse										
						31/12/2021						31/12	2/2022						31/12/2023			
				Stage 2 exposure	Stage 3 exposure	Stock of 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 e	Sto cposure provisi Stage 1	ck of Stock of provisions fexposure Stage 2 expo	Stock of provisions for ure Stage 3 exposur	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %))																			
	Central banks			0	0	0	(0	-	0	0	0	0	0	0 -	C	0		0	0	7 0	-
	Central governments			0	0	0	(0	-	0	0	0	0	0	0 -	C	0		0	0	7 0	-
	Institutions			0	0	0	(0	-	0	0	0	0	0	0 -	С	0		0	0	7 0	-
	Corporates		34	7 12:	5 4	1	Į	1	21.09%	331	136	9	0	5	2 21.30%	317	146	1	.3	0	<u>ز</u> 3	21.43%
	Corporates - Of Which: Specialised Lending		26.	5 6!	5 3	0		. 1	20.58%	251	76	5	0	1	1 20.58%	239	86		8	0	1 2	20.58%
	Corporates - Of Which: SME			0	0	0	(0	-	0	0	0	0	0	0 -	C	0		0	0) O	-
	Retail			7	2 1	0	(0	64.27%	7	2	1	0	0	1 59.57%	7	2		2	0	J 1	57.66%
	Retail - Secured on real estate property			5	1 0	0	(0	54.85%	5	1	0	0	0	0 54.23%	5	1		1	0	J C	53.93%
BIA	Retail - Secured on real estate property - Of Which: SME			0	0	0	(0	-	0	0	0	0	0	0 -	C	0		0	0	J C	-
DIA	Retail - Secured on real estate property - Of Which: non-SME			5	1 0	0	(0	54.85%	5	1	0	0	0	0 54.23%	5	5 1		1	0	J C	53.93%
	Retail - Qualifying Revolving			0	0	0	(0	-	0	0	0	0	0	0 -	C	0		0	0	υ c) -
	Retail - Other Retail			2	1 0	0	(0	68.21%	2	1	1	0	0	0 62.44%	2	2 1		1	0	<u>ا</u>	59.91%
	Retail - Other Retail - Of Which: SME			0	0	0	(0	42.02%	0	0	0	0	0	0 42.02%	C C	0		0	0	o c	42.01%
	Retail - Other Retail - Of Which: non-SME			2	1 0	0	(0	68.93%	2	1	1	0	0	0 63.15%	5	2 1		1	0	0 1	60.57%
	Equity			0	0	0	(0	35.09%	0	0	0	0	0	0 35.41%	C	0		0	0	<u>ر</u>	60.57% 35.67%

														Adverse Scenario	1									
							31/12/2021							31/12/2022							31/12/2023			
R	owN um			Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of 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	e Stage 2 exposure	Stage 3 exposure	Stock of 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		Coverage Ratio - Stage 3 exposure
	163		Central banks		0	0 0		0 (0) -	(0 0	0	0) (0	-	0	0	0	0	0	0	-
	164		Central governments	8	5	0 0		0 0	0	40.00%	8!	5 0	0	0		0	40.00%	84	0	0	0	0	0	40.00%
	165		Institutions	11	8	7 1		0 0		46.00%	112	2 13	1	1 0		0	46.00%	106	19	1	0	0	1	46.00%
	166		Corporates	91	2 62	28 52		1 24	4 15	28.26%	88!	5 621	86	5 1	1 24	1 22	25.62%	910	564	118	1	24	29	24.56%
	167		Corporates - Of Which: Specialised Lending	58	6 37	75 36		1 8	3	25.31%	567	7 372	58	3	1	14	23.50%	600	318	79	1	9	18	3 22.73%
	168		Corporates - Of Which: SME		1 1	17 1		0 1	1	33.17%		2 16	2	2 0) 1	1	33.16%	2	15	2	0	1	1	33.04% 57.61% 28.31%
	169		Retail		3	3		0 0	0 1	63.52%		3	2	2 0		1	59.60%	3	3	2	0	0	1	57.61%
	170		Retail - Secured on real estate property		1	1 0		0 0	0	20.75%		1 1	0	0) (0	25.91%	1	1	0	0	0	0	28.31%
	171	POLAND	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	1-
	172	IOLAND	Retail - Secured on real estate property - Of Which: non-SME		1	1 0		0 0	0	20.75%	:	1 1	0	0) (0	25.91%	1	1	0	0	0	0	28.31%
	173		Retail - Qualifying Revolving		0	0 0		0 0	0) -	(0	0	0) (0	-	0	0	0	0	0	0	1-
	174		Retail - Other Retail		2	3 1		0 0	0 1	66.40%	7	2 2	1	1 0) () 1	62.19%	2	2	2	0	0	1	60.14% 43.71%
	175		Retail - Other Retail - Of Which: SME		0	0 0		0 (0	51.31%	(0 0	0	0) (0	45.83%	0	0	0	0	0	0	43.71%
	176		Retail - Other Retail - Of Which: non-SME		2	2 1		0 0	0 1	67.03%	7	2 2	1	1 0) () 1	63.13%	2	2	2	0	0	1	61.24%
	177		Equity		0	0 0		0 (0	21.80%	(0 0	0	0) (0	23.29%	0	0	0	0	0	0	24.38%
	178		Securitisation																					
	179		Other non-credit obligation assets	1 111	0	0 0		0 0	0 (41.00%	1.095	0 0	0	0) (0	41.00%	0	0	0	0	0	0	41.00%
	100		TRR TATAL	1 1 1 1 1 1	01 6 7	0		1 1 7 <i>/</i> 1	11 1 <i>6</i>	: 20 7E0/-	1 1 1 1 1	EI 677	1 00	1	76	7/1	76 160/-	1 10/	I FOE	1711	1	2/1	71	2F 270/-1

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(ml	Stage 1 expo	sure Stage 2 exposui	e Stage 3 exposure	Stock of 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 exposur	e Stage 3 exposure	Stock of 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
181	Central banks		0	0 0	0)	0	40.00%	6)	0 0	0 (0	0 (40.00%	0		0 (0	0	0	40.00%
182	Central governments		81	0 0	0	(0	40.00%	81		0 0	0	0	0	40.00%	81		0	0	0	0	40.00%
183	Institutions		111	23 (0)	0	46.00%	106	5	28 0	0	0	0 (46.00%	101	3	2	0	0	0	46.00%
184	Corporates		1,219	94 59	9		7 25	41.58%	1,158	3	10 74	4	1	9 28	37.84%	1,102	27	8 92	2	10	32	35.02%
185	Corporates - Of Which: Specialised Lending		0	7	0	(0	21.50%	5		6	0	0	0	21.75%	1		6	0	0	0	22.00%
186	Corporates - Of Which: SME		4	0 0	0)	0	54.23%	6		0 0	0	0	0 (58.97%	4		0	0	0	0	59.90%
187	Retail		20	6	0)	0	46.75%	19)	6	1	0	0	44.11%	22		4	1 0	0	0	42.56%
188	Retail - Secured on real estate property		17	5 1	0)	0	44.85%	16	5	6	1	0	0 (42.72%	19		3	1 0	0	0	41.48%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		1	0 0	0	(0	35.58%	<u>5</u>		0 0	0	0	0	35.57%	1		0	0	0	0	35.57%
190 ONTILD STATES	Retail - Secured on real estate property - Of Which: non-SME		16	5 (0	(0	45.43%	15	5	5 1	1	0	0	43.37%	18		3	1 0	0	0	42.11%
191	Retail - Qualifying Revolving		0	0 0	0	(0	-	C		0	0	0	0) -	0		0	0	0	0	-
192	Retail - Other Retail		3	1	0	(0	57.82%	3	3	1 0	0	0	0	51.11%	3		1	0	0	0	47.48%
193	Retail - Other Retail - Of Which: SME		0	0	0)	0	35.39%	G C		0	0	0	0	35.40%	0		0	0	0	0	35.37%
194	Retail - Other Retail - Of Which: non-SME		3	1	0	(0	60.96%	3	3	1 0	0	0	0	53.91%	3		0	0	0	0	49.78%
195	Equity		0	0 0	0)	0	-	C		0 0	0	0	0 (-	0		0	0	0	0	-
196	Securitisation																					
197	Other non-credit obligation assets		0	0 0	0	(0 0	41.00%	G C		0 0	0	0	0 (41.00%	0		0	0	0	0	41.00%
198	IRB TOTAL		,432 22	23 60	1		7 25	41.65%	1,365	27	75	5 1	1 9	9 29	37.95%	1,307	31	4 94	1	10	33	35.16%



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			Library Barner, to											
				1	2	3	4	5	6	7	8	9	10	11
									Actual					
									31/12/2020)				
				Exposure	values	Risk exposu	re amounts				Charless	Charles	Charless	
F	RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
					0	250		26.022	2					0.0004
	1		Central banks	42,743	0	258	(26,922		0	1	C	<u> </u>	0.00%
	2		Central governments	37,976	0	906	(30,920			9	С	<u>/</u>	0.00%
	3		Regional governments or local authorities	6,176	1	427	1	6,070		2	2	2	.	55.88%
	4		Public sector entities	1,479	11	268	23	1,359		16	4	1	. 4	28.22%
	5		Multilateral Development Banks	921	0	0	(947		0	0	C	0	0.00%
	6		International Organisations	290	0	0	(220		0	0	C	0'	0.00%
	7		Institutions	965	0	150	(540		0	1	C	<u>/</u> 0'	75.00%
	8		Corporates	9,121	102		113	- /				110		
	9		of which: SME	3,017	65		73	3,168						71.90%
	10		Retail	5,195	106		115				59	146	5 275	75.04%
	11	Erste Group Bank AG	of which: SME	1,074	20		23	1,044			11	21	. 43	68.19%
	12	•	Secured by mortgages on immovable property	4,353	13	1,549	14	3,717			5	C	34	72.70%
	13		of which: SME	487	5	175	6	366	145	19	1	C	14	72.78%
	14		Items associated with particularly high risk	47	0	71	(48	14	1	1	2	. 1	75.22%
	15		Covered bonds	14	0	2	(7	2	0	0	C	0	0.00%
	16		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	C	0	0.00%
	17		Collective investments undertakings (CIU)	126	0	80	(102	0	0	0	C	0	0.00%
	18		Equity	158	0	237	(124	0	0	0	C	0	0.00%
	19		Securitisation											
	20		Other exposures	3,137	1	1,763	1	3,134		5	0	C	3	59.92% 73.25%
	21		Standardised Total	112,702	234	17,790	268	88,350	6,171	780	173	268	572	73.25%

								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	12,274	(0	0	12,274	0	(0	0	0	0.00%
23		Central governments	6,497		182	0	4,584			0	0	0	0.00%
24		Regional governments or local authorities	4,504	1	. 25	1	4,508		1	1 0	0	1	49.30%
25		Public sector entities	705		139	0	1,003		(0	1	0	0.00%
26		Multilateral Development Banks	0	C	0	0	0	0	(0	0	0	0.00%
27		International Organisations	0	C	0	0	0	0	(0	0	0	0.00%
28		Institutions	280	C	55	0	223	1	(0	0	0	0.00%
29		Corporates	1,723	4	1,535	5	1,777	495	g	3	8	4	49.53%
30		of which: SME	335	2	275	2	535	161	3	3	3	2	49.54%
31		Retail	614	53	396	6	625		14	5	3	7	50.00%
32	AUSTRIA	of which: SME	365	4	210	4	379	44	7	7	2	4	49.59%
33		Secured by mortgages on immovable property	179	C	62	0	185	8	1	1 0	0	0	49.12%
34		of which: SME	21	C	6	0	17	4	(0	0	0	48.00%
35		Items associated with particularly high risk	1	C	2	0	0	1	(0	0	0	0.00%
36		Covered bonds	5	C	0	0	0	0	(0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	(0	0	0	0.00%
38		Collective investments undertakings (CIU)	99	C	60	0	99		(0	0	0	0.00%
39		Equity	48	C	76	0	48	0	(0	0	0	0.00%
40		Securitisation											
41		Other exposures	1,153	С	1,088	0	1,153		(0	0	0	0.00%
42		Standardised Total	28,082	11	3,621	12	26,480	1,877	24	∤ 9	12	12	49.77%

								Actual					
								31/12/2020)				
	_		Exposure	values	Risk exposur	e amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
43		Central banks	16,383		0	C	628	0	0	0	0	0	0.00%
44		Central governments	9,943	0	14	C	9,621	227	0	0	0	0	0.00%
45		Regional governments or local authorities	1	0	0	С	1	0	0	0	0	0	0.00%
46		Public sector entities	8	0	2	С	8	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	С	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	6	0	2	C	6	0	0	0	0	0	0.00%
50		Corporates	1,103		1,055	11	1,154	92	28	7	3	18	62.70%
51		of which: SME	224		177	1	207	46	3	2	. 3	2	62.73%
52		Retail	450		298	7	435	26	18	5	2	11	62.75%
53	CZECH REPUBLIC	of which: SME	233		134	4	222		9	1	. 2	6	62.77%
54		Secured by mortgages on immovable property	200		70	С	136	69	0	0	0	0	62.22%
55		of which: SME	142		48	C	111	36	0	0	0	0	62.50%
56		Items associated with particularly high risk	22	0	33	C	14	11	0	0	2	0	0.00%
57		Covered bonds	0	0	0	C	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	2	0	2	C	2	0	0	0	0	0	0.00%
60		Equity	61	0	105	C	60	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	78	0	70	C	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%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	1,358	C	0		0 1,358	0	0	0	() (0.00%
65		Central governments	5,348	C	3		0 5,108		0	0)	0.00%
66		Regional governments or local authorities	291	C	58		0 335	1	. 0	0	()	0.00%
67		Public sector entities	1	C	0		0 1	0	0	0)	0	0.00%
68		Multilateral Development Banks	0	C	0		0	0	0	0)) (0.00%
69		International Organisations	0	C	0		0	0	0	0))	0.00%
70		Institutions	0	C	0		0	0	0	0))	0.00%
71		Corporates	167	2	157		2 165	13	8	1) 6	5 78.79%
72		of which: SME	42	1	. 33		2 37	12	. 7	0		5	78.87%
73		Retail	12	C	9		0 12	0	7	0)) 6	5 75.47%
74	SLOVAKIA	of which: SME	0	C	0		0	0	1	0)) (80.00%
75		Secured by mortgages on immovable property	2	C	1		0 1	1	. 0	0	() (0.00%
76		of which: SME	2	C	1		0 0	1	. 0	0	() (0.00%
77		Items associated with particularly high risk	0	C	0		0	0	0	0)	0.00% 0.00%
78		Covered bonds	0	C	0		0	0	0	0)	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	0	0)	0.00%
80		Collective investments undertakings (CIU)	0	C	0		0 0	0	0	0	() (0.00%
81		Equity	0	C	0		0	0	0	C))	0.00%
82		Securitisation											
83		Other exposures	52	C	52		0 52	0	0	0)) (0.00%
84		Standardised Total	7,231	2	281		7,033	16	16	2	0	12	



Erste Group Bank AG

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	965	0	0	0	965	0	0	0	0	0	0.00%
86		Central governments	6,594		183	0	4,570		0	3	0	0	0.00%
87		Regional governments or local authorities	861	0	207	0	828		1	. 1	2	0	70.97%
88		Public sector entities	39	0	39	0	38	7	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	36	0	18	0	35		0	0	0	0	0.00%
92		Corporates	2,918	51	2,701	56	3,110		172	. 32	83	131	
93		of which: SME	1,470	41	1,257	45	1,408		147	17			
94		Retail	1,965	60	1,457	66	1,558		206	19	107	155	
95	ROMANIA	of which: SME	109	4	65	5	104		16	3	9	12	
96		Secured by mortgages on immovable property	2,527	10	884	11	2,125		35	5	0	25	72.11%
97		of which: SME	20	4	6	4	20	8	14	0	0	10	72.09%
98		Items associated with particularly high risk	0	0	1	0	0	0	1	. 0	0	0	72.00%
99		Covered bonds	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	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102		Equity	11	0	17	0	4	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	1,394		. 301	1	1,394		4	0	0	3	72.18%
105		Standardised Total	17,312	122	5,811	134	14,630	2,404	419	56	192	315	75.18%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	9,725	(0		0 9,725	0	(0			0.00%
100		Central banks Central governments	9,723	,	0		0 9,723						0.00%
107		Regional governments or local authorities	246		0		0 160	_					0.00%
100		Public sector entities	626		0		0 204					,	0.00%
110		Multilateral Development Banks	020		0		0 201	0				1 0	0.00%
111		International Organisations	0	(0		0 0	0		0		,	0.00%
112		Institutions	165) 15		0 100) 0		0		,	0.00%
113		Corporates	177		161		0 91			0	0	, C	0 60.00%
114		of which: SME	25		0 14		0 64			0	0	, C	0.00%
115		Retail	6	(0 4		0 4	3	(0	0	C	0 62.50%
116	GERMANY	of which: SME	5	(3		0 3	2	(0	0	C	0 66.67%
117	OLIVI I/VIVI	Secured by mortgages on immovable property	4	(0 1		0 4	0	(0	0	C	0.00%
118		of which: SME	1	(0		0 1	. 0	(0	0	C	0.00%
119		Items associated with particularly high risk	0	(0		0	0	(0	0	C	0.00%
120		Covered bonds	0	(0		0 0	0	(0	0	C	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0 0		0 0	0	(0	0	C	0.00%
122		Collective investments undertakings (CIU)	0	(0		0 0	0	(0	0	С	0.00%
123		Equity	0	(0		0	0	(0	0	С	0.00%
124		Securitisation											
125		Other exposures	0	(0		0	0	(0	0	C	0.00%
126		Standardised Total	10,997	(181		10,310	136		0	0	0	62.07%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	1,059	(0 0	0	1,052	. 2	C) 1	0	0	0.00%
128		Central governments	2,192	(0 28	0	1,396	2	C	1	0	0	0.00%
129		Regional governments or local authorities	169	(0 56	0	176	11	C	0	0	0	0.00%
130		Public sector entities	17	(0 8	0	21	. 0	C	1	0	0	100.00%
131		Multilateral Development Banks	0	(0	0	0	0	C	0	0	0	0.00%
132		International Organisations	0	(0	0	0	0	C	0	0	0	0.00%
133		Institutions	2	(0 1	0	2	. 0	C	0	0	0	75.00%
134		Corporates	455		6 446	8	413	•	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	3 259	17	422	. 52	45	6	3	29	64.89%
137	CROATIA	of which: SME	90	2	2 51	3	81	. 30	6	0	1	4	64.44%
138		Secured by mortgages on immovable property	1	(0	0	1	. 0	C	0	0	0	64.29%
139		of which: SME	0	(0	0	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	(0	0	0	0	C	0	0	0	0.00%
141		Covered bonds	0	(0	0	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	(0	0	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	16	(0 16	0	1	. 0	C	0	0	0	0.00%
144		Equity	0	(0	0	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	49	(0 42	C	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%

			Actual Actual										
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, ^c		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	554		0	(0 496		0	0)) (0.00%
149		Central governments	4,162	0	0	(0 3,275	14:	1 5	1	. ()	0.00%
150 151		Regional governments or local authorities	6	0	1	(0 8	:	1 0	0))	0.00%
151		Public sector entities	62	11	. 62	23	3 64	(16	2	2)	28.18%
152 153		Multilateral Development Banks	0	0	0	(0	(0	0	()	0.00%
153		International Organisations	0	0	0	(0	(0	C))	0.00%
154 155 156 157 158 159 160		Institutions	11		2	(0 11		0	C))	0.00%
155		Corporates	180		157		5 309		'	1	. 2	2 1	28.19%
156		of which: SME	107		88	ī	5 105			1	. 2	2 1	28.19%
157		Retail	98	1	. 66	2	2 50	2!	5 2	. 2	2	. 1	28.65%
158	HUNGARY	of which: SME	41	1	. 23	2	2 33	2!	5 2	. C)	. (28.31%
159		Secured by mortgages on immovable property	30	0	11	(0 29		1 0	0	(0	0.00%
		of which: SME	2	0	1	(0 1		1 0	0	(0	0.00%
161		Items associated with particularly high risk	0	0	0	(0	(0	0))	0.00%
162		Covered bonds	7	0	1	(0 7	(0	0	(0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	(0	0)	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(0 0	(0	0)) (0.00%
165		Equity	3	0	3	(0	(0	0))	0.00%
166		Securitisation											
165 166 167		Other exposures	69	0	69	(0 69	(0	0))	0.00%
168		Standardised Total	5,182	16	373	29	4,319	201	L 27	7	3	6	22.97%

00% 00% 00% 00% 00% 00% 00% 00%			
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Erste Group Bank AG

			1	2	3	4	5	6	7	8	Q	10	11
			•					•				10	
								Actual					
								31/12/202					
			Exposure	values	Risk exposu	re amounts							
Rov	wN m	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
16	69	Central banks	256	(128	(256	0	0	0	0	0	0.00%
17	70	Central governments	381	(41	(249	0	0	0	0	0	0.00%
17	71	Regional governments or local authorities	8	(8	(8	0	0	0	0	0	0.00%
17	72	Public sector entities	12	(12	(12	0	0	0	0	0'	0.00%
17	73	Multilateral Development Banks	0	(0	(0	0	0	0	0	0'	0.00%
17	74	International Organisations	0	(0	(0	0	0	0	0	0'	0.00%
17	75	Institutions	10	(2	(10	U	0	0	0	0'	0.00%
17	76	Corporates	870	2	770	2	1,117	44	9	6	2	7	80.25%
17	77	of which: SME	62	(50	(68		0	1	0	0'	76.47%
17		Retail	525		377		461		15	5	11	12	81.48%
17	79 SERBIA	of which: SME	94		L 54	1	. 95		3	1	0	3'	76.59%
18	80	Secured by mortgages on immovable property	460	(170	(431	38	1	. 0	0	1	76.42%
18		of which: SME	8	(3	(6	2	0	0	0	0'	83.33%
18		Items associated with particularly high risk	0	(0	(0	0	0	0	0	0'	0.00%
18	83	Covered bonds	0	(0	(0	0	0	0	0	0'	0.00%
18	84	Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0	0	0'	0.00%
18	85	Collective investments undertakings (CIU)	0	(0	(0	0	0	0	0	0'	0.00%
18	86	Equity	0	(0	(0	0	0	0	0	0'	0.00%
18	87	Securitisation											
18	88	Other exposures	78	(32	(78	0	0	0	0	0'	78.13%
18	89	Standardised Total	2,602	6	1,542	7	2,622	183	25	12	13	20	80.75%

								Actual					
								31/12/202					
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	C	0	(0	0	O	0	0	0	0.00%
191		Central governments	949	(19	(720	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	(0	(0	0	0	0	0	0	0.00%
193		Public sector entities	0	(0	(0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	(0	(0	0	0	0	0	0	0.00%
195		International Organisations	0	(0	(0	0	0	0	0	0	0.00%
196		Institutions	0	(0		0	0	0	0	0	0	0.00%
197		Corporates	20	1	19	:	1 6	13	1	. 0	0	0	10.00%
198		of which: SME	3	1	. 3	:	1 1	2	1	. 0	0	0	10.00%
199		Retail	0	(0	(0	0	0	0	0	0	0.00%
200	POLAND	of which: SME	0	(0	(0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	C	0	(0	0	0	0	0	0	0.00%
202		of which: SME	0	C	0		0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	C	0	(0	0	0	0	0	0	0.00%
204		Covered bonds	0	(0	(0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	(0	(0	0	0	0	0	0	0.00%
207		Equity	0	(0		0	0	0	0	0	0	0.00%
208		Securitisation						-					
209		Other exposures	5	C	5		5	0	0	0	0	0	0.00%
210		Standardised Total	974	1	. 43	1	731	13	1	. 0	0	0	10.00%

								Actual					
								31/12/2020	D				
			Exposure	values	Risk exposu	ire amounts							
Row		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
21:	1	Central banks	0	C	0	(0 0	0	0	0	0	0	0.00%
21		Central governments	1	C	0	(0 0	0	O	0	0	0	0.00%
213		Regional governments or local authorities	0	C	0		0	0	0	0	0	0	0.00%
214		Public sector entities	0	C	0		0	0	0	0	0	0	0.00%
21		Multilateral Development Banks	0	C	0		0 189	6	0	0	0	0	0.00%
21		International Organisations	0	C	0		0	0	0	0	0	0	0.00%
21		Institutions	19	C	9		0 23	1	0	0	0	0	0.00%
218		Corporates	101	C	100		0 37	65	1	. 0	1	. 0	69.57%
219		of which: SME	0	C	0		0	0	1	. 0	0	0	69.57%
220	0	Retail	0	C	0		0	0	0	0	0	0	0.00%
22:		of which: SME	0	C	0		0	0	0	0	0	0	0.00%
22	2	Secured by mortgages on immovable property	0	C	0		0	0	0	0	0	0	0.00%
223		of which: SME	0	C	0		0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	C	0		0	0	0	0	0	0	0.00%
22	5	Covered bonds	0	C	0		0	0	0	0	0	0	0.00%
22	6	Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0	0	0	0	0	0.00%
22	7	Collective investments undertakings (CIU)	0	C	0	(0 0	0	0	0	0	0	0.00%
228	8	Equity	24	C	24	(0 2	0	0	0	0	0	0.00%
229	9	Securitisation											
230		Other exposures	0	C	0	(0 0	0	0	0	0	0	0.00%
23	1	Standardised Total	144	0	133	(252	71	1	0	1	0	69.57%

		Erste Group Bank AG																						
				12 13		14 15		16	17	18	19		20 21	22	23	24	25	26	27	28	29	30	31	32
														Baseline Scenario										
						31/12/202	1							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exp	posure !	Stock of Stage 3 exposure provisions f Stage 1 expos	or prosure Stage	Stock of ovisions for ge 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expos	sure St	Stage 2 exposure Stage 3 exposure	Stock of 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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks		26,912	10	3	1	0	1	40.00%	,	26,907	12	5 1		1 2	40.00%	· · · · · · · · · · · · · · · · · · ·		3 8	1	1	3	40.00%
2		Central governments		31,346	1,014	30	10	1	12	40.00%	31	1,466	869 5	4 10		1 22	40.00%	/		9 79	10	1	32	40.00%
3		Regional governments or local authorities		5,983	630	9	2	1	4	43.63%	5	5,907	699 1	5 2		1 7	42.09%		72:	1 23	1	1	9	41.44%
4		Public sector entities		1,285	99	21	1	4	6	31.16%	1	1,221	157 2	7 1		7 9	33.19%	-/	208	35	1	10	12	34.74%
5		Multilateral Development Banks		899	124	0	0	6	0	40.00%		899	123	0 (6 (40.00%		158	8 1	0	7	0	40.45%
6		International Organisations		208	12	0	0	1	0	40.00%		206	14	0 (1 (40.85%		14	4 1	0	1	0	40.89%
7		Institutions		519	32	1	0	0	0	41.95%		510	41	1 (0 1	41.13%			4 3	0	0	1	40.58%
8		Corporates		8,796	2,768	682	56	134	376	55.20%	8	8,354	2,904 98	8 50	13	9 481	48.68%	7,910		0 1,275	47	126	577	45.25%
9		of which: SME		3,025	1,092	328	19	57	207	63.27%	2	2,949	1,083 41	3 17	5	7 243	58.85%	/		493	16	57	276	55.94%
10	F . C . B . A C	Retail		4,506	1,008	515	23	153	349	67.72%	2	4,358	1,035 63	6 21	16	7 406	63.78%	4,291	987	7 751	20	152	456	60.73%
11	Erste Group Bank AG	of which: SME		949	295	112	8	20	61	54.81%		916	289 15	7	1	8 76	50.33%	888	280	0 188	7	23	90	47.71%
12		Secured by mortgages on immovable property		3,548	799	105	8	38	69	65.04%	3	3,500	797 15	6 7	3	9 96	61.61%	3,528	720	0 203	7	34	120	58.84%
13		of which: SME		354	144	32	1	7	18	56.16%)	343	143 4	4 1		7 22	49.39%	332	142	2 56	1	7	25	45.48%
14		Items associated with particularly high risk		45	15	3	0	2	1	43.57%)	43	16	5 (2	36.87%	40	17	7 6	0	2	2	33.63%
15		Covered bonds		7	2	0	0	0	0	40.00%)	7	2	0 (0 (40.05%	6	2	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 (0.00%	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	40.05%		(6 3	0	0	1	40.08%
18		Equity		116	7	1	0	0	1	41.02%		109	12	3 (1 1	40.86%	103	17	7 4	0	1	2	40.79%
19		Securitisation																						
20		Other exposures		3,132	4	6	0	0	4	63.50% 59.83%	3	3,131	5	7		0 4	60.39% 54.24%	3,129	(6 8	0	0	5	58.02% 50.86%
21		Standardised Total		87,394	6,530	1,377	102	341	824	59.83%	86,	710,	6,692 1,900	0 93	364	4 1,031	54.24%	86,079	6,822	2,400	90	336	1,220	50.86%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 expe			age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	- Stage 1 exposure Stage 2 e	xposure Stage 3 exposi	Stock of ire provisions for Stage 1 exposui	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	12,269	4	1	(0		40.00%	12,267	4	2 0	0	:	1 40.00		5	4	0	0	1 40.00%
23		Central governments	4,993	474	1 1	(0	0	40.00%	5,181	285	2 0	0	:	1 40.00	70 3/200	199	3	0	0	1 40.00%
24		Regional governments or local authorities	4,500	42:	1 2	(0	1	45.49%	4,494	426	3 0	0	:	1 43.90	1, 100	429	4	0	0	2 43.02%
25		Public sector entities	954	68	3 1	(3	0	40.00%	902	117	4 0	6	2	2 40.00	% 852	162	9	0	8	3 40.00%
26		Multilateral Development Banks	0	(0	(0	0	0.00%	0	0	0 0	0	(0.00	% 0	0	0	0	0	0.00%
27		International Organisations	0	(0	(0	0	0.00%	0	0	0 0	0	(0.00	% 0	0	0	0	0	0.00%
28		Institutions	214	10	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	2 23	29	19.55%	1,569	443 26	8 11	18	50	0 18.73	% 1,488	413	380	10	13 7	70 18.46%
30		of which: SME	517	165	16	2	2 3	5	32.49%	505	166	8 2	3		8 30.58	% 497	162	39	2	2 1	12 29.77%
31		Retail	609	4:	1 41	Ţ	2	15	36.00%	584	45 6.	2 5	2	. 2:	1 33.46	% 574	34	84	5	2 2	27 32.24%
32	AUSTRIA	of which: SME	380	32	18	2	2 1	6	35.58%	372	32 2	7 2	1	(9 32.51	% 372	23	35	2	1 1	11 30.96%
33		Secured by mortgages on immovable property	179	13	3	(0	1	35.18%	174	18	3 0	1		1 31.84	% 170	20	4	0	1	1 30.41%
34		of which: SME	16	!	5 1	(0	0	39.10%	16	5	1 0	0		0 36.34	% 15	6	1	0	0	0 35.01%
35		Items associated with particularly high risk	0	:	1 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	0.00%	0	0	0	0		0.00	% 0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0.00%	0	0	0	0		0.00	% 0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	92		5 1	(0	0	40.00%	91	6	2 0	0		1 40.05	% 90	6	3	0	0	1 40.08%
39		Equity	45		3 0	(0	0	40.00%	42	5	1 0	0	(0 40.05	% 40	7	2	0	0	1 40.10%
40		Securitisation																			
41		Other exposures	1,153	(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	26,677	1,506	198	20	29	47	23.92%	26,663	1,369 349	9 18	28	79	22.479	26,587	1,299	94	18 2	25 109	9 22.04%

											Baseline Scenario	0								
				31/12/2021							31/12/2022						31/12/2023			
wN n	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of 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	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	cock of isions for 3 exposure	/erage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
3	Central banks	627	7 0 0	(0	0	40.00%	627		0	0	0 0	0	40.00%		0	0	0	0	40.00%
4	Central governments	9,589	9 252 6	2	2 0) 2	40.00%	9,558	27	8 1	.2	2 0	5	40.00%	9,526 30)4 1	.8	2	0 7	40.00%
5	Regional governments or local authorities		1 0 0	(0)	40.00%	1		0	0	0 0	0	40.00%	1	0	0	0	0	40.00%
6	Public sector entities		5 3 0	(0)	40.00%	5		3	0	0 0	0	40.00%	5	4	0	0	0	40.00%
7	Multilateral Development Banks		0 0		0	0	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
8	International Organisations		0 0		0	0	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
9	Institutions		5 1 0	(0	0	40.00%	5		1	0	0 0	0	40.00%		1	0	0	0	40.00%
0	Corporates	1,15	5 75 45	;	5 3	25	54.54%	1,146	6	9 5	59	5 3	31	51.40%		50 7	<i>'</i> 3	5	36	49.54%
1	of which: SME	198	8 47 11		2	2	45.76%	190	4	9 1	.7	2 2	8	43.26%		19 2	.4	2	2 10	42.12%
2	Retail	409	9 35 35	2	4 2	18	52.28%	391	4	2 4	ł7	4 3	23	49.42%	363	58 5	8	3	8 28	47.69%
CZECH REPUBLIC	of which: SME	21:	1 17 22		3	. 11	49.40%	204	1	4 3	32	3 1	15	46.84%	187	23 4	0	3	6 18	45.52%
4	Secured by mortgages on immovable property	13!	5 62 7	1	1 3	3	32.69%	135	5	7 1	.3	1 3	4	31.61%	133	52 1	.9	1	3	31.25%
5	of which: SME	109	9 32 5		1 2	2	31.20%	109	2	8	.0	1	3	30.26%	108	24 1	.4	1	1 4	29.95%
6	Items associated with particularly high risk	14	4 10 1		0 1	. (25.30%	13	1	0	2	0 1	1	25.27%	13	9	3	0	1 1	25.27%
7	Covered bonds		0 0		0	0	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
8	Claims on institutions and corporates with a ST credit assessment		0 0	(0	0	0.00%	0		0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
9	Collective investments undertakings (CIU)		2 0 0	(0 0	(40.00%	2		0	0 (0 0	0	40.05%	2	0	0	0	0	40.08%
0	Equity	56	5 3 1	(0 0) (40.00%	53		6	1 (0 0	0	40.05%	50	8	2	0	0 1	40.10%
1	Securitisation																			
2	Other exposures	78	8 0 0		0 0		40.00%	78		0	0 (0 0	0	40.00%	78	0	0	0	0 0	40.00%
3	Standardised Total	12,078	96	12	2 11	48	50.62%	12,014	467	7 13!	5 12	2 11	64	47.20%	11,944 49	8 17	4 1	1 1	79	45.37%

											Baseline Scenario								
					31/12/2021						31/12/2022						31/12/2023		
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	ge 2 exposure S	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	Central banks	1,358	3	0	0		0 0	40.00%	1,358	0	0 0	0	0 40.00%	1,357	1	0	0)	0 40.00
	Central governments	5,104	2	2 3	1		0 1	40.00%	5,099	3	6 1	0	2 40.00%	5,095	5	9	1		4 40.00
	Regional governments or local authorities	321	. 15	5 1	0		0 0	40.00%	307	27	2 0	0	1 40.00%	295	38	3	0 ()	1 40.00
	Public sector entities	1	. (0	0		0 0	40.00%	1	0	0 0	0	0 40.00%	1	0	0	0 ()	0 40.00
	Multilateral Development Banks)	0	0		0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	0 ()	0.00
	International Organisations)	0	0		0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	0 ()	0.00
	Institutions		(0	0		0 0	40.00%	0	0	0 0	0	0 40.00%	0	0	0	0 ()	0 40.00
	Corporates	161	. 15	5 10	1		1 7	72.16%	159	16 1	1	1	8 66.94%	158	15	14	1 ()	9 63.05
	of which: SME	37	11	1 8	0		0 6	74.67%	37	10	9 0	0	7 71.54%	36	9	11	0 ()	7 69.23°
	Retail Retail	12	2	0 7	0		0 6	75.45%	11	1	7 0	0	6 75.40%	11	1	7	0 ()	6 75.34
SLOVAKIA	of which: SME		(0 1	0		0 0	79.89%	0	0	1 0	0 (0 79.78%	0	0	1	0 ()	0 79.67
	Secured by mortgages on immovable property	1	. 1	1 0	0		0 0	54.36%	1	1	0 0	0 (0 54.13%	1	1	0	0 ()	0 54.01°
	of which: SME	1	. 1	1 0	0		0 0	55.66%	1	1	0 0	0	0 55.50%	1	1	0	0 ()	0 55.42
	Items associated with particularly high risk		(0	0		0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	0 ()	0.000
	Covered bonds		(0	0		0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	0 ()	0.00
	Claims on institutions and corporates with a ST credit assessment)	0	0		0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	0 0)	0.00
	Collective investments undertakings (CIU)		(0	0		0	0.00%	0	0	0 0	0	0.00%	0	0	0	0)	0.00°
	Equity		(0	0		0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	0 (0.000
	Securitisation																		
	Other exposures	52	2	0	0		0 0	40.00%	52	0	0 0	0	0 40.00%	52	0	0	0 (0 40.00
	Standardised Total	7,009	34	1 22	2	:	1 15	66.96%	6,989	19 2	2	1 17	7 61.08%	6,970	61	34	2 1	19	L9 57.23%



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THE PARTY OF THE P	Erste Group Bank AG																				
		12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Bas	seline Scenario										
				31/12/2021						3	31/12/2022							31/12/2023			
	(mln EUR, %		e Stage 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposu	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 pr Stag	Stock of provisions for age 1 exposure	Stock of provisions for pr Stage 2 exposure Stag	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks	96	55 0	0	0	0	0 40.00%	965	0	0	0	0	0	40.00%	964	(0 0		0 0	0	40.00
	Central governments	4,52	22 253	5	2	1	2 40.00%	4,479	290	11	2	1	4	40.00%	4,441	323	3 16		2 1	6	40.00
	Regional governments or local authorities	79	92 153	5	1	0	2 43.89%	760	182	8	1	0	3	42.34%	768	17:	1		1 0	5	41.69
	Public sector entities	3	9	0	0	0	0 40.00%	35	11	0	0	0	0	40.00%	33	12	2 0		0	0	40.00
	Multilateral Development Banks		0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0		0	0	0.00
	International Organisations		0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0		0	0	0.00
	Institutions	3	33 4	0	0	0	0 40.00%	34	3	0	0	0	0	40.00%	32		3 1		0 0	1	40.00
	Corporates	2,95	1,125	274	27 6	9 20	0 72.86%	2,917	1,070	366	24	72	256	70.11%	2,744	1,163	3 446	2	2 70	305	68.45
	of which: SME	1,34	656	185	8 3	7 13	0 69.89%	1,337	628	220	7	36	150	68.22%	1,269	666	6 250		7 37	167	66.95
	Retail	1,52	25 562	262	8 11	1 19	7 75.23%	1,521	521	306	7	123	229	74.66%	1,576	429	9 344		7 95	254	73.75
ROMANIA	of which: SME	10	06 59	22	1	4 1	6 70.25%	106	55	27	1	4	19	68.27%	105	50	0 32		1 4	21	66.77
	Secured by mortgages on immovable property	1,97	78 524	69	6 2	5 5	75.07%	1,976	497	97	5	25	72	74.33%	2,067	383	3 121		5 18	88	72.92
	of which: SME	2	20 8	15	0	0 1	1 71.55%	19	8	15	0	0	11	71.04%	18	(9 16		0 0	11	70.52
	Items associated with particularly high risk		0 0	1	0	0	0 71.71%	0	0	1	0	0	0	71.41%	0	(0 1		0 0	0	71.12
	Covered bonds		0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0 0	0	0.00
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0 0	0	0.00
	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0 0	0	0.00
	Equity		4 0	0	0	0	0 62.17%	4	0	0	0	0	0	59.94%	3		1 0		0 0	0	58.03
	Securitisation																				
	Other exposures	1,39	0	4	0	0	3 69.13%	1,393	1	5	0	0	3	66.60%	1,392		1 5		0 0	3	64.48
	Standardised Total	14,20	3 2,630	621	44 200	5 450	6 73.55%	14,083	2,576	794	38	221	569	71.65%	14,021	2,486	947	3.	7 184	663	70.07

												Baseline Scenario								
						31/12/2021						31/12/2022					31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure : %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prov Stage 2 exposure Stage	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of provisions for sure 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	3 1	0	0	0	40.00%	9,719	3	2 0	0 1	40.00%	9,718	1	3	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 40.00%
108		Regional governments or local authorities	144	16	5 0	0	0	0	40.00%	132	29	0 0	0 0	40.00%	121 39	9	0 (0	0	0 40.00%
109		Public sector entities	193	1:	1 0	0	0	0	40.00%	191	13	0 0	1 0	40.85%	191 13	3	1) 1	. 0	0 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	0.00%
111		International Organisations	0	(0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0 (0	0 (0	0	0.00%
112		Institutions	94	Į	5 0	0	0	0	40.00%	93	6	0 0	0 0	40.40%	93 6	5	0 (0	0	0 40.51%
113		Corporates	70	139	9 15	1	2	3	20.53%	59	139 2	6 1	2 5	20.25%	52 136	5 3	5	1	. 7	7 20.04%
114		of which: SME	43	19	9 10	1	0	2	23.06%	33	24 1	.6 1	0 4	23.04%	26 26	5 2	1	1 0	5	5 23.04%
115		Retail	4	3	3 0	0	0	0	46.84%	3	3	1 0	0 0	41.26%	3	3	1	0	0	37.88%
116	GERMANY	of which: SME	3	2	2 0	0	0	0	35.29%	3	2	0 0	0 0	30.82%	3	2	0 (0	0	ر 28.69%
117		Secured by mortgages on immovable property	4	(0	0	0	0	45.33%	3	1	0 0	0 0	55.69%	3	1	0 (0	0	56.16%
118		of which: SME	1	(0	0	0	0	24.73%	1	0	0 0	0 0	24.72%	1 (0	0 (0	0	J 24.72%
119		Items associated with particularly high risk	0	(0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0 (0	0 (0	0	0.00%
120		Covered bonds	0	(0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	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	0.00%
122		Collective investments undertakings (CIU)	0	(0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0	0	0.00%
123		Equity Securitisation	0	(0	0	0	0	40.00%	0	0	0 0	0	40.05%	0 (O	0	0	0	0 40.10%
124		Securitisation																		
125		Other exposures	0	(0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0 (0	0 (0	0	0.00%
126		Standardised Total	10,252	178	17	2	3	4	22.52%	10,223	194 29	9 2	3 7	22.51%	10,204 202	2 4	0 1	. 2	9	22.55%

											Baseline Scenario					
						31/12/2021					31/12/2022			31/12/2023		
RowN um			Stag	ge 1 exposure Sta	je 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	re		Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- e Stage 1 exposure Stage 2 exposure Stage 3 exp	Stock of osure provisions for Stage 1 exposu	Stock of Stock of provisions for provision Stage 2 exposure Stage 3 exposure	of s for Stage 3 exposure
127		Central banks		1,051	3	0	0 0	0 40.00%	1,05	1 3	0 0	0 40.00	,	0	0 0	0 40.00%
128		Central governments		1,394	2	2	1 0	1 40.00%	1,39	2 3 4	4 1 (0 2 40.00	-7	6	1 0	2 40.00%
129		Regional governments or local authorities		167	20	0	0 0	0 40.00%	15	9 28	1 0 0	0 40.00		1	0 0	1 40.00%
130		Public sector entities		19	1	1	0 0	0 40.55%	1	8 2	2 0 (0 1 40.39	% 16 3	2	0 0	1 40.31%
131		Multilateral Development Banks		0	0	0	0 0	0 0.00%)	0 0	0 0	0 0.00	% 0 0	0	0 0	0 0.00%
132		International Organisations		0	0	0	0 0	0 0.00%)	0 0	0 0	0 0.00	% 0 0	0	0 0	0 0.00%
133		Institutions		2	0	0	0 0	0 66.96%		1 0	0 0	0 64.53	% 1 0	0	0 0	0 62.56%
134		Corporates		385	65	44	5 3	18 41.86%	36	1 64 6	8 5 3	3 25 36.67	% 341 62	90	4 2	31 34.33%
135		of which: SME		194	43	21	2 2	9 44.49%	19	36 33	2 2 1	1 13 39.710	% 185 31 	42	2 1	16 37.52%
136	CD C 4 T 4	Retail		389	61	69	5	36 52.54%	36	1 69 89	3 5	5 42 46.95	% 337 74	108	3 5	47 43.52%
137	CROATIA	of which: SME		/5	25	18	1 3	8 43.23%	6	21 2		2 10 38.67	% 64 19	35	1 1	13 36.6/%
138		Secured by mortgages on immovable property		1	0	0	0 0	0 59.86%		0		0 56./8	% 0 0	1	0 0	0 54.52%
139		of which: SME		0	0	0	0 0	0 27.60%			0 0	0 27.63	% 0 0	0	0 0	0 27.65%
140		Items associated with particularly high risk		0	0	0	0 0	0 0.00%	0		0 0	0 0.00	% 0 0	0	0 0	0 0.00%
141		Covered bonds		0	0	0	0 0	0 0.00%	<u> </u>		0 0	0 0.00	% 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 0.00%		0 0	0 0	0 0.00	% 0 0	0	0 0	0 0.00%
143		Collective investments undertakings (CIU)		1	0	0	0 0	0 40.00%		1 0	0 0	0 40.05	% 1 0	0	0 0	0 40.08%
144		Equity		0	U	U	0	0.00%		0 0	0 0	0 0.00	% U U	U	0 0	0.00%
145		Securitisation		16												41 = 221
146		Other exposures		46	3	1	0	0 44.92%	4	3	1 0 0	0 44.85		1	0 0	0 44.78%
147		Standardised Total		3,454	155 1	18	9 8	57 48.16%	3,39)	5 9 8	3 70 42.48°	6 3,334 184	209	8 7	83 39.46%

									Baseline Scenario							
				31/12/2021					31/12/2022				3	31/12/2023		
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of Si provisions for prov Stage 1 exposure Stage	tock of Stock of risions for provisions for 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure p	Stock of rovisions for pr ge 1 exposure Stag	Stock of Stock of provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks	496	6 0 0	0	0	0 40.00%	496	5 0 0	0	0 (40.00%		0 0	0	0	0 40.00%
149	Central governments	3,380	0 29 11	2	0	4 40.00%	3,396	5 7 17	7	0	40.00%		3 23	2	0	9 40.00%
150	Regional governments or local authorities	7	7 1 0	0	0	0 40.00%	7	7 1 (0 (40.00%	6	2 0	0	0	0 40.00%
151	Public sector entities	58	8 4 18	1	0	5 29.93%	53	6 21	1	0 6	31.05%	6 48	9 23	1	0	7 31.94%
152	Multilateral Development Banks	C	0 0	0	0	0 0.00%	(0 0		0 (0.00%	6 0	0 0	0	0	0 0.00%
153	International Organisations	(0 0	0	0	0 0.00%	(0 0		0 (0.00%	6 0	0 0	0	0	0 0.00%
154	Institutions	10	0 1 0	0	0	0 40.00%	10		0	0 0	40.05%	6 10	1 0	0	0	0 40.08%
155	Corporates	288	52 8	0	3	3 42.17%	264	72 12	2	3	38.75%	6 250 8	31 17	0	4	6 36.51%
156	of which: SME	111	1 18 7	0	1	3 43.54%	109	9 19 8	3	1 4	42.22%	6 112 1	4 10	0	1	4 41.36%
157	Retail	50	22 6	0	1	2 40.92%	47	7 22 8	3	1	42.46%	6 46 2	21 10	0	1	4 43.19%
158 HUNGARY	of which: SME	33	3 22 5	0	1	2 41.64%	30	22 7	(1	43.19%	6 30 2	21 9	0	1	4 43.94%
159	Secured by mortgages on immovable property	28	8 2 0	0	0	0 40.61%	27	7 2 1	(0 0	40.59%	6 27	2 1	0	0	0 40.57%
160	of which: SME	1	1 1 0	0	0	0 42.63%) (0 0	42.46%	6 1	1 0	0	0	0 42.34%
161	Items associated with particularly high risk	C	0 0	0	0	0 0.00%	(0 0		0 0	0.00%	6 0	0	0	0	0 0.00%
162	Covered bonds	7	7 0 0	0	0	0 40.00%	(5 0 0) (0	40.05%	6	0	0	0	0 40.08%
163	Claims on institutions and corporates with a ST credit assessment	C	0 0	0	0	0.00%	(0 0	0	0 (0.00%	6 0	0 0	0	0	0 0.00%
164	Collective investments undertakings (CIU)	C	0 0	0	0	0.00%	(0 0) (0 (0.00%	6 0	0 0	0	0	0 0.00%
165	Equity	C	0 0	0	0	0.00%	(0 0) (0 (0.00%	6 0	0 0	0	0	0 0.00%
166	Securitisation															
167	Other exposures	69	9 0 0	0	0	0 40.00%	69	9 0 0	0	0 (40.00%	9	0 0	0	0	0 40.00%
168	Standardised Total	4,393	3 111 43	4	4	16 36.25%	4,375	5 113 58	4	5 22	36.94%	6 4,353 11	9 75	4	5 2	28 37.17%



Erste Group Bank AG			

	Erste Group Bank AG																					
		12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenari	io									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,		re Stage 2 exposure Stag	ge 3 exposure	Stock of 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 exposui	re Stage 3 exposu	Stock of provisions for Stage 1 exposur	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 St	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio
	Central banks	25	55 0	0	0	0		40.00%	255		0	0	0 0	(0 40.00%		0	0	0)	0 0	40.0
	Central governments	24	49 0	0	0	0	(40.00%	248		1	1	0 0	(0 40.00%		1	1	0)	0 0	40.0
	Regional governments or local authorities		7 1	0	0	0	(40.00%	7	'	2	0	0 0	(0 40.00%	-	2	0	0)	0 0	40.0
	Public sector entities		11 1	0	0	0	(40.00%	11		1	0	0 0	(0 40.00%		2	0	0)	0 0	40.0
	Multilateral Development Banks		0 0	0	0	0	(0.00%	0		0	0	0 0	(0.00%		0	0	0)	0 0	0.0
	International Organisations		0 0	0	0	0		0.00%	0		0	0	0 0	(0.00%	0	0	0	0)	0	0.0
	Institutions		10 0	0	0	0	(40.00%	10		0	0	0 0	(0 40.00%	10	0	0	0)	0 0	40.0
	Corporates	76	60 391	19	2	16	10	53.88%	567	5	569	34	1 22	15	5 44.03%	466	653	51	1	1	6 20	39.4
	of which: SME	(63 5	1	0	0		38.14%	59		8	2	0 0	1	1 35.15%	56	10	3	0)	0 1	33.9
	Retail	38	83 165	27	1	14	17	62.06%	375	10	.61	40	1 13	22	2 54.36%		149	52	1	1	3 26	50.5
SERBIA	of which: SME		21 85	4	0	4		71.88%	17	1	87	6	0 3	4	4 66.48%	b 17	85	8	0)	4 5	50.5 63.5 38.8
	Secured by mortgages on immovable property	42	28 36	6	1	2		45.45%	428		33	9	1 2	2	4 40.62%		46	13	1	L	2 5	38.8
	of which: SME		5 3	0	0	0		60.31%	5		3	0	0 0	(0 58.59%		3	0	0)	0	57.2
	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
	Covered bonds		0 0	0	0	0		0.00%	0		0	0	0 0	(0.00%	0	0	0	0)	0	0.0
	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
	Collective investments undertakings (CIU)		0	0	0	0	(0.00%	0		0	0	0 0	(0.00%	-	0	0	0)	0	0.00
	Equity Securitisation		0 0	0	0	0	(50.53%	0		0	0	0 0	(0 52.54%	0	0	0	0)	0	52.27
	Securitisation																					
	Other exposures		78 0	0	0	0		75.51%	78		0	0	0 0	(0 73.24% 1 48.61%	78	0	0	0)	0 0	71.2 ⁴
	Standardised Total	2,18	594	53	4	31	30	57.27%	1,980	76	66	84	4 36	41	48.61%	1,860	852	117	3	3	1 52	44.39

										Bas	seline Scenario								
				31/12/2021						3	31/12/2022					31/12/2023			
vN n	(mln EUI		e Stage 2 exposure Stage 3 exposure	Stock of 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 pi	Stock of provisions for age 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	Central banks		0 0 0	(0 0		0.00%	0		0 0	0	0	0.009	6 0	0	0	0	<u>)</u>	0.00%
1	Central governments	71	19 0 1	(0 (40.00%	718		0 1	0	0	40.009	6 717	1	2	0	<u>)</u>	1 40.00%
2	Regional governments or local authorities		0 0 0	(0 ()	0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0.00%
3	Public sector entities		0 0 0	(0 (0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0.00%
4	Multilateral Development Banks		0 0 0	(0 (0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0 0.00%
15	International Organisations		0 0 0	(0 (0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0.00%
6	Institutions		0 0 0	(0 0)	40.00%	0		0 0	0	0	40.009	% 0	0	0 (0	<u>)</u>	0 40.00%
7	Corporates		8 11 1	(0 0)	18.05%	8	1	0 2	0	0	20.219		9	2 (0	<u>)</u>	0 21.31%
8	of which: SME		2 1 1	(0 ()	10.25%	2		1 1	0	0	10.619	/ 0 2	1	1 (0	<u>)</u>	0 11.00%
9	Retail		0 0 0	(0 0)	37.73%	0		0 0	0	0	61.199	% 0	0	0 (0	<u>)</u>	0 61.36%
POLAND	of which: SME		0 0 0	(0 ()	0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0.00%
1	Secured by mortgages on immovable property		0 0	(0 0		69.53%	0		0	0	0	60.989	% 0	0	0 (0	<u>)</u>	0 57.36%
2	of which: SME		0 0 0	(0 (0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0 0.00%
3	Items associated with particularly high risk		0 0 0	(0 0)	0.00%	0		0 0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0 0.00%
4	Covered bonds		0 0 0	(0 ()	0.00%	0		0	0	0	0.009	% 0	0	0 (0	<u>)</u>	0 0.00%
5	Claims on institutions and corporates with a ST credit assessment		0 0	(0		0.00%	0		0	0	0	0.009	%	0	0	0	<u>)</u> /	0.00%
6	Collective investments undertakings (CIU)		0 0 0	(0 0		0.00%	0		0	0	0	0.009	%	0	0 (0	<u>)</u> '	0.00%
7	Equity		0 0 0	(0 0		0.00%	0		0	0	0	0.009	%	0	0 (0	<u>)</u>	0.00%
8	Securitisation																		
9	Other exposures		5 0 0	(0 0		40.00%	5		0 0	0	0	40.009	6 5	0	0 (0	্	0 40.00% 1 30.12%
0	Standardised Total	73	12 2	0			25.67%	731	10	0 3	0	0 :	28.73%	6 731 1	0	4 0		<u>ر</u> ر	1 30.12%

										Baseline Scenario								
				31/12/2021						31/12/2022						31/12/2023		
RowN um	(mln EUR,	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	posure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of Sto provisions for provis re Stage 2 exposure Stage 3	Coverage Ratio - Stage 3 exposure
211	Central banks	0	0 0	0	0	C	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
212	Central governments	0	0 0	0	0	(40.00%	0	0 0	0	0	0	40.00%	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	0.00%	0	0	0	0 0	0.00%
214	Public sector entities	0	0 0	0	0	(0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
215	Multilateral Development Banks	182	2 13 0	0	1	(40.00%	183	13 0	0	1	0	40.00%	182	12	0	0 1	0 40.81%
216	International Organisations	0	0 0	0	0	(0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
217	Institutions	22	2 1 0	0	0	C	40.00%	21	3 0	0	0	0	40.00%	20	4	0	0 0	0 40.00%
218	Corporates	34	4 66 2	0	1	1	. 32.46%	32	66 4	0	1	1	26.08%	30	67	5	0 0	1 23.34%
219	of which: SME	0	0 1	0	0	(67.67%	0	0 1	0	0	0	66.07%	0	0	1	0 0	1 64.69%
220	Retail Retail	C	0 0	0	0	C	48.41%	0	0 0	0	0	0	48.42%	0	0	0	0 0	0 48.43%
UNITED STATES	of which: SME	C	0 0	0	0	C	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
222	Secured by mortgages on immovable property	C	0 0	0	0	C	78.56%	0	0 0	0	0	0	70.31%	0	0	0	0 0	0 66.13%
223	of which: SME	C	0 0	0	0	C	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
224	Items associated with particularly high risk	C	0 0	0	0	C	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
225	Covered bonds	C	0 0	0	0	C	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	O	0 0	0	0	C	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
227	Collective investments undertakings (CIU)	C	0 0	0	0	(0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
228	Equity	2	2 0 0	0	0	(40.00%	2	0 0	0	0	0	40.05%	2	0	0	0 0	0 40.10%
229	Securitisation																	
230	Other exposures	0	0 0	0	0	(0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
231	Standardised Total	241	80 2	0	1	1	32.66%	238	82 4	0	1	1	26.50%	235	83	5	0 1	1 24.70%

		Erste Group Bank AG																					
				33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(ml	sin EUR, %)	Stage 1 exposure Stage 2 exposu	re Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	e Stage 2 exposu	re Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1		Central banks		26,912	10	3	1	0	1 40.00%	26,9	07	12	5 1		1 2	40.00%	26,904	4 1	3 8	1	1	3	40.00%
2		Central governments		31,574	'62	54	19	1 2	21 40.00%	31,7	43 5	44 1	02 19		1 41	40.00%	31,809	9 430	0 151	18	1′	60	40.00%
3		Regional governments or local authorities		6,138	70	14	3	1	6 42.38%	6,1	23 4	74	25		2 10	41.29%	6,120	0 46	4 37	3	2'	15	40.87%
4		Public sector entities		1,326	54	24	2	1	8 32.43%	1,3	13	61	31		1 10	34.05%	1,307	7 6	1 37	2	1′	13	35.05%
5		Multilateral Development Banks		631	392	0	2	16	0 40.00%	8	77 1	40	6		7 2	39.91%	872	2 14.	5	0	7'	2	39.91%
6		International Organisations		208	12	0	0	1	0 40.00%	2	06	14	0 (1 (40.85%		5 14	4	0	1′	0	40.89%
7		Institutions		498	52	1	0	1	1 46.42%		08	42	2		1 1	45.95%	497	7 5	1	0	1'	1	45.82%
8		Corporates		8,496 2,8	307	943	47 24	42 52	23 55.46%	7,8	12 2,9	10 1,5	24 134	. 22	24 782	51.33%		2,91	5 2,071	109	189	1,027	49.58%
9		of which: SME		2,966 1,0)86	393	44	95 24	19 63.37%	2,7	97 1,0	99 5	49 40	8	328	59.71%	2,709	1,043	3 693	34	77	401	57.80%
10		Retail		4,174 1,2	278	578	42 28	85 40	69.68%	,	65 1,2	86 7	79 38	26	58 514	66.00%	,	7 1,04	1 972	2 34	208	621	63.87%
11	Erste Group Bank AG	of which: SME		921	.99	136	16	27 7	77 56.64%	8	56 2	95 2	04 14	. 2	25 108	53.06%	801	1 28	7 268	12	24	138	51.36%
12		Secured by mortgages on immovable property		3,361	958	134	14	46 8	63.87%	3,3	33 8	99 2	20 14	. 4	137	62.29%	3,414	73.	5 303	13	36	187	61.74%
13		of which: SME		349 1	.39	42	3	8 2	22 52.03%	3	27 1	38	64		8 29	46.20%	309	9 13	6 84	1 2	7'	37	43.57%
14		Items associated with particularly high risk		44	15	4	0	2	2 38.09%	o ·	41	15	8		2	32.02%	38	1	5 10	0	2	3	29.78%
15		Covered bonds		7	2	0	0	0	0 40.00%	o l	7	2	0 (0 (40.05%	6	5	2 (0	0'	0	40.07%
16		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%		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	40.05%	92	2	6	0	0	1	40.08%
18		Equity		116	7	1	0	0	1 41.22%	1	09	12	3 (1 1	41.09%	103	1	7	1 0	1	2	41.05%
19		Securitisation																					
20		Other exposures		3,132	4	6	0	0	4 63.50%	3,1	31	5	7 (0 4	60.39% 55.619 6	3,129	9	6	0	0	5	58.02%
24		Chandaudicad Tatal		96 711 6.8	20 1	762 22	22 50	1 05	4 50 910/	96 16	6 6 4	21 27	14 212	FF	1 500	EE 610/-	OF 772	5 01/	1 3.61/	101	1 1/19	1 0/1	E2 700/a

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
	(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for pro Stage 1 exposure Stage	Stock of Stock of provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	ıre Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	oosure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Stage 3 ex
	Central banks	12,269	4	0	0	0 40.00%	12,267	4	2 0	0	1 40.00%	% 12,266	5	4	0 0	1
	Central governments	4,942 525	5	2	0	1 40.00%	5,126	339	3	0	1 40.00%	% 5,220	243	5	1 0	2
	Regional governments or local authorities	4,659 262	2	1	0	1 44.56%	4,700	220	4 1	0	2 43.02%	% 4,710	208	6	1 0	2
	Public sector entities	1,000	3	. 0	0	0 39.71%	999	23	1 0	0	1 39.84%	% 1,002	19	2	0 0	1
	Multilateral Development Banks	0	0 (0	0	0.00%	0	0	0 0	0	0.00%	% 0	0	0	0 0	0
	International Organisations	0 (0 (0	0	0.00%	0	0	0 0	0	0.00%	% 0	0	0	0 0	0
	Institutions	223	1 (0	0	0 46.00%	213	11	0 0	0	0 46.00%	% 206	18	0	0 0	0
	Corporates	1,525 480	0 276	39	61 8	31 29.33%	1,311	461 50	09 35	46 14	8 29.08%	% 1,129	434 71	.8	26 31 2	209
	of which: SME	478 194	4 2	7 6	9	11 38.43%	429	219 5	51 5	9 1	.9 37.74%	% 399	224 7	7 5	4 7	28
	Retail	592 43	3 50	5 14	5	26 46.44%	548	48	96 13	5 4	44.27%	% 511	46 13	34 1	1 4	58
AUSTRIA	of which: SME	373 37	2 2!	5	3	11 42.42%	355	34	12 5	2 1	.7 40.06%	% 338	34 5	58	4 2	23
	Secured by mortgages on immovable property	176 10	6	0	1	1 41.00%	169	21	4 0	1	2 38.68%	% 166	22	7	0 1	3
	of which: SME	14	7	. 0	1	0 42.05%	13	7	2 0	1	1 39.80%	% 12	8	2	0 1	1
	Items associated with particularly high risk	0	1 (0	0	0 32.02%	0	1	0 0	0	0 32.03%	% 0	1	1	0 0	0
	Covered bonds	0 (0	0	0	0.00%	0	0	0 0	0	0.00%	% 0	0	0	0 0	0
	Claims on institutions and corporates with a ST credit assessment	0 (0 (0	0	0.00%	6 0	0	0 0	0	0.00%	% 0	0	0	0 0	0
	Collective investments undertakings (CIU)	92	5	. 0	0	0 40.00%	91	6	2 0	0	1 40.05%	% 90	6	3	0 0	1
	Equity	45	3	0	0	0 40.00%	42	5	1 0	0	0 40.05%	/ 6 40	7	2	0 0	1
	Securitisation															
	Other exposures	1,153	0	0	0	0 40.00%	1,152	1	1 0	0	0 40.00%	% 1,151	1	1	0 0	0
	Standardised Total	26,676 1,363	343	56	68 11	.1 32.51%		.39 62	25 51	53 19	8 31.76%	6 26,490	1,009 88	1 3	9 38 2	78

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
wN m	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of 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 S	itage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for posture Stage 2 exposure	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
13	Central banks	621	7 0 0		0	0	40.00%	627	(0		0	0	40.00%		0	0	0	0	40.00%
4	Central governments	9,810	0 27 11	,	4 0	4	40.00%	9,799	27	22		4 0	9	40.00%	9,788	27	32	4	0 13	40.00%
N5	Regional governments or local authorities		1 0 0		0	0	40.00%	1	(0		0	0	40.00%	0	0	0	0	0	40.00%
16	Public sector entities		5 3 0		0	0	40.00%	5	3	1		0	0	40.00%	6	1	1	0	0	40.00%
1 7	Multilateral Development Banks		0 0		0	0	0.00%	0	(0		0	0	0.00%	0	0	0	0	0	0.00%
1 8	International Organisations		0 0		0	0	0.00%	0	(0		0	0	0.00%	0	0	0	0	0	0.00%
19 -	Institutions		5 0 0		0	0	46.00%	6	1	. 0		0	0	46.00%		1	0	0	0	46.00%
50	Corporates	1,129	9 79 67	1	5 6	40	59.83%	1,102	74	. 99	1.	5 5	58	58.34%	1,079	55 13	32	13	4 76	57.79%
51 -	of which: SME	19:	1 48 17	'	4	8	48.71%	178	50	28	3	3 4	13	47.60%	167	50 3	39	3	3 18	47.33%
52	Retail	400	5 33 40		6 2	21	51.42%	371	50	58		5 3	28	48.88%	340	55	75	4	5 36	47.68%
CZECH REPUBLIC	of which: SME	208	8 15 27	,	5 1	13	48.63%	186	23	41		4 2	19	46.55%	166	30	54	3	2 25	45.63%
54	Secured by mortgages on immovable property	13!	5 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	109	9 29 9		1 2	3	33.01%	101	30	16	3	1 2	5	32.50%	94	30	23	1	2 7	32.28%
56 -	Items associated with particularly high risk	14	4 10 2		0 1	0	26.51%	13	g	3	(0 1	1	26.39%	12	8	5	0	1	26.34%
57	Covered bonds		0 0		0	0	0.00%	0	(0		0	0	0.00%	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0		0	0	0.00%	0	(0		0	0	0.00%	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	40.05%	2	0	0	0	0 0	40.08%
50	Equity	50	5 3 1		0 0	0	40.00%	53	(1		0 0	0	40.05%	50	8	2	0	0 1	40.10%
51	Securitisation																			
52	Other exposures	78	8 0 0		0 0	0	40.00%	78	(0		0 0	0	40.00%	78	0	0	0	0 0	40.00%
53	Standardised Total	12,268	215 133	27	7 13	70	52.81%	12,181	228	206	26	6 13	104	50.49%	12,105 23	33 27	'8 2	23 1	3 138	49.58%

										Adverse Scenario							
				31/12/2021						31/12/2022					31/12/2023		
RowN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			sure Stage 3 exposur	Stock of provisions for Stage 1 exposur	Stock of S provisions for provice Stage 2 exposure Stage	
64	Central banks	1,358	0 0	0	0	C	40.00%	1,358	0	0 (0	0 40.00%	_/	1	0	0 0	0 40.00%
65	Central governments	5,101	2 5	2	0	2	40.00%	5,096	2 1	0	2 0	4 40.00%	5,091	2 1	5	2 0	6 40.00%
66	Regional governments or local authorities	320	15 2	1	0	1	40.00%	308	24	4		2 40.00%	300	30	6		2 40.00%
67	Public sector entities	1	0 0	0	0		40.00%	1	0	0	0	0 40.00%	1	0	0	0 0	0 40.00%
68	Multilateral Development Banks	0	0 0	0	0		0.00%	0	0	0	0	0.00%	0	0	0	0 0	0 0.00%
69	International Organisations	0	0 0	0	0		0.00%	0	0	0	0	0.00%	0	0	0	0 0	0 0.00%
70	Institutions	155	0 0	0	0	10	46.00%	1.45	10	0 (0 0	0 46.00%	0	10	7	0 0	0 46.00%
71	Corporates	155	18 13	3	2	10	73.06% 80.04%	14/	19 2	I 4		4 66.46% 1 77.99%	141	19 2	7	2 1	1/ 53.82%
72	of which: SME	34	12 10	2	2	8	80.04%	30		7		6 94.430/	28	11 1	7		14 //.09%
	Retail	12	0 /	0	0		79.87%	11	1	1 (0 70.72%	11	0	1	0 0	0 70.600
74 SLOVAKIA	of which: SME	1	1 0	0	0		79.87% 76.82%	1	1	0 (0 79.73%	1	1	1	0 0	0 79.60%
75	Secured by mortgages on immovable property of which: SME	1	1 0	0	0		78.28%		1	0		0 77.04%	0	1	1	0 0	0 77.04%
70	Items associated with particularly high risk	0	0 0	0	0		0.00%		1	0 0		0 78.34%	0	0	J		0 76.36%
70	Covered bonds	0	0 0	0	0		0.00%		0	0 0		0.00%	0	0	n		0 0.00%
70	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0		0.00%		0	0		0.00%	0	0	n	0 0	0 0.00%
90	Collective investments undertakings (CIU)	0	0 0	0	0		0.00%			0 0		0.00%	0	0) n		0 0.00%
01		0	0 0	0	0		0.00%		0	0 0		0.00%	0	0	n		0 0.00%
87	Equity Securitisation	U	0	U	U		0.0070				0	0.00%	0	U .		0	0.00%
93	Other exposures	52	0 0	0	0		40.00%	52	0	0		0 40.00%	52	0	n		0 40.00%
84	Standardised Total	6,999	37 28	6	3	19	67.56%	6,974	47 4	4 5	5 2 2	6 60.66%	92	54 5	7	4 2	33 57.49%



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	Erste Group bank AG																		
		33 34	35 36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
									Adverse Scenario										
			31/12/2021						31/12/2022							31/12/2023			
N	(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stage	Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of re 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
	Central banks	965	0 0	0	0	40.00%	965	0	0 0	(0	40.00%			(0 0	((40.009
	Central governments	4,676	2 11 4	1 0	5	40.00%	4,676	80	23 4	(0	40.00%	4,666	79	34	4 4	() 14	40.009
	Regional governments or local authorities	790 15	3 8	2 1	3	42.47%	756	180	14 2	1	1	41.38%	762	168	20	0 1	()	40.959
	Public sector entities	36	9 0	0	0	40.00%	35	10	0 0	(0	40.00%	33	12	(0	()	40.009
	Multilateral Development Banks	0	0 0	0	0	0.00%	0	0	0 0	(0	0.00%	0	0	(0	((0.009
	International Organisations	0	0 0	0	0	0.00%	0	0	0 0	(0	0.00%	0	0	(0	((0.009
	Institutions	15 2	0 0	0	0	46.00%	31	5	1	(0	46.00%	29	7	1	1 0	()	46.009
	Corporates	2,931 1,10	319 55	117	242	75.88%	2,906	983 46	64 54	105	5 35:	. 75.63%	2,806		601	1 47	88	454	75.569
	of which: SME	1,346 63	202	60	143	70.92%	1,328	599 25	58 16	56	6 180	69.88%	1,342	532	312	2 14	48	216	69.379
	Retail	1,229 83	283	238	221	78.30%	1,224	767 35	58	219	9 280	78.20%	1,443	480	426	6 10	15:	334	78.529
ROMANIA	of which: SME	95 6	58 24	1 9	17	71.72%	96	59	32 1	8	8 23	70.93%	95	53	40	0 1	-	7 28	3 70.739
	Secured by mortgages on immovable property	1,800 68	89 82 8	31	62	75.69%	1,839	603 12	29 8	30	99	76.79%	1,994	404	173	3	19	135	77.899
	of which: SME	20	8 15 (0	11	71.82%	18	8	16 0	(0 12	71.60%	18	7	17	7 0	(12	71.499
	Items associated with particularly high risk	0	0 1	0	0	71.71%	0	0	1 0	(0	71.41%	0	0	1	1 0	() (71.129
	Covered bonds	0	0 0	0	0	0.00%	0	0	0 0	(0	0.00%	0	0	(0	() (0.009
	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	() (0.009
	Collective investments undertakings (CIU)	0	0 0	0	0	0.00%	0	0	0 0	(0	0.00%	0	0	(0	() (0.009
	Equity	4	0 0	0	0	68.30%	4	0	0 0	(0 (66.97%	3	1	(0 0	((66.129
	Securitisation																		
	Other exposures	1,393	0 4	0	3	69.13%	1,393	1	5 0	(0 3	66.60%	1,392	1	5	5 0	()	64.489
	Standardised Total	13,839 2,900	6 708 79	388	537	75.81%	13,829	2,630 99	78	355	749	66.60% 75.33%	14,094	2,097	1,262	71	259	950	64.489 75.27%

											Adverse Scenario								
						31/12/2021					31/12/2022					31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure :	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu			Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions Stage 1 exposure Stage 2 exp	f Stock of Cove for provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure Stag	Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	9,721	3	1	0	0	0 40.00%	6 9,719	3 2	0	0 1	40.00%	9,718	4	3	0	1	40.00%
107		Central governments	22	0	0	0	0	0 40.00%	6 22	2 0 0	0	0 0	40.00%	22	0 (0	0	0	40.00%
108		Regional governments or local authorities	144	16	0	0	0	0 40.00%	6 144	16 (0	0 0	40.00%	144 10	5 (0	0	0	40.00%
109		Public sector entities	193	11	. 0	0	0	0 40.00%	6 191	. 13 (0	1 0	40.85%	191 13	3		1	0	40.89%
110		Multilateral Development Banks	0	0	0	0	0	0 0.00%	6	0 (0	0 0	0.00%	0	0 (0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0 0.00%	6 (0 0	0	0 0	0.00%	0	0 (0	0	0	0.00%
112		Institutions	90	10	0	0	1	0 46.00%	6 93	7 (0	0 0	46.11%	93	5	0	0	0	46.35%
113		Corporates	61	139	24	3	8	9 36.09%	6 45	137 42	2 2	6 15	35.62%	36 13	1 56	1	4	20	35.25%
114		of which: SME	36	21	. 14	3	1	6 39.97%		3 26 23	3 2	1 9	39.99%	16 2	7 29	1	1	12	40.02%
115	CEDMANN	Retail	3	3	0	0	0	0 58.97%	_	3	0	0 0	53.16%	3	3	. 0	0	0	49.98% 46.17%
116	GERMANY	of which: SME	3	2	. 0	0	0	0 54.38%	•	2 (0	0 0	48.65%	2	2	0	0	0	
11/		Secured by mortgages on immovable property	4	1	. 0	0	0	0 56.40%	0		0	0 0	55.17%	3		0	0	0	55.15% 53.36%
118		of which: SME	1	0	0	0	0	0 53.37%		. 0	0	0 0	53.36%	1			0	0	53.36%
119		Items associated with particularly high risk	0	0	0	0	0	0.009	0 (0	0 0	0.00%	0			0	0	0.00%
120		Covered bonds	0	0	0	0	0	0 0.009	0 (0	0 0	0.00%	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	0.00%	0		0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0 0.00%			0	0 0	0.00%	0		0	0	0	40.10%
123		Equity	U	0	0	0	U U	0 40.00%	0)	J U	0 0	40.05%	U	J (0	Ü	U	40.10%
124		Securitisation	0	0				0 00%	/				0.000/				0	0	0.000/
125		Other exposures	10.238	193	36	0	U	9 36.77%	o 10.221	190	J U	7 16	36.27%	10,211 174) 	0	0	0	35.97%
126		Standardised Total	10,238	182	26	4	ا عا	30.//%	0 10,221	. 180 45	9 3	/ 16	36.27%	10,211 1/2	+	. 2	5	22	35.9/%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		Stag	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of 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 St provisions for provi Stage 2 exposure Stage 3	tock of visions for 3 exposure	overage Ratio - age 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 Stage 3 e
	Central banks		1,051	3 0	0	0	0	40.00%	1,051	3	0	0	0	0	40.00%	1,051	C	0	(0	0
	Central governments		1,393	1 5	2	2 0) 2	40.00%	1,388	1	. 10	2	0	4	40.00%	1,382	. 15	2	(6	6
	Regional governments or local authorities		166	20 1	0	0	0	40.00%	158	28	1	0	0	0	40.00%	150 35	5 2	0	() 1	1
	Public sector entities		18	1 2	0	0) 1	40.11%	16	2	. 4	0	0	1	40.08%	14	5	0	() 2	2
	Multilateral Development Banks		0	0 0	0	0	0	0.00%	0	C	0	0	0	0	0.00%	0 (0	0	(0	0
	International Organisations		0	0 0	0	0	0	0.00%	0	C	0	0	0	0	0.00%	0 (0	0	(0	0
	Institutions		2	0 0	0	0	0	63.68%	1	C	0	0	0	0	60.82%	1 (0	0	(0	0
	Corporates		351	71 71	16	6 9	35	48.66%	303	71	. 119	13	8	55	46.22%	266 67	161	10	ī	73	3
	of which: SME		181	44 34	7	7 5	5 17	51.78%	166	37	55	6	4	27	49.05%	152 32	. 75	5	3	36	6
	Retail		380	57 82	8	8	3 47	56.83%	343	59	117	7	7	60	51.44%	310 60	149	6	ī	72	2
CROATIA	of which: SME		71	22 24	4	4 5	5 14	55.85%	62	16	39	3	4	21	52.55%	54 12	. 51	3	2	2 26	6
	Secured by mortgages on immovable property		1	0 1	0	0	0	58.88%	0	C	1	0	0	0	55.53%	0 () 1	0	(0	0
	of which: SME		0	0 0	0	0	0	36.80%	0	C	0	0	0	0	36.88%	0 (0	0	(0	0
	Items associated with particularly high risk		0	0 0	0	0	0	0.00%	0	C	0	0	0	0	0.00%	0 (0	0	(0	0
	Covered bonds		0	0 0	0	0	0	0.00%	0	C	0	0	0	0	0.00%	0 (0	0	(0	0
	Claims on institutions and corporates with a ST credit assessment		0	0 0	C	0 0	0	0.00%	0	C	0	0	0	0	0.00%	0 (0	0	(0	0
	Collective investments undertakings (CIU)		1	0 0	0	0 0	0	40.00%	1	C	0	0	0	0	40.05%	1 (0	0	(0	0
	Equity		0	0 0	0	0 0	0	0.00%	0	C	0	0	0	0	0.00%	0 (0	0	(0	0
	Securitisation																				
	Other exposures		46	3 1	0	0	0	44.92%	46	3	1	0	0	0	44.85%	46	3 1	0	(0	0
	Standardised Total		3,407	156 164	26	5 17	86	52.34%	3,307	167	253	23	15	122	48.29%	3,222 172	334	18	11	155	0 5 4

										Adverse Scenario									
				31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln EUR, ^o		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	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 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of ovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of provisions for provisions for provisions for provided pro	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks	496	6 0 0	0	0	0	40.00%	496	0	0	0	0	40.00%	496	0	0	0 0	0	40.00%
149	Central governments	3,290	0 114 17	5	1	7	40.00%	3,299	93	30	0	12	40.00%	3,303	76	42	4 0	17	40.00%
150	Regional governments or local authorities	7	7 1 0	0	0	0	40.00%		1	0	0	0	40.00%	6	1	0	0 0	0	40.00%
151	Public sector entities	56	5 4 21	. 2	0	6	31.06%	49	6	25	0	8	32.59%	43	8	29	1 0	10	33.58%
152	Multilateral Development Banks	(0 0	0	0	0	0.00%		0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
153	International Organisations	(0 0	0	0	0	0.00%		0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
154	Institutions	10	0 1 0	0	0	0	40.00%	10	1	0	0	0	40.05%	10	1	0	0 0	0	40.08%
155	Corporates	263	3 71 13	3	12	7	53.64%	218	100	30	2 12	15	51.79%	202	102	43	1 10	22	50.99%
156	of which: SME	103	3 23 10	2	3	5	54.33%	94	26	17	1 2	9	54.44%	97	18	21	1 2	12	54.49%
157	Retail	49	9 21 7	1	1	3	45.76%	46	19	12	1 1	6	48.52%	44	16	17	1 1	9	49.95%
158 HUNGARY	of which: SME	32	2 21 6	1	1	3	44.39%	29	19	11	1 1	5	47.62%	28	16	16	1 1	8	49.21%
159	Secured by mortgages on immovable property	27	7 2 0	0	0	0	43.44%	27	2	1	0	0	44.06%	26	2	1	0 0	1	44.25%
160	of which: SME	1	1 1 0	0	0	0	49.53%	1	1	0	0	0	49.92%	1	0	1	0 0	0	50.17%
161	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%
162	Covered bonds	7	7 0 0	0	0	0	40.00%	6	0	0	0	0	40.05%	6	0	0	0 0	0	40.08%
163	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%
164	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	C	0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
165	Equity		0 0	0	0	0	0.00%		0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
166	Securitisation																		
167	Other exposures	69	9 0 0	0	0	0	40.00%	69	0	0	0	0	40.00%	69	0	0	0 0	0	40.00%
168	Standardised Total	4,274	1 214 58	10	14	24	40.57%	4,226	223	98	14	42	42.79%	4,206	207	133	8 11	58	43.53%



SERBIA

2021 EU-wide Stress Test: Credit risk STA

Covered bonds
Claims on institutions and corporates with a ST credit assessment
Collective investments undertakings (CIU)
Equity
Securitisation
Other exposures
Standardised Total

Erste Group Bank AG	_																			
		33	34 35	36	37	38	39 40		41 42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenari	0									
				31/12/2021						31/12/2022							31/12/2023			
	(mln EUR, %)		Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	sure SI	tage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
Central banks		255	0	0 0		0 0	40.00%	255	0 0	0	0 0		40.00%	255		0 0	(0		0 40.00%
Central governments		249	0	1 0		0 0	40.00%	248	0 1	1	0 0		40.00%	247		0 2	(0		1 40.00%
Regional governments or local authorities		8	1	0 0		0 0	40.00%	8	1 (0	0 0		40.00%	8		1 0	(0		0 40.00%
Public sector entities		11	1	0 0		0 0	40.00%	11	1 (0	0 0		40.00%	10		2 0	(0		0 40.00%
Multilateral Development Banks		0	0	0 0		0 0	0.00%	0	0 (0	0 0		0.00%	0		0 0	(0		0.00%
International Organisations		0	0	0 0		0 0	0.00%	0	0 (0	0 0		0.00%	0		0 0	(0		0.00%
Institutions		10	0	0 0		0 0	46.00%	10	0 (0	0 0		46.00%	10		0 0	(0		0 46.00% 43 42.86%
Corporates		741	403	26 5		6 14	53.14%	518	595 58	8	4 20	20	45.81%	381	68	39 100	3	3 26	4	43 42.86%
of which: SME		62	6	2 1		0 1	43.58%	56	10 4	4	1 1	1	41.50%	51	1	.3 6		1 1		2 40.81% 34 56.27% 8 61.72%
Retail		379	168	28 2	1	4 18	63.12%	355	176 44	4	2 15	5 20	58.82%	351	16	60	2	2 15		34 56.27%
of which: SME		19	87	5 0		3	70.72%	13	89	9	0 4	1	64.77%	11	8	36 14	(5		8 61.72%
Secured by mortgages on immovable property		426	36	8 2		2 4	47.58%	421	34 15	5	2 2	2	47.29%	400	4	18 22	2	2 2		10 46.48%
of which: SME		5	3	0 0		0 0	56.39%	4	3 1	1	0 0		57.40%	3		3 2	(0		1 57.05%
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		0.00%
Covered bonds		0	0	0 0		0 0	0.00%	0	0 (o o	0 0		0.00%	0		0 0	(0		0 0.00%
Claims on institutions and sourcestos with a ST credit assessment		0	0	0		0	0.000/						0.000/	0		0	,		İ	0.000/

										Adverse Scer	ario								
				31/12/2021						31/12/202	22					31/12/2023			
	(mln EUR, '		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of Stage 3 exposure Stage 1 expo	Stock of for provisions for sure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.009
	Central governments	71	8 0 1	C	0	0	40.00%	717		0 2	0 0	1	40.00%	716	0	4 0)	0	1 40.009
	Regional governments or local authorities		0 0	(0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.009
	Public sector entities		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0)	0	0.009
	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0)	0	0.009
	International Organisations		0 0	C	0	0	0.00%	0		0 0	0	0	0.00%	0	0	0		0	0.009
	Institutions		0 0	C	0	0	46.00%	0		0	0	0	46.00%	0	0	0		0	0 46.009
	Corporates		7 11 2	C	0	0	31.88%	7	1	0 3	0 0	1	36.32%	6	9	5 0		0	2 37.819
	of which: SME		1 2 1	C	0	0	14.27%	2		1 1	0 0	0	17.07%	2	1	1 0		0	0 19.529
	Retail		0 0	0	0	0	41.96%	0	(0 0	0 0	0	67.26%	0	0	0		0	0 70.119
POLAND	of which: SME		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.00
	Secured by mortgages on immovable property		0 0	C	0	0	70.51%	0		0 0	0 0	0	65.35%	0	0	0		0	0 64.059
	of which: SME		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.009
	Items associated with particularly high risk		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.009
	Covered bonds		0 0	0	0	0	0.00%	0	(0 0	0 0	0	0.00%	0	0	0		0	0.009
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.009
	Collective investments undertakings (CIU)		0 0	C	0	0 (0.00%	0		0 0	0 0	0	0.00%	0	0	0 0)	0	0.009
	Equity		0 0	0	0	0	0.00%	0		0 0	0 0	0	0.00%	0	0	0		0	0.009
	Securitisation																		
	Other exposures		5 0 0	C	0	0	40.00%	5		0 0	0 0	0	40.00%	5	0	0		0	0 40.009
	Standardised Total	730	12 3	1	L	0 1	35.19%	728	10	0 6	1 0	2	37.88%	727	9	8 1		0 3	0 40.009 3 38.79 %

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
vN n	(mln EUR, ^o	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of 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	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposu
1	Central banks		0 0	0)	0	0.00%	(0 0	C	0	0	0.00%	0	(0	(0	0.0
2	Central governments		1 0 0	0)	0	0 40.00%	1	0 0	C	0	0	40.00%	1	(0 0			0	40.00
3	Regional governments or local authorities		0 0	0	(0	0.00%	(0 0	C	0	0	0.00%	0	(0 0	(0	0	0.00
4	Public sector entities		0 0	0	(0	0.00%	(0 0	C	0	0	0.00%	0	(0 0) (0	0.00
5	Multilateral Development Banks	3	8 157 0	0	(6	0 40.00%	129	66 0	C	3	0	30.34%	125	7:	1 0		3	3 0	32.75
	International Organisations		0 0 0	0	(0	0.00%	(0 0	C	0	0	0.00%	0	(0 0) (0	0.00
	Institutions	2	2 1 0	0	(0	0 46.00%	22	2 0	C	0	0	46.00%	21	2	2 0) (0	46.00
	Corporates	3	3 66 3	0)	2	1 36.97%	30	66 6	C	2	2	31.84%	26	66	6 9) 1	1 3	29.90
	of which: SME		0 0 1	0	(0	0 67.77%	(0 1	C	0	1	66.10%	0	(0 1	() () 1	. 64.71
	Retail		0 0	0		0	0 71.31%	(0 0	C	0	0	71.34%	0	(0			0	71.3
UNITED STATES	of which: SME		0 0	0	(0	0.00%	(0 0	C	0	0	0.00%	0	(0 0) (0	0.00
0111125 0111125	Secured by mortgages on immovable property		0 0	0	(0	0 78.62%	(0 0	C	0	0	74.54%	0	(0 0) (0	73.62
	of which: SME		0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	(0 0			0	0.00
	Items associated with particularly high risk		0 0 0	0	(0	0.00%	(0 0	C	0	0	0.00%	0	(0 0) (0	0.00
	Covered bonds		0 0	0	(0	0.00%	(0 0	C	0	0	0.00%	0	(0 0	() (0	0.00
	Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%	(0 0	C	0	0	0.00%	0	(0 0			0	0.00
	Collective investments undertakings (CIU)		0 0	0)	0	0.00%	(0 0	C	0	0	0.00%	0	(0 0	() (0	0.00
	Equity		2 0 0	0)	0	0 40.00%	2	0 0	C	0	0	40.05%	2	(0 0	() (0	40.10
	Securitisation																			
	Other exposures		0 0	0)	0	0.00%	(0 0	C	0	0	0.00%	0	(0 0			0	0.0′
	Standardised Total	9	6 224 3	0		9	1 37.14%	183	135 6	0	5	2	32.05%	175	140	0 9	() 5	3	30.16%

						2021 E	J-wide S		est: Cre		COVID	-19 IRE	12	13	
			2	3	1	5	0		δ a - Actual 2/2020	9	10	11	12	13	14
1		Expos	sure values	Risk expos	sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
	Central banks Central governments	n EUR, %)	F-IRB	A-IRB	F-IRB	Схрозиге	moratoria	Схрозите	moratoria	СХРОЗИГС	moratoria	exposure	exposure	exposure	exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 5,21	14 (0 3,870	2,00	. 1,463	3,062	2,156	151	108	7	100) 64	4 42.14
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	8,5	34	0 2,67	4 (5,57	. 3,937	2,627	1,619	310	216	10	207	7 101	1 32.68
Erste Group Bank AG	Retail - Qualifying Revolving	4,9	55	0 1,21	9 (0 3,77	2,601	1,037	498	118	72	4	72	2 30	0 25.40
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets IRB TOTAL	8,5	34 5,21	6 2,674	4 3,871	1 7,574	5,402	5,690	3,775	462	324	16	307	7 165	5 35.78
	IND FOTAL	-1-	-,		3,33	.,,,,,	7,133	-	a - Actual						
							Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(mlr	n EUR, %)	sure values F-IRB	A-IRB	sure amounts F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Ration Stage 3 exposure
	Central banks Central governments	TEORY 78)													
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 2,49)2 (0 1,42	1 91	855	1,530	1,433	47	40	2	33	3 10	0 20.43
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	4,4	70	0 59	7 (0 2,99	5 2,565	1,314	988	174	123	3	117	, 4C	0 23.11
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2,4	35	0 20	4 (0 1,99	2 1,702	392	251	58	42	1	42	<u>'</u>	6 9.559
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL	4,4	70 2,49	597	1,421	3,91	3,419	2,844	2,421	222	163	4	150	50	0 22.54
								Moratori 31/12	a - Actual 2/2020						
			sure values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
	Central banks	n EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	Скрозиго	moratoria	CAPOSUIC	moratoria	Схробиго	moratoria	exposure	exposure	exposure	exposure
	Central governments Institutions Corporates		0 88	33	0 910	6 34	5 296	505	504	33	32	2	32	2 16	6 48.67
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,4	144	0 65	0 (0 99	998	366	366	79	79	3	79) 34	4 42.46
ZECH REPUBLIC	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	8	332	0 200	6 (0 68	2 682	124	124	26	26	1	26	5 (6 25.22
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL	1,4	44 88	650	917	7 1,340	1,296	871	871	113	111	4	111	L 50	0 44.29
									a - Actual						
		Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	Central banks	n EUR, %)	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions Corporates		0 22	20	0 190	6 5	4	161	8	(0	0	C	0 (0 40.74
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,3	39	0 53		0 76	2 176	561		16		0		1	
SLOVAKIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1,0	138	0 35	8 (4	1			3 <u>48.57</u>
	Retail - Qualifying Revolving Retail - Other Retail					0 65	144	371	91	12	3	1	3	; 5	
	Retail - Other Retail - Of Which: SME					0 65	144	371	91	12	3	1	3	3 5	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation					0 65	144	371	91	12	3	1	3	3	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	1,3	39 22	0 538	B 196			722	91 157	12	3	1	4	3	5 42.25
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	1,3	39 22	20 538	8 196			Moratori	91 157 a - Actual	16	4 3 4	1 1	4	3	5 42.25
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		39 22		sure amounts	5 820 Stage 1	Stage 1 exposure, of	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for			5 42.25 8 48.44 Coverage Ratio
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min					5 820	180 Stage 1	Moratori 31/12	a - Actual 2/2020 Stage 2		Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	5 42.25 8 48.44
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min Central banks Central governments Institutions Corporates	Expos	sure values	Risk expos	sure amounts	5 820 Stage 1	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	5 42.25 8 48.44 Coverage Ratio Stage 3
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mlr Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Expos	sure values	Risk expos	sure amounts	5 820 Stage 1	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rationstage 3 exposure
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	Expos	sure values	Risk expos	sure amounts	5 820 Stage 1	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rationstage 3 exposure
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	Expos	sure values	Risk expos	sure amounts	5 820 Stage 1	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rations Stage 3 exposure
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Expos	sure values	Risk expos	sure amounts	5 820 Stage 1	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rations Stage 3 exposure
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME	Expos	sure values	Risk expos A-IRB 0 0	sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2	a - Actual 2/2020 Stage 2 exposure, of which expired moratoria 23	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 0 - 75.00
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	Expos	F-IRB 0 2	Risk expos A-IRB 0 0	F-IRB 0 19	Stage 1 exposure	Stage 1 exposure, of which expired	Moratori 31/12 Stage 2 exposure 23 0 0 Moratori	a - Actual 2/2020 Stage 2 exposure, of which expired moratoria 23	Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 0 - 75.00
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	Expos	F-IRB 0 2	Risk expos A-IRB 23 0 0	F-IRB 0 19	Stage 1 exposure	Stage 1 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Moratori 31/12 Stage 2 exposure 23 0 0 Moratori 31/12 Stage 2	23 23 24 24 25 25 26 27 27 28 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 0 0 Stage 3 exposure, of	provisions for Stage 1 exposure	Stock of provisions for	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Rational Stage 3 exposure 0 - 75.00 0 - 75.00 Coverage Rational Stage 3 exposure
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Expos	F-IRB 0 2 1 2	Risk expos A-IRB 23 0 0	F-IRB 0 19 0 0	Stage 1 exposure	Stage 1 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Moratori 31/12 Stage 2 exposure 23 0 0 10 11 Moratori 31/12	a - Actual 2/2020 Stage 2 exposure, of which expired moratoria 23 23 23 23 23 23 23 23	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 0 0 Stage 3	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Rations 3 exposure 0 - 75.00 0 - 75.00 0 - 75.00
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: RME Retail - Other Retail - Of Which: RME Retail - Other Retail - Of Which: SME	Expos A-IRB Expos A-IRB	F-IRB 0 2 1 2 1 2 sure values	Risk expos	F-IRB 0 19 0 0 0 19 0 19 0 19 0 19	Stage 1 exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Moratori 31/12 Stage 2 exposure 23 0 0 Moratori 31/12 Stage 2	Stage 2 exposure, of which expired moratoria 23 23 23 23 23 23 23 24 25 27 28 29 29 20 20 20 21 22 23 23 23 23 23 24 25 26 27 28 29 29 20 20 20 20 20 20 20 20	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail of Which: non-SME Retail - Other Retail Retail - Other Retail of Which: non-SME Retail - Other Retail of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Expos A-IRB Expos A-IRB	F-IRB 0 2 1 2 1 2 sure values	Risk expos	F-IRB 0 19 0 0 0 19 0 19 0 19 0 19	Stage 1 exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Moratori 31/12 Stage 2 exposure 23 0 0 Moratori 31/12 Stage 2	Stage 2 exposure, of which expired moratoria 23 23 23 23 23 23 23 24 25 27 28 29 29 20 20 20 21 22 23 23 23 23 23 24 25 26 27 28 29 29 20 20 20 20 20 20 20 20	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	0 - 75.009 0 - 75.009 Coverage Ratio Stage 3
ROMANIA	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Expos A-IRB Expos A-IRB	F-IRB 0 2 1 2 1 2 sure values	Risk expos	F-IRB 0 19 0 0 0 19 0 19 0 19 0 19	Stage 1 exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Moratori 31/12 Stage 2 exposure 23 0 0 Moratori 31/12 Stage 2	Stage 2 exposure, of which expired moratoria 23 23 23 23 23 23 23 24 25 27 28 29 29 20 20 20 21 22 23 23 23 23 23 24 25 26 27 28 29 29 20 20 20 20 20 20 20 20	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL (mir	Expos A-IRB Expos A-IRB	F-IRB 0 2 1 2 1 2 sure values	Risk expos	F-IRB 0 19 0 0 0 19 0 19 0 19 0 19	Stage 1 exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Moratori 31/12 Stage 2 exposure 23 0 0 Moratori 31/12 Stage 2	Stage 2 exposure, of which expired moratoria 23 23 23 23 23 23 23 24 25 27 28 29 29 20 20 20 21 22 23 23 23 23 23 24 25 26 27 28 29 29 20 20 20 20 20 20 20 20	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure Coverage Rations Stage 3 exposure Coverage Rations Stage 3 exposure 1

Other non-credit obligation assets
IRB TOTAL

EBA EUROPEAN BANKING AUTHORIT

									Erste	<u>e Group Ban</u>	k AG					
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	915		785	409	229	49:	123	14	1 8	2	7		5 36.179
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	311	0	10	1 0	187	159	110	5 89	g	8	0	5		7.899
116		Retail - Secured on real estate property														
117	CROATIA	Retail - Secured on real estate property - Of Which: SME														
118	CROATIA	Retail - Secured on real estate property - Of Which: non-SME	80	0	4	1 (58	48	2	16	1	1	0	1	(0 10.589
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	311	915	10:	T 785	596	388	608	212	22	15	3	11		5 25.119

									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	e values	Risk exposi	ıre amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	397	0	338	123	2	245	5 4	29	0	1	0	12	42.59%
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	886	0	766	0	582	1	235	5 1	29	0	3	0	18	61.76%
134		Retail - Secured on real estate property														
135	HUNGARY	Retail - Secured on real estate property - Of Which: SME														
136	HUNGART	Retail - Secured on real estate property - Of Which: non-SME	522	0	396	0	353	1	110	0	21	. 0	1	0	13	61.40%
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	886	397	766	338	705	3	480	5	58	0	3	0	30	52.31%

									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0	0	0	0 0)	0 0		0 0	0	() (-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		2	0	1	0	1 0		1 0		0 0	0	(ر (100.00%
152		Retail - Secured on real estate property														
153	SERBIA	Retail - Secured on real estate property - Of Which: SME														
154	SERDIA	Retail - Secured on real estate property - Of Which: non-SME		1	0	1	0	1 0		1 0		0 0	0	(ر) -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		TRB TOTAL		21	01	11	OI .	1 0)	1 0		0	0	0) 	100.00%

										Morato	ria - Actual						
										31/1	L2/2020						
				Exposure valu	ies	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln El	UR, %)	IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks															
164		Central governments															
165		Institutions															
166		Corporates		0	98	8	0 80	0	50 0	13	0		0	0		0	0 -
167		Corporates - Of Which: Specialised Lending															
168		Corporates - Of Which: SME															
169		Retail		1		0	0	0	0 0		0 0		0	0		0	0 66.670
170		Retail - Secured on real estate property															
171	POLAND	Retail - Secured on real estate property - Of Which: SME															
172	FULAND	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0 0		0 0		0	0		0	0 -
173		Retail - Qualifying Revolving															
174		Retail - Other Retail															
175		Retail - Other Retail - Of Which: SME															
176		Retail - Other Retail - Of Which: non-SME															
177		Equity															
178		Securitisation															
179		Other non-credit obligation assets															
180		IRB TOTAL		1	98	8	0 80	0 6	0	3	8 0		0	0		0	0 66.679

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	C	0		0	0	(0	C	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	1	С	0) 1	. 1	C	0	C	0	0	0	0	-
188		Retail - Secured on real estate property														
189	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
190	UNITEDSTATES	Retail - Secured on real estate property - Of Which: non-SME	1	C	0	() 1	. 1	C	0	C	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	1	0	0		1	1	0	0	0	0	0	0	0	-

	BA EUROPEAN BANKING AUTHORITY					2021 EU	J-wide		est: Cre Group Bar		COVIE)-19 IRE	3			
			15	16	17	18	19	20		ntees - Actual	23	24	25	26	27	28
Row Num		(mln EUR,	Λ TDD	sure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
2 3 4 5		Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending		0 1,04	0 (0 178	3 453	311	553	3 445	4	1 38	1	1 3	; 8	17.70%
6 7 8 9	Ercto Croup Bank AC	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	35	0 57 51 10 10	79 (0 50 0 :	0 93 6 0 2 0 2 0	3 255 0 138 0 3	183 69 2 2			28	3 2 ² 3 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(1 2 0 2 0 0 0	7 1 0 C	23.56% 7.96% 2.82% 2.82%
10 11 12 13	Erste Group Bank AG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	34	0 0 41 40	0 (0 0 (0 0 (50 0 (50)	0 (0 0 (0 4 (0 3 (0) () () 135) 135		((193) () (! 12) (C) (C) (C) (C) (C) (C) (C) (C) (C) (C	() (C) (C) (C) (C) (C) (C) (C) (C) (C) (C	0 0 1 1 1	8.26% 8.27%
14 15 16 17		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		1	0	0 (1	0	((0	0.00%
18		IRB TOTAL	35	51 1,04	9 50	178	591	380		551 intees - Actual	. 56	5 45	1	. 5	9	15.52%
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/1	2/2020 Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
20 21 22		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0 88	32 (0 102	2 364	280	483	3 408	3!	5 32	(2	. 4	10.77%
24 25 26		Corporates - Of Which: SME Retail Retail - Secured on real estate property	3:	15	0 4.	1 () 116	63	187	7 102	! 12	2 6	() 1	1	6.27%
27 28 29 30	AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 (0 0) (0	() () (() C	0	-
31 32 33		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
34 35 36		Securitisation Other non-credit obligation assets IRB TOTAL	31	15 88	2 4:	1 102	2 481	343	670	510	47	38	0) 3	5	9.65%
										intees - Actual 2/2020						
Row		Cools EUD	Λ_IDR	sure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of 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 38 39		Central banks Central governments Institutions (mln EUR,	%)					amount		amount		amount	exposure	exposure	exposure	
40 41 42		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 13	29	0 72	2 77					3 1	1	1	1	29.13%
43 44 45 46	CZECH REPUBLIC	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 1	0 0) 21	6	13				() 1	0	29.67%
47 48 49		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
51 52 53		Equity Securitisation Other non-credit obligation assets		35 139	9 1!	5 72		28	72	2 32						29.32%
34		IRB TOTAL			2	5 /2		20		ntees - Actual					-	23.327
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num 55		(mln EUR, Central banks Central governments	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
57 58 59		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 (0 () (0	(() (() C	0	-
61 62 63	SLOVAKIA	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0					(0	-
65 66 67		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
69 70 71		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0											_
					<u>-</u>				Public guara	intees - Actual						
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num 73 74		Central banks Central governments	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
75 76 77		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 (0 () (O	((0	0	-
79 80 81	ROMANIA	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0							0	-
83 84 85		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
87 88 89		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0			0								
90		IRB TOTAL		0	<u>o</u>	<u> </u>	,		Public guara	intees - Actual		,		<u>, </u>		1-
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
92 93 94 95		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 () (0	(() (() (0	-
96 97 98 99	CEDMANY	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0 (0 0) (0	((0	0	-
100 101 102 103	GERMANY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0 (0	(() (0	-
104 105 106		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets														
108		IRB TOTAL		0	0 (0 0	0	0	C			0	0	0	0	-

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AUTHORITY		ſ	15	16	17	18	19		e Group Ba	redit risk nk AG 22	23	24	25	26	27	
										antees - Actual						
		(515 0()	Λ_IDR	ure values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	
	Central banks Central governments	(mln EUR, %)						amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates			0	0 ()	0	0 (0 0		0		0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
	Retail - Secured on real estate property			0	0 (0	0	0 (0 0)	0)	0	0	
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 (0	0	0 ()	0 0)	0)	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															Ē
	Securitisation Other non-credit obligation assets															
	IRB TOTAL			o _l	0 (,	o _l	0 0		0 0	9	0 (71	0	J	
										antees - Actual						
			Exposi	ure values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	or
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	
	Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending			0	0 (0	0 (0 0		0		0	0	
	Corporates - Of Which: SME Retail			0	0 (0	0	0 (0 0		0)	0	0	
HUNGARY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 ()	0	0 0		0 0)	0)	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: pop-SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL			0	0 0	D	0	0 0		0 0		0		0	D	
									Dublic	antees - Actual						
								Stage 1		12/2020		Stage 2				
			Exposi	ure values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	or
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	
	Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending			0	0 ()	0	0 0		0 0		0)	0	0	
	Corporates - Of Which: SME Retail			0	0 ()	0	0 ()	0 ()	0)	0	0	
SERBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0 (J	U	U C		U C))	U	J	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL			0	0 (D	0	0 0		0 0	0	0 (0	0	
									Public guar	antees - Actual						
			5	ure values	Disk sweet	ure amounts		Stage 1	31/1	12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
		(min EUD 0/)	A IDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	or
	Central banks Central governments	(mln EUR, %)						amount		amount		amount			postre	
	Institutions Corporates			0	0 (0	0 0		0 0)	0)	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
	Retail Retail - Secured on real estate property Detail - Coursed on real estate property - Of Which CME			0	0 ()	0	0 0		0 0)	0)	0	0	
POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 (0	0 (0 (0		0	0	(
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets			0	0		0			0		0				
	IRB TOTAL			o _l	0 (' I	o _l	0 0		0 0	'	0 ('	<u> </u>	, 	
										antees - Actual						
			Exposi	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			or
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending			0	0 ()	0	0 0		0 0		0		0	0	(
	Corporates - Of Which: SME Retail			0	0 ()	0	0 0		0 0)	0)	0	0	
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Potail - Other Potail			U	U (J	U	U (U (J	U (JI	U	J .	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															A STATE OF THE PARTY OF THE PAR

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY									•	2021 EU	-wide s		Group Bar		COAID	-19 IKD							
			29	30	31	32	33	34	35	36	37	38	39 oria - Baseline Sc	40	41	42	43	44	45	46	47	48	49
						31/12/2021						Могас	31/12/2022	епапо						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	provisions roi	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Row Num	Central banks	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3	Central banks Central governments Institutions																						
4 5	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		1,956	2,968	291	7	86	119	40.85%	1,917	2,901	398	7	85	159	39.92%	1,900	2,814	501	7	82	197	39.39%
7 8	Retail Retail - Secured on real estate property		5,141	2,837	531	8	144	187	35.27%	5,149	2,679	680	8	136	242	35.62%	5,156	2,531	822	2 8	125	294	35.84%
Erste Group Bank A	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		3,447	1,267	211	4	50	65	31.05%	3,445	1,207	273	4	47	88	32.15%	3,458	1,134	332	2 4	43	109	32.84%
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
14 15	Retail - Other Retail - Of Which: non-SME Equity																						
17 18	Securitisation Other non-credit obligation assets 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	2 14	207	492	37.18%
		-				31/12/2021						Morat	oria - Baseline Sc 31/12/2022	enario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments																						
21 22	Institutions Corporates Corporates Of Which Specialized Londing		916	1,477	100	2	26	27	26.62%	898	1,448	148	2	25	42	28.40%	870	1,429	194	1 2	25	57	29.30%
24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 27 28 AUSTRIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		,	,						,	·						,						
28 AUSTRIA 29	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Petail - Other Petail		1,732	624	86	1	8	13	14.85%	1,728	605	109	1	8	19	17.43%	1,723	586	133	3 1	7	25	19.12%
31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
33 34	Equity Securitisation																						
35 36	Other non-credit obligation assets 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%
												Morat	oria - Baseline Sc	enario									
						31/12/2021						Morat	31/12/2022							31/12/2023			
D			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions roi	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	Control banks	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37 38 39	Central banks Central governments Institutions																						
40 41	Corporates Corporates - Of Which: Specialised Lending		391	420	72	3	19	37	50.82%	381	408	95	3	19	49	51.26%	383	383	117	7 3	18	60	51.54%
42 43	Corporates - Of Which: SME Retail		966	346	132	1	42	57	43.22%	970	314	160	1	39	70	43.42%	983	274	187	7 1	35	81	43.54%
CZECH REPUBLIC	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		679	112	41	1	0	1/	32.73%	601	102	40	1	7	17	34.56%	687	00	E-	7 1	7	20	35.85%
47 48	Retail - Qualifying Revolving Retail - Other Retail		0/9	112	71	1	0	17	32.73%	001	102	ξ	1	/	17	34.30%	007	00	3/	1	,	20	33.6376
49 50	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation Other non-credit obligation assets																						
52 53 54	Other non-credit obligation assets IRB TOTAL		1,359	766	204	4	61	94	45.90%	1,353	722	255	4	58	118	46.33%	1,368	658	304	4	53	142	46.61%
52 53 54	Other non-credit obligation assets		1,359	766	204	4	61	94	45.90%	1,353	722	255 Morat	oria - Baseline Sc	58 enario	118	46.33%	1,368	658	304	24 /42 /2022	53	142	46.61%
52 53 54	Other non-credit obligation assets			766	204	31/12/2021 Stock of	Stock of	94 Stock of			722		31/12/2022 Stock of	Stock of	118 Stock of		,		304	31/12/2023 Stock of	Stock of		
52 53 54 Row Num	Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	722 Stage 2 exposure	255 Morat Stage 3 exposure	31/12/2022		provisions for Stage 3	46.33% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	46.61% Coverage Ratio - Stage 3 exposure
Row Num 55 56	Other non-credit obligation assets IRB TOTAL Central banks Central governments	(mln EUR, %)	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3	Stage 1		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates	(min EUR, %)	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 SLOVAKIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	Stage 1	766 Stage 2 exposure 156 547		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96%	Stage 1	722 Stage 2 exposure 151 527	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.19%	Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)	Stage 1	766 Stage 2 exposure 156 547		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	722 Stage 2 exposure 151 527	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	Stage 1	766 Stage 2 exposure 156 547		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96%	Stage 1	722 Stage 2 exposure 151 527	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.19%	Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	(min EUR, %)	Stage 1 exposure 58 751	156 547		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96% 50.99%	Stage 1 exposure 57 747	151 527 355	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.19% 48.16%	Stage 1 exposure 57 743	Stage 2 exposure 146 508	16 88	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94% 47.32%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(min EUR, %)	Stage 1	766 Stage 2 exposure 156 547 366		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96%	Stage 1	722 Stage 2 exposure 151 527 355	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.19%	Stage 1 exposure	Stage 2 exposure 146 508	16 88	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	Stage 1 exposure 58 751	156 547		Stock of provisions for Stage 1 exposure 0 2	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96% 50.99%	Stage 1 exposure 57 747	151 527 355	Stage 3 exposure 11 65 40	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 8 28 17	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.19% 48.16%	Stage 1 exposure 57 743	Stage 2 exposure 146 508	16 88	Stock of provisions for Stage 1 exposure 5 0 8 2	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94% 47.32%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	Stage 1 exposure 58 751 645	156 547 366	6 41 26 47	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of	stage 2 exposure 8 29 18 37	provisions for Stage 3 exposure 21 21 23 Stock of	Coverage Ratio - Stage 3 exposure 37.96% 50.99%	Stage 1 exposure 57 747 642	151 527 355	Stage 3 exposure 11 65 40 76	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of	Stock of provisions for Stage 2 exposure 8 28 17 36	stage 3 exposure 4 31 19 Stock of	Coverage Ratio - Stage 3 exposure 37.19% 48.16% 46.13% Coverage Ratio -	Stage 1 exposure 57 743 800	Stage 2 exposure 146 508 345	16 88 54	Stock of provisions for Stage 1 exposure 5 0 1 1 2 1 31/12/2023 Stock of	provisions for Stage 2 exposure 8 27 17 35	Stock of provisions for Stage 3 exposure 6 42 25	Coverage Ratio - Stage 3 exposure 36.94% 47.32% 45.73% Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL		Stage 1 exposure 58 751	156 547		Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021	stage 2 exposure 8 29 18	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 37.96% 50.99% 47.90%	Stage 1 exposure 57 747	151 527 355	Stage 3 exposure 11 65 40	Stock of provisions for Stage 1 exposure 2 2 oria - Baseline Sc. 31/12/2022	Stock of provisions for Stage 2 exposure 8 28 17	stage 3 exposure 4 31 19	Coverage Ratio - Stage 3 exposure 37.19% 48.16% 46.13%	Stage 1 exposure 57 743 800	Stage 2 exposure 146 508	16 88	Stock of provisions for Stage 1 exposure 5 0 6 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1	provisions for Stage 2 exposure 8 27 17	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94% 47.32% 45.73%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Retail - Other	(min EUR, %)	Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96% 50.99% 47.90% 49.35% Coverage Ratio - Stage 3	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O O I O O I I O O I I I	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 37.19% 48.16% 46.13% Coverage Ratio - Stage 3	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94% 47.32% 45.73% 45.69% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96% 50.99% 47.90% 49.35% Coverage Ratio - Stage 3	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O O I O O I I O O I I I	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 37.19% 48.16% 46.13% Coverage Ratio - Stage 3	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 36.94% 47.32% 45.73% 45.69% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 37.96% 47.90% 49.35% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O O I O O I I O O I I I	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - 46.54% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.90% 47.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O O I O O I I O O I I I	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - 46.54% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 80 81 82 83 84	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.90% 47.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O O I O O I I O O I I I	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - 46.54% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.90% 47.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O O I O O I I O O I I I	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - 46.54% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.90% Coverage Ratio - Stage 3 exposure 20.82% 49.74%	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O 2 Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - 46.13% 46.54% Coverage Ratio - Stage 3 exposure 20.50%	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: of Which: non-SME Retail - Other Retail - Of Which: of Which: SME Retail - Other non-credit obligation assets IRB TOTAL Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 0 2 1 2 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.90% 47.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3 exposure 11 65 40 76 Morat	Stock of provisions for Stage 1 exposure O O 2 Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - 46.54% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 5 0 6 0 7 1 7 2 7 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail		Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 8 29 Stock of provisions for Stage 2	stage 3 exposure 2 21 23 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.90% Coverage Ratio - Stage 3 exposure 20.82% 49.74%	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - 46.13% 46.54% Coverage Ratio - Stage 3 exposure 20.50%	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 8 27 17 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 6 42 25 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail		Stage 1 exposure Stage 1 exposure Stage 1 exposure 0 0 0	156 156 547 366 702 Stage 2 exposure 23 0 0	6 41 26 3 exposure 0 0 0	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 5tock of	Stock of provisions for Stage 3 exposure 21 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.90% Coverage Ratio - Stage 3 exposure 20.82% 49.74%	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 76 Morat 1 0 0 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - 46.13% 46.54% Coverage Ratio - Stage 3 exposure 20.50%	Stage 1 exposure 57 743 639 800 0 0	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 1 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 Stock of	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
65 66 67 68 69 70 71 72 80 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail	(mln EUR, %)	Stage 1 exposure 58 751 645 810	156 547 366 702	6 41 26 47 Stage 3	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - 50.99% 47.90% 49.35% Coverage Ratio - Stage 3 exposure 20.82% 49.74%	Stage 1 exposure 57 747 642 804	151 527 355 678	Stage 3	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 48.16% 46.13% 46.54% Coverage Ratio Stage 3 exposure 20.50% 48.72%	Stage 1 exposure 57 743 639 800	Stage 2 exposure 146 508 345 654	104 Stage 3	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail		Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 0 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - 50.99% 47.90% 49.35% Coverage Ratio - Stage 3 exposure 20.82% 49.74% Coverage Ratio - Stage 3	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 28 28 36 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - Stage 3 exposure 20.50% 48.72% Coverage Ratio - Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - 50.99% 47.90% 49.35% Coverage Ratio - Stage 3 exposure 20.82% 49.74% Coverage Ratio - Stage 3	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 46.13% Coverage Ratio - Stage 3 exposure 20.50% 48.72% Coverage Ratio - Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outher Retail - Of Which: SME Retail - Outher Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: SME Retail - Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 20.82% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - 46.13% 46.54% Coverage Ratio - Stage 3 exposure 20.50% 48.72% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure 20.82% 20.82% 33.54%	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 48.16% 46.13% 46.54% Coverage Ratio Stage 3 exposure 20.50% 24.17% Coverage Ratio Stage 3 exposure	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme	(mln EUR, %)	Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure 20.82% A9.74%	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 48.16% 46.13% 46.54% Coverage Ratio - Stage 3 exposure 24.17% 24.17% 33.57%	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num	Central banks Central governments Institutions Corporates Orporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure 20.82% 20.82% 33.54%	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 48.16% 46.13% 46.54% Coverage Ratio Stage 3 exposure 20.50% 24.17% Coverage Ratio Stage 3 exposure	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	Stage 1 exposure 58 751 645 810 Stage 1 exposure 0 0 0 0 10 10 10 10 10 10 1	156 547 366 702 Stage 2 exposure 23 23	### Company of the image of the	Stock of provisions for Stage 1 exposure 2 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 21 23 Stock of provisions for Stage 3 exposure 0 0 0 0 10 0 0 10 0 10 0 0	Coverage Ratio - Stage 3 exposure 20.82% 20.82% 33.54%	Stage 1 exposure 57 747 642 804 Stage 1 exposure 0 0	151 527 355 355 678 Stage 2 exposure 22 0	Stage 3 exposure 11 65 40 Morat Stage 3 exposure 1 Morat	Stock of provisions for Stage 1 exposure 2 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 8 28 17 17 Stock of provisions for Stage 2 exposure 0 enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure 48.16% 46.13% 46.54% Coverage Ratio Stage 3 exposure 20.50% 24.17% Coverage Ratio Stage 3 exposure	Stage 1 exposure 57 743 639 800 0 0 0 Stage 1 exposure	Stage 2 exposure 146 508 345 654 Stage 2 exposure 22 22	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 42 25 Stock of provisions for Stage 3 exposure 0 0 0 0 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 47.32% 45.73% 45.69% Coverage Ratio - Stage 3 exposure 20.50% 47.17%

EBA EUROPEAN BANKING AUTHORITY

BANKING AUTHORITY							1	2021 EU	-wide s		Γest: Cre		COVID	-19 IRB							
HILANI		29	30	31	32 33	34	35	36	37	Erst 38	e Group Ban	1K AG 40	41	42	43	44	45	46	47	48	
				21/	/12/2021					Mora	atoria - Baseline Sca 31/12/2022	enario						31/12/2023			
		Change 4	Chara 2	S	Stock of Stock of	Stock of	Coverage Ratio	. Change	Chara 2	Chara 2	Stock of	Stock of	Stock of	Coverage Ratio -	Chara d	Starra 2	Stara 2	Stock of	Stock of	Stock of	Cov
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	exposure S	visions for provisions for provisions for Stage 2 processors stage 2	or provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central banks Central governments																				
	Institutions Corporates	330	0 551	1 35	1	23 1	.2 33.84%	326	537	, 5	2 1	22	17	32.75%	322	2 52	5 6	58	1 :	22 22	22
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																				
	Retail Retail - Secured on real estate property	180	6 111	1 15	0	3	3 17.39%	185	107	1	9 0	3	4	19.93%	184	10	4 2	23	0	3 5	5
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	58	8 19	9 3	0	1	1 22.03%	58	18	3	4 0	1	1	23.40%	58	3 1	7	5	0	1 1	1
	Retail - Other Retail Retail - Other Retail - Of Which: SME																				Ħ
	Retail - Other Retail - Of Which: non-SME Equity																				Æ
	Securitisation Other non-credit obligation assets	510	6 662	40	1	26 1	4 28.91%	511	644	7	1	26	21	29.29%	507	628	9			5 22	, , ,
	IRB TOTAL	510	002	49	<u> </u>	20 1	20.9170	311	044	<u>, </u>	1 1	20	21	29.29%	307	020	6 9	92	1 2	5 27	<u>/ </u>
				24/	14.2.12.02.4					Mora	atoria - Baseline Sce	enario						24/42/2022			
				S	/12/2021 Stock of Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	. Co
		Stage 1 exposure	Stage 2 exposure	exposure S	visions for provisions fo Stage 1 Stage 2 xposure exposure	or provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	r W
	Central banks Central governments	6)		67	xposure exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates	118	8 236	5 43	1	6 1	9 44.09%	113	232	5	2 1	6	23	44.48%	125	j 21'	2	59	1	6 27	27
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																				À
	Retail Retail - Secured on real estate property	504	4 253	90	2	37 4	47.15%	524	202	12	0 2	33	55	45.30%	550	15.	2 14	45	2 2	28 64)4
HUNGARY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	309	9 123	3 52	1	14 2	25 48.75%	312	105	6	7 1	13	31	46.65%	328	7	7 8	80	1 !	.0 36	36
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																				
	Retail - Other Retail - Of Which: non-SME Equity																				
	Securitisation Other non-credit obligation assets																				
	IRB TOTAL	62:	1 489	133	2	43 6	2 46.17%	637	434	172	2 2	39	78	45.06%	675	364	4 20) 4	2 3	3 91	1
										Mora	atoria - Baseline Sce	enario									
					/12/2021 Stock of Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 prov	visions for provisions for Stage 1 Stage 2	Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	r Co
	Central banks (mln EUR, %	6)		ех	xposure exposure	exposure	ехрозите				exposure	exposure	exposure	exposure				exposure	exposure	exposure	
	Central governments Institutions																				
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0 -	U	U		0	0	U	-	U		0	0	0	0 (0 -
	Retail - Secured on real estate property		1 1	0	0	0	0 56.68%	1	1		0 0	0	0	51.33%	1		1	0	0	0 (0
SERBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1 1	1 0	0	0	0 51.73%	1	1		0 0	0	0	46.47%	1		1	0	0	0 (0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																				#
	Retail - Other Retail - Of Which: non-SME Equity																				#
	Securitisation Other non-credit obligation assets																				Ŧ
	IRB TOTAL		1 1	L 0	0	0	56.68%	<u> 1</u>	1	.	0 0	0	0	51.33%	1	.	1	0	0	0 0	0
				24 /	/12/2021					Mora	atoria - Baseline Sca 31/12/2022	enario						31/12/2023			
		a :		S	Stock of Stock of	Stock of provisions for	Coverage Ratio		<u> </u>		Stock of	Stock of	Stock of	Coverage Ratio -	<u> </u>			Stock of	Stock of	Stock of	_ Co
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	exposure S	visions for provisions for Stage 1 Stage 2 xposure exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	r
	Central banks Central governments																				
	Institutions Corporates	60	0 36	5 2	0	2	0 20.09%	60	34		3 0	2	1	19.83%	60	3.	3	5	0	2	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																				
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 (0	0	0	0 55.07%	0	0		0	0	0	55.45%	0		0	0	0	0 (0
POLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	0	0 -	0	0		0 0	0	0	-	0		0	0	0	0 (0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																				
	Retail - Other Retail - Of Which: non-SME Equity																				H
	Securitisation Other non-credit obligation assets IRB TOTAL	60	0 36	5 2	0	2	0 20.98%	60	34		3 0	2	1	20.45%	60	3:	3	5	0	2	1
	IND IOIAL			- <u> </u>	<u> </u>		J 20.00 / 0							201.1070							
				31/	/12/2021					Mora	atoria - Baseline Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Share 2	S	Stock of Stock of visions for provisions for	Stock of provisions for	Coverage Ratio	. Store 1	Store 3	Share 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stored	Share 2	Street 2	Stock of provisions for	Stock of	Stock of provisions for	Co
	(mln EUR, %	exposure	Stage 2 exposure	exposure S	Stage 1 Stage 2 xposure exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments				- exposure													- CALPOSUIC	мровите	- Suposuic	
	Institutions Corporates		0 0	0	0	0	0 -	0	0		0 0	0	0		0		0	0	0	0 (0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																				F
	Retail - Secured on real estate property Detail - Secured on real estate property - Of Which SME		1 (0	0	0	0 -	1	0		0 0	0	0	-	1		0	0	0	0 (0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1 (0	0	0	0 -	1	0		0 0	0	0	-	1		0	0	0	0 (0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																				
	Retail - Other Retail - Of Which: non-SME Equity																				
	Securitisation Other non-credit obligation assets																				
	IRB TOTAL		τ Ο	0	0	U	υ <u> </u> -	1	0		υ 0	0	0	-	1		υ	U	U	U C	U

	AUTHORITY														UZ1 EU-\		Erste Group B														
			50	51	52	53	54	55	56	57	58	59	60	61	62	63 6 <u>4</u>	65 antees - Baseline Sce	66	67	68	69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/202	1 Stage 3						Stage 1		Stage 2	31/12/2022 Stage 3						Stage 1		Stage 2	31/1	12/2023 Stage 3				
Dow			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure	posure, of pro	Stock of rovisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2	oosure, of Stag	exposure, o	f Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 1	v n	(mln EUR, %) Central banks)	guaranteed amount	exposure	guaranteed amount	gu 2	uaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	gı	aranteed expo	guarantee	exposure	exposure	exposure	exposure	exposure	guaranteed amount	ехрозите	guaranteed amount	ехрозите	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3		Central governments Institutions																													
5 6		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	40	02 323	599	9 428	48	43	0	24	10	20.08%	382	321	616	425	52	48	0 23	3 11	21.52%	376	318	618	424	5	55 52	52 0	24	13	22.91%
7 8		Retail Retail - Secured on real estate property	11	18 72	213	3 102	20	9	0	5	4	17.98%	116	71	208	101	26	10	0 5	5 6	22.02%	140	69	179	101	3	33 12	2 0	5	8	24.51%
9 10 11	Erste Group Bank AC	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving																													
12 13		Retail - Other Retail Retail - Other Retail - Of Which: SME																													
14 15		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
17 18		Other non-credit obligation assets IRB TOTAL	60	395	731	1 530	68	52	1	4	4	6.21%	596	392	725	526	79	58	1 4	1 4	5.60%	589	387	722	525	8	39 64	4 1	4	5	5.12%
																Public qua	antees - Baseline Sce	nario													
							31/12/202										31/12/2022	IIIIII								31/1	12/2023				
	_		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 posure, of which	Stock of rovisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 posure, of Stag which		f Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num	v n	(mln EUR, %)	exposure)	guaranteed amount	exposure	guaranteed amount		uaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount		expos earanteed emount	guaranteed		Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
19 20 21		Central banks Central governments Institutions																													
22 23		Corporates Corporates - Of Which: Specialised Lending	30	06 295	539	9 388	36	36	0	22	4	11.70%	307	293	538	386	37	41	0 19	9 5	12.51%	306	290	538	385	3	39 45	5 0	20	5	13.28%
24 25		Corporates - Of Which: SME Retail	Ç	97 67	200	0 97	18	8	0	4	3	15.92%	96	66	195	96	24	10	0 4	4 5	20.13%	123	64	162	97	3	30 11	.1 0	3	7	22.74%
26 27	AUSTRIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0		0	0 0	0	0	
29		Retail - Qualifying Revolving Retail - Other Retail							J		o o		U U			U U						U	0		O O				U	0	
31 32		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
33		Equity Securitisation																													
36		Other non-credit obligation assets IRB TOTAL	50	361	637	7 485	56	45	0	2	3	4.52%	500	359	633	482	64	50	0 2	2 3	4.19%	493	354	631	481	7	73 56	6 0	2	3	3.90%
																Public gua	antees - Baseline Sce	nario													
				Stage 1		Stage 2	31/12/202	1 Stage 3	Charles C		er de s			Stage 1		Stage 2	31/12/2022 Stage 3	St. J. S	61-11-6				Stage 1		Stage 2	31/1	12/2023 Stage 3	Clark of	St. J. S	St. J. S	
Row	v		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exp	posure, of which	Stock of rovisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2	oosure, of Stag	ure	f provisions for Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num	n	(mln EUR, %) Central banks)	guaranteed amount		guaranteed amount	· gu	aranteed amount	exposure	exposure	exposure	exposure	3.4.2	guaranteed amount	91	aranteed amount	guaranteed	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39		Central governments Institutions																													
40 41		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8	85 20	48	8 30	6	2	0	2	2	36.72%	65	20	65	29	9	2	0 3	3	38.56%	60	20	68	29	1	11 3	3 0	3	4	39.81%
43		Retail - Secured on real estate property	2	20 4	13	3 4	2	0	0	1	1	37.40%	20	4	12	4	3	1	0 1	1 1	39.47%	16	5	16	4		3 1	1 0	2	1	40.71%
45 46	CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0	0	-	0	0	0	0	0	0	0 0	0 0-		0	0	0	0		0 (0 0	0	0 -	
47 48		Retail - Qualifying Revolving Retail - Other Retail																													
50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Fauity																													
		Eduliv																													
52 53		Equity Securitisation Other non-credit obligation assets		25	0.5	24						16.1007	0.0	35	00	24					12.250/	25	25	70	22						10.010/
52 53 54			8	36 25	82	2 34	6	2	0	2	1	16.10%	86	25	80	34	8	3	0 2	2 1	12.25%	85	25	78	33	1	10 3	3 0	2	1	10.01%
52 53 54		Other non-credit obligation assets	8	86 25	82	2 34	31/12/202	2	0	2	1	16.10%	86	25	80	34 Public gua	8 antees - Baseline Sce	3 nario	0 2	2 1	12.25%	85	25	78	33	31/1	12/2023	3 0	2	1	10.01%
52 53 54		Other non-credit obligation assets	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	AVI	1 Stage 3 posure, of	Stock of	Stock of provisions for	Stock of	16.10% Coverage Ratio -	Stage 1	Stage 1 exposure, of		Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of provisions for	12.25% Coverage Ratio -	Stage 1	Stage 1 exposure, of	78	Stage 2 exposure, of		12/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	10.01%
52 53 54 Row Num	v	Other non-credit obligation assets	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed	Stock of rovisions 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	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	31/1 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	10.01% Coverage Ratio - Stage 3 exposure
52 53 54 Row Num 55 56	v	Other non-credit obligation assets IRB TOTAL (mln EUR, %)	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3 exposure gu	Stage 3 posure, of which		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure g	Stage 2 posure, of Stag which	31/12/2022 Stage 3	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure			Stage 3	provisions for	provisions for	provisions for	10.01%
52 53 54 Row Num 55 56 57 58 59	v n	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
Row Num 55 56 57 58 59 60 61	v n	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 Row Num 55 56 57 58 59 60 61 62 63 64	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gu	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 Dosure, of Stag Which expos	31/12/2022 Stage 3 exposure, c	Stock of provisions for	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	Stage 3 posure, of which uaranteed		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of which aranteed amount 0 0 0	Stage 3 exposure, o which guarantee amount 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	Stage 3 posure, of which uaranteed amount 0 0 0		provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of which aranteed amount 0 0 0	31/12/2022 Stage 3 exposure, c	Stock of provisions for Stage 1 exposure 0 0 0 0	r provisions for	provisions for	12.25% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for	provisions for	provisions for	10.01%
52 53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	SLOVAKIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of		exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 2 exposure, of	Stage 3 exposure gu 0 0 31/12/202	Stage 3 posure, of which varianteed amount 0 0 1 Stage 3 posure, of product of produc		provisions for	Stock of provisions for	Coverage Patio	0	exposure, of which guaranteed amount 0 0 0 Stage 1	Stage 2 exposure gr	Stage 2 posure, of which aranteed emount 0 0 Public guar Stage 2 posure, of which stage 2	Stage 3 exposure, o which guarantee amount 0 0 0 antees - Baseline Sce 31/12/2022 Stage 3 exposure, o which guarantee amount	Stock of provisions for Stage 1 exposure 0 0 0 0 anario Stock of provisions for Stage 1 Stock of provisions for Stock of Pr	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Coverage Patio.	0 0 0	exposure, of which guaranteed amount 0 0 0 0 Stage 1	0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 Stage 2	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 12/2023 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 - 0 -	Coverage Ratio - Stage 3 exposure
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Row Num 55 56 78 960 61 62 63 64 65 66 67 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 90 Row Num 91 92 93 94 95 96 97 98 90 100 101 102 102	ROMANIA	Central banks Central corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: smc Retail - Other Retail - Of Which: smc Retail - Other Retail - Of Which: smc Smc Corporates - Of Which: Specialised Lending Corporates - O	Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gu a 0 0 0 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a gu	Stage 3 posure, of which laranteed amount 1 Stage 3 posure, of which laranteed amount 0 0 1 Stage 3 posure, of which laranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of rovisions for Stage 1 exposure O Stock of rovisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O Stage 2 exposure G Stage 2 exposure G O O O O O O O O O O O O	Stage 2 Dosure, of which aranteed amount O Public guar Stage 2 Dosure, of which aranteed amount O Public guar O Public guar Stage 2 Dosure, of which aranteed amount O Public guar Stage 2 Dosure, of which aranteed amount O O Public guar Stage 2 Dosure, of which aranteed amount O O Public guar Stage 2 Dosure, of which aranteed amount O O Public guar Stage 2 Dosure, of which aranteed amount	Stage 3 exposure, of which guarantee amount 0 0 0 0 antees - Baseline Sce 31/12/2022 Stage 3 exposure, of which guarantee amount 0 0 0 antees - Baseline Sce 31/12/2022 Stage 3 exposure, of which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	\$tage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stock of provisions for O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num 55 56 61 62 63 64 65 66 71 72 Row Num 73 74 75 76 77 89 80 81 82 83 84 85 86 87 90 Row Num 91 92 93 94 95 96 97 98 91 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105	ROMANIA	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Securitisation Other non-redit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on seal estate property Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gu a 0 0 0 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a 31/12/202: Stage 3 exposure gu a gu	Stage 3 posure, of which laranteed amount 1 Stage 3 posure, of which laranteed amount 0 0 1 Stage 3 posure, of which laranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of rovisions for Stage 1 exposure O Stock of rovisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O Stage 2 exposure G Stage 2 exposure G O O O O O O O O O O O O	Stage 2 Dosure, of which aranteed amount O Public guar Stage 2 Dosure, of which aranteed amount O Public guar O Public guar Stage 2 Dosure, of which aranteed amount O Public guar Stage 2 Dosure, of which aranteed amount O O Public guar Stage 2 Dosure, of which aranteed amount O O Public guar Stage 2 Dosure, of which aranteed amount O O Public guar Stage 2 Dosure, of which aranteed amount	Stage 3 exposure, of which guarantee amount 0 0 0 0 antees - Baseline Sce 31/12/2022 Stage 3 exposure, of which guarantee amount 0 0 0 antees - Baseline Sce 31/12/2022 Stage 3 exposure, of which guarantee amount 0 0 0 0 0 0 0 0 0 0 0 0 0	f Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	\$tage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stock of provisions for O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure

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

		50	51	52	53	54 55	56	57 58	59 60	61	62 63	64 Public guarantees - Base	65 66 line Scenario	67	68 69	70	71 72	73	74	75 76	77	78	79
			Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure,	of over	tage 3 Stock	of Stock of	Stock of Coverage Ratio	OVID	age 1 sure, of	Stage 2 exposure, of	31/12	2023 Stage 3 Stock exposure, of	of Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR, %)	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 exposure	provisions for provisions for Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	tage 2 exposure, posure which guaranted amount	ed exposure gu	which provision Stage expose mount		Stage 3 exposure Stage 3 exposure	gua	sure, of Stage hich exposi	2 exposure, of which guaranteed amount	Stage 3 exposure	which provision guaranteed exposi		Stage 3 exposure	Coverage Ratio - Stage 3 exposure
110 111	Central banks Central governments Institutions Corporates			0	0		0	0	0	0	0	0 0	0			0	0	0	0 0	0	0	0 0	
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
116 117 118 CROATIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
119 120 121	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
125 126	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0	0	0	0 0-	
						31/12/2021						Public guarantees - Base							31/12	'2023			
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for Stage 3	Coverage Ratio - Stage 1	which	Stage 2 exposure, which	of Stage 3	tage 3 osure, of which provision	ns for provisions for	Stock of provisions for Stage 3 Coverage Ratio	Stage 1 exp	age 1 sure, of Stage	wnich	Stage 3	Stage 3 exposure, of provision which	of Stock of provisions for Stock 2	provisions for	Coverage Ratio - Stage 3 exposure
	Central banks	exposure)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure exposure	guaranteed ex	posure guarante		aranteed expos		Stage 3 exposure exposure		ranteed exposi	guaranteed amount	exposure	guaranteed exposi	1 Stage 2 re exposure	Stage 3 exposure	exposure
128 129 130	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	C	0 0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
132 133 134	Corporates - Of Which: SME Retail Retail - Secured on real estate property	C	0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
135 136 137	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	C	0 0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
138 139 140	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
143	Equity Securitisation Other non-credit obligation assets																						
144	IRB TOTAL	0	0 0	0	0	0 0	0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	O	0	0 0 -	
			Stage 1		Stage 2	31/12/2021 Stage 3				Stage 1	Stage 2	Public guarantees - Base 31/12/202	tago 2			S	age 1	Stage 2	31/12	2023 Stage 3			
Row	Colo Fun OC	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure which guaranteed	Stock of provisions for provisions for Stage 1	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of St	tage 2 exposure, posure guarantee	of Stage 3 exp	osure, of provision stage	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 exp	sure, of Stage hich exposi	exposure, of	Stage 3 exposure	exposure, of which stage guaranteed		Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		amount		amount	amount	exposure	exposure exposure		amount	amount		mount expos	are exposure	exposure	a	nount	amount		amount	re exposure	exposure	
147 148 149	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	С	0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
151 152 153 CEDDIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	C	0	0	0	0 0	0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
153 154 155 156	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	C	0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
157 158 159	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
161	Securitisation Other non-credit obligation assets IRB TOTAL	0	0	0	0	0 0	0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
												Public guarantees - Base											
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2 exposure,	of Stage 3 exp	tage 3 osure, of provision	of Stock of provisions for	Stock of provisions for	OVID	age 1 sure, of Stage	Stage 2 exposure, of	31/12 Stage 3	Stage 3 Stock provision	of Stock of s for provisions fo	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %) Central banks	exposure)	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure Stage 1 exposure	which ex guaranteed amount	posure which guaranted	ed exposure gu	which Stage nranteed expos		Stage 3 exposure Stage 3 exposure	gua	canteed Stage	ure guaranteed amount	exposure	which Stage guaranteed exposu		Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central governments Institutions Corporates	C	0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail																						
170 171 172 173 POLAND		C	0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0-	
1/3	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	C	0 0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0 -	
174 175 176	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	C	0 0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0 -	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		0 0	0	0	0 (0	0	0 -	0 0	0	0 0	0	0 0	0 -	0	0	0	0 0	0	0	0 0 -	
179	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		0 0	0	0	0 0	0	0	0 -	0 0 0 0	0	0 0	0	0 0	0 - 0 -	0	0	0	0 0 0 0	0	0	0 0 -	
179	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 () () () () () () () () () (0	0	0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 Public guarantees - Base 31/12/202	tago 2	0 0	0 -	0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0 0 -	
179	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	Stage 1 exposure, of which guaranteed	O O O O O O O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure guaranteed	Stock of provisions for Stage 1 exposure	O Stock of provisions for Stage 2 exposure Stage 2 exposure O Stock of provisions for Stage 3 exposure	O - Coverage Ratio - Stage 3 exposure Stage 1 exposure	guaranteed ex	0 0 Stage 2 exposure, which guarantee	of Stage 3 exposure gu	tage 3 osure, of which ranteed Stock provision Stage	provisions for Stage 2	O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure gua	0 0 age 1 sure, of hich exposition anteed	re guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed Stock provision Stage		O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure
179 180 Row Num 181	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments	Stage 1 exposure	exposure, of which	O Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	provisions for	provisions for provisions for	exposure	exposure, of Si which	tage 2 exposure, posure which	of Stage 3 exposure gu	tage 3 osure, of which Stage	provisions for Stage 2	provisions for Stage 3	Stage 1 exposure gua	sure, of hich Stage	exposure, of which	Stage 3	Stage 3 exposure, of which Stage	s for provisions for Stage 2	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure
179 180 Row Num 181	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	exposure, of which guaranteed	O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure guaranteed	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	exposure	exposure, of St which ex guaranteed	tage 2 exposure, posure guaranted	of Stage 3 exposure gu	tage 3 osure, of which ranteed Stock provision Stage	provisions for Stage 2	provisions for Stage 3	Stage 1 exposure gua	sure, of Stage hich exposi	2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed Stock provision Stage	s for provisions for Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 181 182 183 184 185 186 187 188	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates	Stage 1 exposure	exposure, of which guaranteed	O Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure guaranteed	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	exposure	exposure, of St which ex guaranteed	tage 2 exposure, posure guaranted	of Stage 3 exposure gu	tage 3 osure, of which ranteed Stock provision Stage	provisions for Stage 2	provisions for Stage 3	Stage 1 exposure gua	sure, of Stage hich exposi	2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed Stock provision Stage	s for provisions for Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
179 180 Row Num 181	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	Stage 1 exposure	exposure, of which guaranteed	O Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure guaranteed	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	exposure	exposure, of St which ex guaranteed	tage 2 exposure, posure guaranted	of Stage 3 exposure gu	tage 3 osure, of which ranteed Stock provision Stage	provisions for Stage 2	provisions for Stage 3	Stage 1 exposure gua	sure, of Stage hich exposi	2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed Stock provision Stage	s for provisions for Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed	O Stage 2 exposure O O O O	exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure guaranteed	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	exposure	exposure, of St which ex guaranteed	tage 2 exposure, posure guaranted	of Stage 3 exposure gu	tage 3 osure, of which ranteed Stock provision Stage	provisions for Stage 2	provisions for Stage 3	Stage 1 exposure gua	sure, of Stage hich exposi	2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed Stock provision Stage	s for provisions for Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

						2021 EU	-wide Stress			D-19 IRE	3					
	80	81	82 83	84	85 86	87	88 89	te Group Bank A	91 92	93	94	95	96	97 98	99	100
			31/12/202				Mo	ratoria - Adverse Scenario 31/12/2022						2/2023		
Row	Stage 1 exposure	Stage 2 exposure	Stock of provisions for provisions for Stage 1	Stage 2	Stage 3	Stage 1 exposure	Stage 2 Stage 3 exposure	provisions for prov Stage 1 S	ock of Stock of isions for provisions fo Stage 3	Coverage Ratio · Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	ock of Stock of sions for provisions fage 1 Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num Central banks Central governments Central governments	%)		exposure	exposure	exposure			exposure ex	posure exposure				exi	oosure exposure	exposure	
Institutions Corporates Corporates - Of Which: Specialised Lending	1,613	3,261	341	8 15	52 140 41.08%	1,598	3,098	18 7	144 2	11 40.64%	1,710	2,824	680	8	132 275	40.48%
Corporates - Of Which: SME Retail Retail - Secured on real estate property	4,766	3,144	599	14 23	36 218 36.39%	4,809	2,827 8	73 14	211 3	33 38.16%	4,912	2,480	1,116	13	180 435	38.97%
Petail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3,281	1,405	239	10 8	36 79 32.89%	3,307	1,258	60 9	77 1	30 36.11%	3,369	1,087	469	9	63 176	37.51%
12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME 14 Retail - Other Retail - Of Which: non-SME																
15 16 Securitisation 17 Other non-credit obligation assets																
18 IRB TOTAL	6,380	6,405	940	22 38	358 38.09%	6,409	5,925 1,3			39.09%	6,623	5,305	1,797	21	710	39.54%
			31/12/202	1			Mo	ratoria - Adverse Scenario 31/12/2022					31/1	2/2023		
	Stage 1 exposure		Stock of provisions fexposure Stage 1	Stock of or provisions for Stage 2	Stage 3	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	provisions for prov	ock of Stock of provisions fo stage 2 Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 provi	ock of Stock of sions for provisions fage 1 Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 19 Central banks		exposure (exposure	exposure	exposure exposure	exposure	exposure exposure		posure exposure	exposure	exposure	exposure		oosure exposure	exposure	exposure
20 Central governments 21 Institutions 22 Corporates	792	2 1,586	115	2	55 32 27.43%	801	1,513	79 2	52	52 29.19%	828	1,426	239	2	49 72	29.99%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail	2,627	7 1,574	282	4 5	50 73 26.02%	2,619	1,484	80 3	47 1	04 27.28%	2,607	1,406	470	3	45 132	27.97%
26 27 28 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1,718	8 625	99	2	13 16 16.48%	1.713	503	36 2	12	26 19.54%	1 708	564	170	2	12 36	21.17%
29 Retail - Qualifying Revolving Retail - Other Retail	1,710	023	33		10.10.1	1,713	333	2	12	20 15.5170	1,700	301	170	-	12 30	21.17 70
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity																
Securitisation Other non-credit obligation assets IRB TOTAL	3,419	3,160	397	5 10	105 26.43%	3,420	2,997 5	59 5	99 1!	56 27.89%	3,435	2,832	710	5	94 203	28.65%
			•		25.15 //	-,	·	ratoria - Adverse Scenario	•			,,,,,			200	
			31/12/202 Stock of		Stock of		Mo	31/12/2022						2/2023 ock of Stock of	Stock of	
Row	Stage 1 exposure		Stage 3 provisions fexposure Stage 1	or provisions for Stage 2	Stage 3	Stage 1 exposure	Stage 2 Stage 3 exposure	provisions for prov Stage 1 S	isions for provisions fo tage 2 Stage 3	r Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	sions for provisions f age 1 Stage 2	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 37 38 Central banks Central governments Central governments	%)		exposure	exposure	exposure			exposure ex	posure exposure				exi	oosure exposure	exposure	
Institutions Corporates Corporates - Of Which: Specialised Lending	245	5 555	83	2 3	33 42 51.32%	242	521	20 2	31	63 52.22%	307	424	151	2	27 80	52.83%
Corporates - Of Which: SME Retail	848	3 452	145	2 (65 63 43.62%	873	382	89 2	59	84 44.40%	918	300	226	2	51 102	45.18%
44 45 46 CZECH REPUBLIC Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	627	7 160	45	1	15 33.82%	636	139	57 1	15	21 36.87%	667	98	68	1	12 26	39.00%
47 48 49 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																
Retail - Other Retail - Of Which: non-SME Equity Securitisation																
53 Other non-credit obligation assets IRB TOTAL	1,095	1,007	228	4 9	106 46.42%	1,117	903 3	09 4	90 14	47 .43%	1,228	724	377	4	78 182	48.25%
							Mo	ratoria - Adverse Scenario								
	State 4	G1 2	31/12/202 Stock of	Stock of	Stock of Coverage Ratio	Give 4	Star 2		ock of Stock of	Coverage Ratio		Given 2	St	2/2023 ock of Stock of	Stock of	Coverage Ratio -
Row	Stage 1 exposure		Stage 3 provisions f	or provisions for Stage 2	provisions for Stage 3 exposure	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 1 S	isions for provisions fo tage 2 Stage 3 posure exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure St	sions for provisions f age 1 Stage 2 oosure exposure	or provisions for Stage 3 exposure	Stage 3 exposure
Num (mln EUR, %	%)		exposure Stage 1 exposure	exposure									EX			
Num 55 Central banks 66 Central governments 17 Institutions (mln EUR, %)	%)												EA			42.020/
55 Central banks Central governments	57	7 152			8 4 42.36%	56	142	21 0	7	9 42.76%	56	133	31	0	7 13	42.92%
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	%) 57 722	7 152 2 550			16 38 56.33%	56 716	142 492	21 0	7 42	74 56.31%	56	133	31 184	5	7 13 38 103	56.16%
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	722 628	7 152 2 550 3 368				716 624	142 492	21 0 31 5 81 4	7 42 24		56 713 6 619	133 443 305	31 184 113	5	7 13 38 103 22 62	
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	722 628	7 152 2 550 3 368			16 38 56.33%	56 716 624	142 492 333	21 0 31 5 81 4	7 42 24	74 56.31%	56 713 6 619	133 443 305	31 184 113	5	7 13 38 103 22 62	56.16%
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	779	7 152 2 550 3 368			16 38 56.33%	56 716 624	142 492 333 334	21 0 31 5 81 4	7 42 24 49	74 56.31%	56 713 619 769	133 443 305 575	31 184 113	0 5 4	7 13 38 103 22 62 45 116	56.16%
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	57 722 628	7 152 2 550 3 368			27 23 53.97%	56 716 624	·	21 0 31 5 81 4	7 42 24 49	74 56.31% 44 54.83%	56 713 619 769	133 443 305 575	31 184 113	0 5 4	7 13 38 103 22 62 45 116	56.16%
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	57 722 628	7 152 2 550 3 368	10 67 42 77	6	38 56.33% 27 23 53.97% 64 42 54.49%		·	31/12/2022	rack of Stack of	74 56.31% 44 54.83% 83 54.41%		133 443 305 575	31 184 113 215	0 5 4 2/2023	Stock of	54.96%
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 Stock of Stage 3 Stock of Stage 3		·	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo Stage 3	74 56.31% 44 54.83% 83 54.41%		133 443 305 575 Stage 2 exposure	31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	56.16%
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	38 56.33% 27 23 53.97% 34 42 54.49% Stock of Coverage Ratio	Stage 1	Mo Stage 2 Stage 3	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo	74 56.31% 44 54.83% 83 54.41%	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of Stock of provisions for sions for stock of sions for stock of provisions for provisions for stock of provisi	Stock of provisions for Stage 3	54.96% 54.24% Coverage Ratio - Stage 3
Central banks Central cent	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 Stock of Stage 3 Stock of Stage 3	Stage 1	Mo Stage 2 Stage 3	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo Stage 3	74 56.31% 44 54.83% 83 54.41%	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	54.96% 54.24% Coverage Ratio - Stage 3
Central banks Central governments	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1	Mo Stage 2 Stage 3	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo Stage 3	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	54.96% 54.24% Coverage Ratio - Stage 3 exposure
Central governments Fig. 1 Fig	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposu	Stage 1	Mo Stage 2 Stage 3	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo Stage 3	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure 0 20.63%	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	54.96% 54.24% Coverage Ratio - Stage 3 exposure
Central banks	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposu	Stage 1	Mo Stage 2 Stage 3	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo Stage 3	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure 0 20.63%	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	54.96% 54.24% Coverage Ratio - Stage 3 exposure
Central banks	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 1	Mo Stage 2 Stage 3	31/12/2022 Stock of Society provisions for provisions for Stage 1	ock of Stock of provisions fo Stage 3	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure 0 20.63%	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	54.96% 54.24% Coverage Ratio - Stage 3 exposure
Central banks	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 77 31/12/202 Stage 3 exposure Stage 1	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposu	Stage 1	Stage 2 exposure 22 0 0 22	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure 0 20.63%	. Stage 1		31 184 113 215 31/1 Stage 3 exposure Stage 3 exposure	5 2/2023 ock of sions for age 1 Stock of provisions f Stage 2	Stock of provisions for Stage 3	54.96% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
Central banks	722 628 779 779 Stage 1 exposure	7 152 2 550 3 368 7 702	10 67 42 31/12/202 Stage 3 exposure Stage 1 exposure 1 1 31/12/202	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure	Stage 1	Stage 2 exposure 22 0 0 22	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 ratoria - Adverse Scenario	Stock of provisions for stage 2 posure 0 0 0 0 0	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure 0 20.63% 0 46.46% 0 - 23.68%	. Stage 1		31 184 113 113 215 215 215 215 215 216 216 217 218 2	0 2/2023 Ock of sions for age 1 Ocsure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54.96% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
Central banks	722 628 779 779 Stage 1 exposure	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure Stage 1 exposure 1 0 0	exposure 0 6 5 7 1 Stock of provisions for Stage 2 exposure 0 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 Stage 1	Stage 2 exposure 22 0 0 Mo Mo Mo Mo Mo Mo Mo Mo	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 Stock of Stock of provisions for	74 56.31% 44 54.83% r Coverage Ratio Stage 3 exposure 0 20.63% 0 46.46% 0 - 23.68%	Stage 1 exposure	Stage 2 exposure	31 184 113 113 215 2	2/2023 ock of sions for age 1 ock of exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
Signature School	57 722 628 628 779 Stage 1 exposure 0 0 0 0	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure Stage 1 exposure 1 1 31/12/202 Stock of provisions to exposure 31/12/202 Stage 3 Stage 1 exposure	exposure 0 6 5 5 7 1 Stock of provisions for Stage 2 exposure 0 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0	Stage 2 exposure 22 0 0 Mo Stage 2 Stage 3 exposure	Stock of provisions for Stage 1 exposure exposure exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0 0	74 56.31% 44 54.83% 83 54.41% Coverage Ratio Stage 3 exposure 0 20.63% 0 46.46% 0 - 23.68%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31 184 113 113 215 2	2/2023 Ock of sions for age 1 Stage 2 exposure 0 0 0 0 0 0 0 5 2/2023 Ock of Stock of provisions for stage 2 exposure 0 0 0 0 0 0 The stage 2 exposure 1 The stage 2 expo	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
SS Central banks Contral	57 722 628 628 779 Stage 1 exposure 0 0 0 0	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure 1 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure Stage 1	exposure 0 6 5 7 1 Stock of provisions for Stage 2 exposure 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 Stage 1	Stage 2 exposure 22 0 0 Mo Mo Mo Mo Mo Mo Mo Mo	Stock of provisions for Stage 1 exposure exposure exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0 0 Stock of provisions for stage 3 exposure 0 Stock of provisions for stage 2 Stock of provisions for stage 2	74 56.31% 44 54.83% r Coverage Ratio Stage 3 exposure 0 20.63% 0 46.46% 0 - 23.68%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31 184 113 113 215 2	0 5 2/2023 ock of sions for age 1 oosure 0 0 0 0 2/2023 ock of stage 2 exposure 0 0 0 0 1 2/2023 ock of stage 2 for stage 2 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
Central banks	57 722 628 628 779 Stage 1 exposure 0 0 0 0	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure 1 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure Stage 1	exposure 0 6 5 7 1 Stock of provisions for Stage 2 exposure 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 Stage 1	Stage 2 exposure 22 0 0 Mo Mo Mo Mo Mo Mo Mo Mo	Stock of provisions for Stage 1 exposure exposure exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0 0 Stock of provisions for stage 3 exposure 0 Stock of provisions for stage 2 Stock of provisions for stage 2	74 56.31% 44 54.83% r Coverage Ratio Stage 3 exposure 0 20.63% 0 46.46% 0 - 23.68%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31 184 113 113 215 2	0 5 2/2023 ock of sions for age 1 oosure 0 0 0 0 2/2023 ock of stage 2 exposure 0 0 0 0 1 2/2023 ock of stage 2 for stage 2 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
SS Central banks Central parks Central	57 722 628 628 779 Stage 1 exposure 0 0 0 0	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure 1 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure Stage 1	exposure 0 6 5 7 1 Stock of provisions for Stage 2 exposure 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 Stage 1	Stage 2 exposure 22 0 0 Mo Mo Mo Mo Mo Mo Mo Mo	Stock of provisions for Stage 1 exposure exposure exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0 0 Stock of provisions for stage 3 exposure 0 Stock of provisions for stage 2 Stock of provisions for stage 2	74	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31 184 113 113 215 2	0 5 2/2023 ock of sions for age 1 oosure 0 0 0 0 2/2023 ock of stage 2 exposure 0 0 0 0 1 2/2023 ock of stage 2 for stage 2 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83% - 22.97% 22.97%
Bow Num	57 722 628 628 779 Stage 1 exposure 0 0 0 0	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure 1 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure Stage 1	exposure 0 6 5 7 1 Stock of provisions for Stage 2 exposure 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 Stage 1	Stage 2 exposure 22 0 0 Mo Mo Mo Mo Mo Mo Mo Mo	Stock of provisions for Stage 1 exposure exposure exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0 0 Stock of provisions for stage 3 exposure 0 Stock of provisions for stage 2 Stock of provisions for stage 2	74	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31 184 113 113 215 2	0 5 2/2023 ock of sions for age 1 oosure 0 0 0 0 2/2023 ock of stage 2 exposure 0 0 0 0 1 2/2023 ock of stage 2 for stage 2 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%
Central banks Central governments	57 722 628 628 779 Stage 1 exposure 0 0 0 0	Stage 2 exposure Column Column	10 67 42 31/12/202 Stage 3 exposure 1 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure 1 31/12/202 Stock of provisions to stage 1 exposure Stage 1	exposure 0 6 5 7 1 Stock of provisions for Stage 2 exposure 0 0 1 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 Stage 1	Stage 2 exposure 22 0 0 Mo Mo Mo Mo Mo Mo Mo Mo	Stock of provisions for Stage 1 exposure exposure exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 2 posure 0 0 0 0 0 Stock of provisions for stage 3 exposure 0 Stock of provisions for stage 2 Stock of provisions for stage 2	74	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	31 184 113 113 215 2	0 5 2/2023 ock of sions for age 1 oosure 0 0 0 0 2/2023 ock of stage 2 exposure 0 0 0 0 1 2/2023 ock of stage 2 for stage 2 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56.16% 54.96% 54.24% Coverage Ratio - Stage 3 exposure 20.51% 44.83%

EBA EUROPEAN BANKING AUTHORITY

BA BANKING AUTHORITY								2021 E	U-wide		Test: Cro		COVID	-19 IRB							
		80	81	82	83 84	85	86	87	88	89	e Group Bar	91	92	93	94	95	96	97	98	99	100
					1/12/2021					Mora	atoria - Adverse Sc 31/12/2022							31/12/2023			
v		Stage 1 exposure	Stage 2 exposure	Stage 3 pro	Stock of Stock or Stock of Stage 1 Stage	ns for provisions 2 Stage 3	Stage 3	io - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ra Stage 3 exposure
	Central banks Central governments	%)			exposure expos	ure exposur	e SAPOSIII				exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates	30	6 56:	1 48	2	36	17 34.7	3% 29	98 53	5 8	33 2	2 34	28	34.32%	291	511	1 11:	3	2	33 39	34.2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	17	9 115	5 18	0	5	4 21.1	7% 18	82 10	4 2	25 0	0 4	6	24.81%	182	97	7 33	2	0	4 9	26.5
CROATIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	5	7 10	9 3	0	2	1 25.7	0%	57 1	7	6 0	0 1	2	27.95%	57	11	5	3	0	1 2	28.6
	Retail - Qualifying Revolving Retail - Other Retail						1 2017							2713070	<i>J.</i>						
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																				
4 5 6	Securitisation Other non-credit obligation assets IRB TOTAL	48	4 676	5 66	3	41	21 31.0	9% 48	30 639	9 10	08 2	2 39	35	32.08%	473	608	3 145	5	2 3	37 47	32.4
	TAX TOTAL				'	,				Morri	ratoria - Adverse Sc										
					1/12/2021					Mora	31/12/2022							31/12/2023	T		
7		Stage 1 exposure	Stage 2 exposure	Stage 3 pro	Stock of Stock rovisions for provision Stage 1 Stage	ns for provisions	stage 3	io - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra
	Central banks	%)			exposure expos		e exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central governments Institutions Corporates	8	6 263	3 48	1	13	22 45.8	4%	76 25	2 6	59 1	1 12	32	47.04%	88	217	7 9:	L	1 :	10 44	47.8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	35	4 412	2 81	3	68	38 46.5	6% 38	83 32	7 13	38 3	3 57	62	45.07%	455	200	0 192	2	3	10 85	44.
HUNGARY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	22	200	2 40	2	20	23 48.2		F4 1F	4	77	22	25	46.12%	204	90	100			15 47	45.2
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	22	200	5 40	2	29	25 40.2	070 23	34 13	7	2	2 23	33	40.12%	294	00	5 10-	†		13 47	45.2
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																				
	Securitisation Other non-credit obligation assets IRB TOTAL	44	675	5 128	4	81	59 46.2	9% 45	58 579	9 20	17 4	1 69	95	45.73%	543	417	7 283	B	5 5	51 129	45.6
					,		•											•			
				3:	1/12/2021					Mora	atoria - Adverse Sc 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 pro	Stock of Stock of Stock of Stock of Stage 1 Stage	ns for provisions	stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
n i	Central banks				exposure expos		e exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central governments Institutions Corporates		0 (0 0	0	0	0 -		0	0	0 0	0 0	0	-	0				0	0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1	1 0	0	0	0 61.6	404	1	1	0 0	0	0	58.64%	1	-			0	0 0	57.4
SERBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				0	0						0			-						
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1	1 0	0	0	0 61.1	5%	1	0	0 0	0	0	56.25%	1)	0	0 0	56.6
7 3 9	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																				
0	Securitisation Other non-credit obligation assets IRB TOTAL				0	0	0 61.6	40%	1	1	0 0		0	58.64%	1				0	0 0	57.4
	IRD IOIAL			-	<u> </u>		01.0	170	-					30.0170			-1		<u> </u>		37.1
				3:	1/12/2021					Mora	atoria - Adverse Sc 31/12/2022	cenario						31/12/2023			
w		Stage 1 exposure	Stage 2 exposure	Stage 3 pro	Stock of Stock rovisions for provision Stage 1 Stage	ns for provisions	, Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra
m 3	Central banks				exposure expos	ure exposur	e exposure		,	,	exposure	exposure	exposure	exposure	,			exposure	exposure	exposure	exposure
	Central governments Institutions Corporates	6	0 35	5 3	0	4	1 21.8	2%	60 3	2	6 0	0 4	1	22.35%	60	29	9	3	0	4 2	22.6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 (0 0	0	0	0 51.9	7%	0	0	0 0	0 0		52.52%]	0	0 0	51.4
POLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME					0	0		0	0	0			52.132.10	-				0	0	39.
	Retail - Qualifying Revolving Retail - Other Retail				0	0	0 -			0	0	0 0	U	-	U)	0	0	39.:
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																				
3 9	Securitisation Other non-credit obligation assets IRB TOTAL	6	35	5 3	0	4	1 22.4	7% 6	50 3:	2	6 0) 4	1	22.77%	60	30) 8	B (D	4 2	22.9
	TRO TOTAL			-	- 1	<u>'</u>	•											1	- 1	1	
					1/12/2021					Mora	atoria - Adverse Sc 31/12/2022	cenario						31/12/2023			
w		Stage 1 exposure	Stage 2 exposure	Stage 3 pro	Stock of Stock of Stock of Stock of Stock of Stage 1 Stage	ns for provisions	for Stage Ra	io - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
m 1	Central banks				exposure expos	ure exposur	e exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
3	Central governments Institutions Corporates		0 (0 0	0	0	0 -		0	0	0 0	0 0	0	-	0) ()	0	0 0	-
5 6 7	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1		0	0	0 -		1	0	0 0	0 0	0	26.96%	1				0	0 0	38.8
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1			0	0 -		1	0	0 2	2		23.98%					0	0 2	
1 2	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1 (0	U	U	U -		1	U	0	0	0	23.98%	1				U	0	34.89
3 4 5	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																				
6 7 8	Securitisation Other non-credit obligation assets IRB TOTAL				0	0	0 -		1	0	0) ^		26.96%	4				0	0	38.80
0	IRB TOTAL		<u>-</u> ,	<u>, </u>	υ	U	<u> </u>			~	<u> </u>	J U	0	∠0.90%				<u>'</u>	-	<u>J</u> 0	اه.هد

												2021 EU	-wide S		st: Credit Group Bank AG		D-19 IRB									
		101	102	103	104	105 106	107	108	109	110	111 112	113	114	115	116 1	17 118	119	120 1	21 122	123	124	125	126 127	128	129	130
						31/12/2021							Pul	ublic guarantees - A 31/12/2								31/12/20	223			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage Stage 3 Stage 3	Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure, c which	of Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 Sto	k of Stock of ons for provisions	Stock of Co	verage Ratio · Stage 3	Stage 1 ge 1 exposure	, of Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 Exposure, of which Stock	for provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %	exposure	guaranteed amount	exposure	guaranteed amount	exposure guarant amou	eed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure exposure	posure guarantee amount	l exposure	which guaranteed amount	AVNOSUITA	which Sta guaranteed expenses	ge 1 Stage 2 sure exposure	Stage 3 exposure	Stage 3 exp	ge 1 exposure, which guarante amoun	Stage 2 exposure t	guaranteed amount	Stage 3 exposure	guaranteed exposi	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
2 3	Central banks Central governments Institutions																									
4 5	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	43	31 235	569	516	50	44	1 25	10	20.66%	419	239 576	505	55	50	0	31 13	22.81%	430	261 5	59 477	60	56	0 3	30 15	24.62%
7 8	Retail - Secured on real estate property	14	45 62	183	110	23	10	1 8	5	20.37%	148	63 170	107	32	12	1	7 8	24.95%	146	62 1	105	41	15	0	7 11	27.26%
Erste Group Bank A	Retail - Qualifying Revolving																									
12 13 14	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																									
15 16	Equity Securitisation Other non-credit obligation assets																									
18	IRB TOTAL	47	74 296	854	626	72	53	1 8	4	5.94%	479	833	612	88	62	1	8 5	5.13%	501	323 79	582	103	71	1	8 5	4.58%
													Pul	ıblic guarantees - A												
			Stage 1		Stage 2	31/12/2021 Stage	Stock of	Stock of	Stock of C	Coverage Ratio -	Stage 1	·F	Stage 2	31/12/2	Stage 3 Sto	k of Stock of	Stock of Co	verage Ratio -	Stage 1		Stage 2 exposure, of	31/12/20	Stage 3 Stock xposure, of	f Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUR, %	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guarant	eed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		posure which guarantee		which guaranteed amount	Stage 3 exposure	which provis guaranteed expenses	ons for provisions ge 1 Stage 2 ssure exposure	for provisions for Stage 3 exposure	Stage 3 exp	ge 1 exposure, which guarante	ed	which guaranteed amount	evnosure	which provision guaranteed exposi		r provisions for Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments		amount		amount	amoui	1				amount		amount		amount				amoun		amount		amount			
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending	34	48 212	497	470	37	37	0 22	4	12.02%	354	217 490	459	38	42	0	27 5	13.20%	375	237 4	57 434	40	48	0 2	25 6	14.27%
24 25	Corporates - Of Which: SME Retail	13	.36 58	158	104	21	9	0 6	4	18.71%	137	59 149	101	29	12	0	5 7	23.04%	134	58 1	14 100	36	14	0	5 9	25.30%
26 27 28 AUSTRIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0 0-		0	0	0 0	0	0	0	0 0-	
29 30	Retail - Qualifying Revolving Retail - Other Retail			0			0		U		U		0	0	U U		0 0		U U		0		U	0		
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																									
34 35	Securitisation Other non-credit obligation assets																									
36	IRB TOTAL	39	<u>4</u> 270	744	574	59	46	0 4	3	4.39%	400	726 726	561	71	54	0	4 3	3.91%	418	295 69	6 534	84	62	0	4 3	3.58%
						31/12/2021							Pu	ublic guarantees - A 31/12/2								31/12/20	123			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1 exposure, o	of Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	k of Stock of	Stock of Co	verage Ratio - Sta	Stage 1 exposure	of	Stage 2 exposure, of		Stage 3 xposure, of provision	f Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guarant	eed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	State 5	posure which guarantee	AVNOCUE	which guaranteed amount	exposure	which Sta guaranteed expense	ge 1 Stage 2 esure exposure	Stage 3 exposure	Stage 3 exp	ge 1 which sure guarante	ovnosuro	which guaranteed amount	Stage 3 exposure	which Stage guaranteed exposi	L Stage 2 re exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37 38	Central banks Central governments																									
40 41	Institutions Corporates Corporates - Of Which: Specialised Lending	7	75 17	57	33	7	2	0 2	3	37.74%	57	17 71	32	11	3	0	4 4	40.07%	45	17	30 31	14	3	0	5 6	41.44%
42 43	Corporates - Of Which: SME Retail		8 3	25	6	2	0	0 2	1	38.01%	11	3 21	5	3	1	0	2 1	41.69%	11	4	9 4	4	1	0	2 2	43.35%
44 45 46 CZECH REPUBLIC	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0 0-		0	0	0 0	0	0	0	0 0-	-
47 48	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																									
50 51	Retail - Other Retail - Of Which: non-SME Equity																									
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL	7	72 20	94	38	7	2	0 4	1	13.94%	73	20 90	37	11	3	0	4 1	9.95%	75	21 8	5 36	13	4	1	3 1	7.93%
						·										·										
						31/12/2021								ublic guarantees - A 31/12/2								31/12/20				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure which	, of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	tage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 Exposure, of provis which	k of Stock of provisions	Stock of provisions for	verage Ratio - Stage 3 exposure	ge 1 exposure osure guarante		Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 Exposure, of which Stage guaranteed exposu	for provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 55	Central banks (mln EUR, %	6)	guaranteed amount	exposure	guaranteed amount	exposure guarant	eed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guarantee amount		guaranteed amount	exposure	guaranteed expension	ge 1 Stage 2 esure exposure	Stage 3 exposure	exposure	guarante amoun	ed exposure t	guaranteed amount	ехрозите	which Stage guaranteed exposi	Stage 2 exposure	Stage 3 exposure	exposure
56 57 58	Central governments Institutions		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0 0-		0	0	0 0	0	0	0	0 0-	
59 60	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0		0		0		0	0 0	0	0	0	0			0	0	0		0	0		
62 63 64 SLOVAKIA	Retail - Secured on real estate property 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	0	0	0 0-	-
64 SLOVAKIA 65 66	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0 0	0 -		0	0 0	0	0	0	0	0 0-		0	0	0 0	0	0	0	0 0 -	-
67 68 69	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																									
70 71	Securitisation Other non-credit obligation assets																									
12	IRB TOTAL		<u>U</u>		J 0	U _I	U _I	0 0	<u> </u>		U _I	0 0	U	0	O _I	U _I	0 0 -	l	U U	U	0 0	J 0	υ	U	0 0 -	
						31/12/2021							Pu	ublic guarantees - A 31/12/2								31/12/20	223			
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure, o	of	Stage 2 exposure, of		Stage 3 Sto		for provisions for Co	verage Ratio - Stage 3 Stage 3	ge 1 exposure, osure guarante		Stage 2 exposure, of which guaranteed		Stage 3 xposure, of provision	for provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row			WINCH		10 m a 1 m a 1	Judiel	provisions ro			Stage 3	tage 1which	Stage 2	which	Stage 3	ubich PIOVIS	ons for provisions		Stantes	WITICI	AVDOSUFA	guaranteed	exposure	guaranteed Stage exposi	Ctorro 2		exposure
73	Central banks	exposure	guaranteed amount	exposure	guaranteed amount	exposure guarant	eed exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	posure exposure, which guaranteed amount	exposure	which guaranteed amount	exposure	which Sta		Stage 3 exposure	Stage 3 exp	guarante amoun	t exposure	amount		amount	Stage 2 re exposure	Stage 3 exposure	exposure
73 74 75	Central banks Central governments Institutions	exposure 6)	guaranteed	exposure	guaranteed	exposure guarant	eed exposure	Stage 2	Stage 3 exposure	Stage 3 exposure	posure which guarantee	exposure	which guaranteed	exposure	which Sta	ge 1 Stage 2 ssure exposure	Stage 3 exposure	exposure exp	guarante amoun	t exposure	amount		amount	e exposure	Stage 3 exposure	exposure
73 74 75 76 77 78	Central banks Central governments	exposure 6)	guaranteed	exposure 0	guaranteed	exposure guarant	eed exposure	Stage 2	Stage 3 exposure 0 -	Stage 3 exposure	posure which guarantee	exposure	which guaranteed	exposure	which Sta	ons for provisions ge 1 Stage 2 exposure	Stage 3 exposure 0 0-	exposure exp	guarante amoun	t 0	amount 0 0	0	amount 0	e exposure 0	Stage 3 exposure 0 0 -	exposure
73 74 75 76 77 78 79 80 81	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure 6)	guaranteed	exposure 0	guaranteed	exposure guarant	eed exposure	Stage 2	Stage 3 exposure 0 -	Stage 3 exposure	posure which guarantee	exposure	which guaranteed	exposure	which Sta	ons for provisions ge 1 Stage 2 exposure 0	Stage 3 exposure 0 0 -	exposure exp	guarante amoun 0	t exposure of the control of the con	0 0 0 0 0	0	amount 0	e exposure 0	Stage 3 exposure 0 0 -	exposure
73 74 75 76 77 78 79 80 81 82 ROMANIA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure 6)	guaranteed	0 0	guaranteed	exposure guarant	eed exposure	Stage 2	Stage 3 exposure 0 -	Stage 3 exposure exposure	posure which guarantee	exposure	which guaranteed	exposure	which Sta	ons for provisions ge 1 Stage 2 exposure 0 0	Stage 3 exposure 0	exposure exp	guarante amoun 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	amount 0	e exposure 0 0	Stage 3 exposure 0 0	exposure
73 74 75 76 77 78 79 80 81 82 ROMANIA 83 84 85	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure 6)	guaranteed	0 0	guaranteed	exposure guarant	eed exposure	Stage 2	Stage 3 exposure 0 - 0 -	Stage 3 exposure	posure which guarantee	exposure	which guaranteed	exposure	which Sta	ons for provisions ge 1 Stage 2 exposure 0 0 0	Stage 3 exposure 0	exposure exp	guarante amoun 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	amount 0	e exposure 0 0 0	Stage 3 exposure 0	exposure -
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73 74 75 76 77 78 79 80 81 82 ROMANIA 83 84 85 86 87 88 89 90	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure 6)	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of	0	guaranteed amount 0 0 0 0 Stage 2 exposure, of	exposure O O O O Stage	eed exposure 0 0 0 0	Stage 2	Stage 3 exposure 0 - 0 - 0 - Stock of provisions for	'overage Ratio -	which guarantee amount 0 0 0 Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	which guaranteed amount 0 0 Pul Stage 2 exposure, of	o o o o o ublic guarantees - A 31/12/2	which guaranteed amount 0 0 0 dverse Scenario 0 Sta expension 0 Stage 3 exposure, of provision	ons for provisions Stage 2 exposure 0 0 0 0 Stock of provisions	Stage 3 exposure 0 0 - 0 0 - 0 0 - 0 0 - Stock of provisions for	verage Patin -	o 0 0 0 0 Stage 1	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stage 3	
73 74 75 76 77 78 79 80 81 82 ROMANIA 83 84 85 86 87 88 89 90	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	o O Stage 2 exposure	guaranteed amount 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2	Stage 3 exposure 0 - 0 - 0 - Stock of provisions for Stage 3 exposure	'overage Ratio -	which guarantee amount 0 0 0 0 Stage 1 exposure, of which guarantee of which guarantee of the stage 1 posure which guarantee of the stage 1 exposure, of which guarantee of the stage 1 exposure	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Put Stage 2 exposure, of which guaranteed	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 2 Stage 3 exposure, of which guaranteed which guaranteed	Stage 2 exposure 0 0 0 0 Stock of provisions Stage 2	0 0 - 0 - 0 - 0 - 0 0 -	exposure exp exp exp verage Ratio - Stage 3 exposure	o Stage 1 exposure which guarante	0 0 0 0 0 0 Stage 2 exposure	amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	Coverage Ratio - Stage 3 exposure
73 74 75 76 77 78 79 80 81 82 ROMANIA 85 86 87 88 89 90	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	exposure O O O 31/12/2021 Stage a exposure Stage 3 which guarant	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Stage 3	Coverage Ratio - Stage 3	which guarantee amount 0 0 0 0 Stage 1 exposure, or which makes a stage 1 exposure, or which makes a stage 1 exposure, or which a stage 1 exposure, or which a stage 1	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Pu Stage 2 exposure, of which	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 22 Stage 3 exposure, of which stages and stages are which stages and stages are which stages are which stages and stages are which stages are stages and stages are which stages are stages a	Stage 2 exposure 0 0 0 0 Stock of provisions	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0	verage Ratio - Stage 3	o 0 0 0 0 Stage 1	0 0 0 0 0 0 Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	
73 74 75 76 77 78 79 80 81 82 ROMANIA 83 84 85 86 87 88 89 90	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	exposure O O O 31/12/2021 Stage a exposure Stage 3 which guarant	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Stage 3	Coverage Ratio - Stage 3	which guarantee amount 0 0 0 0 Stage 1 exposure, of which guarantee of which guarantee of the stage 1 posure which guarantee of the stage 1 exposure, of which guarantee of the stage 1 exposure	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Put Stage 2 exposure, of which guaranteed	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 2 Stage 3 exposure, of which guaranteed which guaranteed	Stage 2 exposure 0 0 0 0 Stock of provisions	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0	verage Ratio - Stage 3	o Stage 1 exposure which guarante	0 0 0 0 0 0 Stage 2 exposure	amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	
73 74 75 76 77 78 79 80 81 82 ROMANIA 83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	exposure O O O 31/12/2021 Stage a exposure Stage 3 which guarant	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Stage 3	Coverage Ratio - Stage 3	which guarantee amount 0 0 0 0 Stage 1 exposure, of which guarantee of which guarantee of the stage 1 posure which guarantee of the stage 1 exposure, of which guarantee of the stage 1 exposure	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Put Stage 2 exposure, of which guaranteed	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 2 Stage 3 exposure, of which guaranteed which guaranteed	Stage 2 exposure 0 0 0 0 Stock of provisions	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0	verage Ratio - Stage 3	o Stage 1 exposure which guarante	0 0 0 0 0 0 Stage 2 exposure	amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	
73 74 75 76 77 78 79 80 81 82 ROMANIA 83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 GERMANY	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: smE Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: sme	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	exposure O O O 31/12/2021 Stage a exposure Stage 3 which guarant	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Stage 3	Coverage Ratio - Stage 3	which guarantee amount 0 0 0 0 Stage 1 exposure, of which guarantee of which guarantee of the stage 1 posure which guarantee of the stage 1 exposure, of which guarantee of the stage 1 exposure	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Put Stage 2 exposure, of which guaranteed	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 2 Stage 3 exposure, of which guaranteed which guaranteed	Stage 2 exposure 0 0 0 0 Stock of provisions	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0	verage Ratio - Stage 3	o Stage 1 exposure which guarante	0 0 0 0 0 0 Stage 2 exposure	amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	
83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	exposure O O O 31/12/2021 Stage a exposure Stage 3 which guarant	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Stage 3	Coverage Ratio - Stage 3	which guarantee amount 0 0 0 0 Stage 1 exposure, of which guarantee of which guarantee of the stage 1 posure which guarantee of the stage 1 exposure, of which guarantee of the stage 1 exposure	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Put Stage 2 exposure, of which guaranteed	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 2 Stage 3 exposure, of which guaranteed which guaranteed	Stage 2 exposure 0 0 0 0 Stock of provisions	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0	verage Ratio - Stage 3	o Stage 1 exposure which guarante	0 0 0 0 0 0 Stage 2 exposure	amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	
83 84 85 86 87 88 89 90 90 Row Num 91 92 93 94 95 96 97 98	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail	Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed	exposure O O O 31/12/2021 Stage a exposure Stage 3 which guarant	o Stage 1 exposure o o o o o o stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Stage 3	Coverage Ratio - Stage 3	which guarantee amount 0 0 0 0 Stage 1 exposure, of which guarantee of which guarantee of the stage 1 posure which guarantee of the stage 1 exposure, of which guarantee of the stage 1 exposure	exposure O O O O O O O O O O O O O O O O O O O	which guaranteed amount 0 0 Put Stage 2 exposure, of which guaranteed	o o o o o o tiblic guarantees - A 31/12/20 Stage 3	which guaranteed amount 0 0 0 dverse Scenario 2 Stage 3 exposure, of which guaranteed which guaranteed	Stage 2 exposure 0 0 0 0 Stock of provisions	0 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0	verage Ratio - Stage 3	o Stage 1 exposure which guarante	0 0 0 0 0 0 Stage 2 exposure	amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of provisions for	Stage 3	

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

			101	102	103	104	105	106	107	108	109	110 111	112	113	114	115	116 s - Adverse Scenario	117	118	119	120	121	122	123	124	125	126	127	128	129	130
				Stage 1		Stage 2	31/12/20	2021 Stage 3					Stage 1	I	Stage 2		12/2022 Stage 3						Stage 1	I	Stage 2	31/1	.2/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for provis	cock of isions for tage 3	overage Ratio - Stage 1 Stage 3 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
Num 109		Central banks	%)	guaranteed amount		guaranteed amount		amount	exposure		posure	exposure	guaranteed amount		amount		amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
110 111 112		Central governments Institutions Corporates		0 0	C	0 0	0	0	0	0	0 -		0 0	0) (0	0 0	(0 0	0		0	0	0	0		0 0		0 0	0	-
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																													
115 116 117	CDOATIA	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	C	0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0		0 0	(0	0	
118 119	CROATIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0 0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0) (0 0) (0	0	-
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
123 124		Equity Securitisation																													
125 126		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0 0	(0	0		0	0	0	0		0 0	C) 0	0	
																Public guarantee	s - Adverse Scenario	io													
				Stage 1		Stage 2	31/12/20	2021 Stage 3	a: 1 c	a: 1 f a:			Stage 1		Stage 2	31/1	12/2022 Stage 3						Stage 1		Stage 2		.2/2023 Stage 3	0. 1.6		Si 1 6	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for provis	cock of isions for tage 3	overage Ratio - Stage 1 Stage 3 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
Num 127		(mln EUR,	%)	guaranteed amount		guaranteed amount		guaranteed amount	exposure		posure	exposure	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
128 129		Central governments Institutions Corporates		0 0			0	0	0	0	0 -			0		0	0		0	0		0	0	0			0 0			0	_
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	J	3	O O						<u> </u>			J		0	3							J	
133 134		Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	C	0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0		0 0) (0	0	-
136 137	HUNGARY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0 0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0		0 0) () 0	0	-
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME																													
141 142		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
143 144		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 -		0	0		0	0 0	(0	0		0	0	0	0		0 0		0	0	-
																Public guarantee	s - Adverse Scenario	i o													
				Stage 1		Stage 2	31/12/20	2021 Stage 3					Stage 1	ı	Stage 2		12/2022 Stage 3						Stage 1	I	Stage 2	31/1	.2/2023 Stage 3				
Pow			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for provis	cock of isions for tage 3	overage Ratio - Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
Num 145		Central banks (min EUR,	%)	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure exp	tage 3 posure	exposure	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount	, , , , ,	guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
146 147		Central governments Institutions		0				0	0	0				0		0	0			0		0	0				0			0	
148 149 150		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0		J O	0	U U	0	0	0 -		J U	0		0	0		0	U		0	0	U						U	
151 152		Retail - Secured on real estate property		0 0	C	0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0		0 0	(0	0	-
153 154 155	SERBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0 0	0	0	0	0	0 -		0 0	0) (0	0 0	(0 0	0		0	0	0	0		0 0) () 0	0	-
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																													
158 159 160		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0 0		0	0		0	0	0	0		0 0) 0	0	<u> </u> -
																Public guarantee	s - Adverse Scenario	io													
				Stage 1		Stage 2	31/12/20	2021 Stage 3					Stage 1		Stage 2		12/2022 Stage 3		2				Stage 1		Stage 2	31/1	.2/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for provis	cock of isions for tage 3	overage Ratio - Stage 3 Exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
Num 163		(mln EUR,	%)	guaranteed amount		guaranteed amount		guaranteed amount	exposure		posure	exposure	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
164 165		Central governments Institutions Corporates		0 0	0		0	0	0	0	0 -			0		0	0			0		0	0	0						0	-
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	O O	0	O O						0			U U		0	0							J	
169 170		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	C	0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0	(0 0) (0	0	-
172 173	POLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0		0 0	(, 0	0	-
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
177 178		Equity Securitisation																													
179 180		Other non-credit obligation assets IRB TOTAL		0 0	O	0	0	0	0	0	0 -		0	0		0	0 0	C	0	0		0	0	0	0		0 0		0	0	
																Public guarantee	s - Adverse Scenario	io													
				Stage 1		Stage 2	31/12/20	2021 Stage 3	Stock of	Stock of Sto	ock of		Stage 1		Stage 2	31/1	12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	.2/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for provis	isions for tage 3	overage Ratio - Stage 3 exposure exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
Num 181		Central banks	%)	guaranteed amount		guaranteed amount		guaranteed amount	exposure		posure	- окрозите	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	CAPOSUIE		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
182 183 184		Central governments Institutions Corporates		0 0	ſ) 0	0	n	0	0	0 -			0) (0	0 0	(0 0	n		0	0	0)		0 0		0 0	n	-
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				3		0	J		, i		0							Ŭ.			3							J	
187 188 189		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	C	J 0	0	0	0	0	0 -		0 	0) (U	0	(U 0	0		0	0	0	0) (U C) (0	0	
190 191	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0	0	0	0	0	0 -		0	0) (0	0 0	(0 0	0		0	0	0	0		0 0	(, 0	0	-
192 193 194		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
195 196		Equity Securitisation																													
197 198		Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0	0	0 -		0	0		0	0 0	(0	0		0	0	0	0		0		, 0	0	-

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	BANKING		20.	ZI LU-	wide 5		Erste Group		K COV.	ID-19 2	IA						
			1	2	3	4	5	6 Moratori a	7 a - Actual	8	9	10	11	12	13	14	
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Exposure v		
1 2		Central banks Central governments				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure			
3		Regional governments or local authorities Public sector entities Multilateral Development Banks															
Row Num 1 2 3 4 5 5 6 7 8 9 10 11 12 12 13 14 15 16 17 18 19 20 21 21 22 23 24 25 26 27 28 29 30 31 32 23 33 34 35 36 37 38 39 40 41 42 2 2 5 5 5 6 5 7 5 8 5 9 60 61 62 63 2 5 5 6 5 7 5 8 5 9 60 61 62 63 63 2 6 6 6 6 6 6 6 6 6 6 6 6 6 6		International Organisations Institutions															
8 9 10		Corporates of which: SME Retail	1,237	695 794	993			316 432	80	9 9	5	63	58	62.76% 73.40%		97 5 6	22 3 2
11 12	Erste Group Bank AC	of which: SME Secured by mortgages on immovable property	10	10			0	0	1/	10	0	10	0	0.00%		6	0
13 14 15		of which: non-SME Items associated with particularly high risk Covered bonds	10	10			0	U	1(J 10	0	10	Ü	0.00%		0	0
16 17 18		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity															
19 20		Securitisation Other exposures		1.512	1.70	1.504	000	754	100		10	00	C4	C4 240/			24
21		Standardised Total	2,978	1,512	1,70	1,584	898	Moratoria	a - Actual	3 82	10	80	64	64.34%		103	
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Exposure v	IIIIAS -	
22 23 24		(mln EUR, %) Central banks Central governments Regional governments or local authorities				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure			
25 26 27		Public sector entities Multilateral Development Banks International Organisations															
28 29		Institutions Corporates	2	0	27	7 27	0	0	(0 0	0	0	0	-		0	0
30 31 32	AUSTRIA	of which: SME Retail of which: SME	2	1		8	1	1	(0 0	0	0	0	100.00%		0	0
33 34	AUSTRIA	Secured by mortgages on immovable property of which: non-SME	0	0	(0 0	0	0	(0	0	0	0	-		0	0
35 36 37		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment															
38 39		Collective investments undertakings (CIU) Equity Securitisation															
41 42		Other exposures Standardised Total	5	2	36	5 36	1	1	(0 0	0	0	0	100.00%		0	0
								Moratoria									
40 41 42 Row Num 43 44 45 46 47 48 40		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 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	Exposure v		
43 44 45 46		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks															
47 48 49		International Organisations Institutions															
50 51 52		Corporates of which: SME Retail	27	25	17	7 17	14 	7	(0 1 4	0	4	2	71.43%		0 0	0
53 54 55	CZECH REPUBLIC	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	(0	0	0		0	0	0	0	-		0	0
56 57		Items associated with particularly high risk Covered bonds	0										J				
58 59 60		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity															
61 62 63		Securitisation Other exposures Standardised Total	57	41	33	3 33	20	20	4	1 4	0	4	2	53.50%		0	0
								Moratoria	a - Actual							·	
	1					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -			
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Exposure v		
64 65		Central banks Central governments Regional governments or local authorities															
67 68		Public sector entities Multilateral Development Banks															
70 71		International Organisations Institutions Corporates	0	0		0 0	0	0		0	0	0	0	-		0	0
72 73 74	SLOVAKIA	of which: SME Retail of which: SME	0	0	(0 0	0	0	(0 0	0	0	0	0.00%		0 0	0
75 76	SLOVAINA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	(0	0	0	(0	0	0	0	-		0	0
77 78 79		Covered bonds Claims on institutions and corporates with a ST credit assessment															
80 81 82		Collective investments undertakings (CIU) Equity Securitisation															
83 84		Other exposures Standardised Total	0	0	(0	0	0	(0	0	0	0	0.00%		0	0
								Moratoria 31/12									
Row]		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Exposure v	Risk expos	osure
Num		(mln EUR, %) Central banks		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	Exposure v	amount	ts
86 87		Central governments Regional governments or local authorities															
88 89 90		Public sector entities Multilateral Development Banks International Organisations															
91 92 93		Institutions Corporates of which: SME	471	184	17	7 14	270	244	(0 0	0	0	0	-		97	22
94 95	ROMANIA	Retail of which: SME	788	371	409	9 408	317	317	5!	5 45	1	45	40	72.77%		0	0
96 97 98		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	8	8	(0	0	0	{	8	0	8	0	0.00%		0	0
99 100 101		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)															
102 103		Equity Securitisation Other exposures					Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 3 Stage 4 Stage 4 Stage 4 Stage 4 Stage 5 Stage 5 Stage 6 Stage 7 Stage 7 Stage 7 Stage 7 Stage 7 Stage 7 Stage 8 Stage 9 S										
105		Standardised Total	1,286	571	442	2 438	590	563	63	3 53	2	53	40	62.83%		alues Risk expos amount: 97 97 5 6 6 6 0 0 0 103 103 Risk expos amount: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22

13	14	15	16	17		19 ntees - Actual	20	21	22	23	24
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
			amount		amount		amount	exposure	exposure	exposure	exposure
97	22	93	71	18	15	0	0	1	1) -
5 6 6	3 2 2 0	3 4 4 0	0 2 2 2	3 2 2 0	0 1 1 0	0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000) -) -) -
0	0	0	0	0	0	0	0	0	0) -
103	24	98	73	20	16	0	0	1	1) -
			Stage 1			ntees - Actual 2/2020	Stage 3			S. J. C	
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rates Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	() -
0 0	0 0	0 0 0	0	0 0 0	0	0 0	0	0 0 0	000000000000000000000000000000000000000) -) -) -
0	0	0	0	0	,		0	0	0) -
	Risk exposure	Chara 4	Stage 1 exposure, of	Stare 2		2/2020	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Exposure values	amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0 0 0	0 0 0 0	0 0 0	0	0 0 0	0	0 0	0	0 0 0	000000000000000000000000000000000000000) -) -) -
0	0	0		0	0	0	0	0	0	`) -
0	0	0	0	0		0 ntees - Actual 2/2020	0	0	0) -
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
0	0	0		0	0 0			0) -
0 0 0	0 0 0	0 0 0	0	0 0 0 0	0	0 0	0	0 0 0	0) -) -) -
0	0	0	0	0			0	0	O) -
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Exposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
97 5 0	22 3 0	93 3 0	0	18 3 0	0	0	0	1 0 0	1 1 0) -) -) -
0	0	0	0	0	0	0	<u> </u>	0	0) -

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AUTHORITY		1	2	3	4	Erste Grou	IP Bank AG 6 Moratoria	7 a - Actual	8	9	10	11	12
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	Central banks Central governments	•	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	(0		0 0		0 0		0 0	(0) -
GERMANY	of which: SME Retail of which: SME	1	1 0		1 1		0 0		0 0	(0	57.14%
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0		0 0		0 0		0 0	(0 () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total	1	1 0		1 1		0 0		0 0	(0	57.14%
			-				Moratoria						
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(mln EUR, S	•	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions				20								0.0004
CDOATIA	Corporates of which: SME Retail of which: SME	2	2 1	2	9 28 1 0		0 0		1 1	(1	0.00%
CROATIA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0 0		0 0		0 0		0 0	(0 () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	43	3 41	4	0 36		2 2 Moratoria	a - Actual	1 1	1		1	29.49%
					Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
	(mln EUR,	Exposure values %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail	165	2 13	1	2 0 9 n	1	8 0		0 0 4 0	(0 0	91.51%
HUNGARY	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 0		0 0		0 0	(0) -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	186	5 30	2	1 0	2	8 0		4 0	(0	91.51%
					Store 1		Moratoria 31/12 Stage 2		Stage 2	Stock of	Stock of	Stock of	
	(mln EUR, '	Exposure values %)	Risk exposure amounts	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	555	300	51			5 45		9 9	3		7	62.91%
SERBIA	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	554	308	44	0 0	S	0 96	1	11	3	17	1	0.00%
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		1		0		0		1				0.00%
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	1,110	675	95	6 956	14	1 141	2	2 22		2	1 1	70.75%
							Moratoria 31/12	a - Actual 2/2020					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	70)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organications												
	International Organisations Institutions Corporates of which: SME		0 0		0 0		0 0		0 0	(0) -
POLAND	of which: SME Retail of which: SME Secured by mortgages on immovable property		0		0 0		0 0		0 0	(0) -
	of which: non-SME Items associated with particularly high risk Covered bonds		0		0 0		0 0		0 0	(0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total) 0		0 0		0 0		0 0	(0	
					, 0		Moratoria			,			
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(mln EUR, S		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
			0		0 0		0 0		0 0	(0	01-
	Corporates of which: SME Retail	(0		0 0		0 0		0 0	(0) -
ITED STATES	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 0		0 0		0 0	(0) -
ITED STATES	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0		0 0		0 0		0 0			0) -
ITED STATES	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0		0 0		0 0		0 0			0) -

13	14	15	16	17	18 Public guara	19 ntees - Actual	20	21	22	23	24
xposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage :
	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
0 0	0	0 0	0	0 0	0	0	0	0 0	C	0	0 - 0 - 0 -
0 0	0	0 0	0 0	0 0 0	0	0	0 0	0 0	(0	0 - 0 - 0 -
0	0	0	0	0	0	0	0	0	C	0	0 -
			Stage 1		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
xposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage 3 exposu
0	0	0	0	0		0		0			0 -
0	0 0	0 0	ļ	0 0 0	0 0 0	0 0	0 0 0	0 0	(0	0 - 0 - 0 -
0	U	0	0	0	0	U	0	0		J	0 -
	0	0	0	0	0	0		0		1	0 -
0	U	0	U U	0	Public guaraı	ntees - Actual	0	0		~	이 [*]
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage :
			amount		amount		amount	exposure	exposure	exposure	
0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0 0	0 0 0	(0	0 - 0 - 0 - 0 -
0	0	0	0	0	<u> </u>	0		0			0 -
0	0	0	0	0	-		0	0	C	0	0 -
					Public duarai	ntees - Actual					
xposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	tees - Actual //2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage : exposu
	Risk exposure amounts		exposure, of which guaranteed		31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
0 0	Risk exposure amounts 0 0 0		exposure, of which guaranteed	exposure 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage C exposul
0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0	exposure 0 0	exposure, of which guaranteed amount	exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage : exposure
0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage : exposul
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage : exposul
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 Public guaranta 31/12	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
U	0 0 0 0 0	0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 Public guaran	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure 0 -
U	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 Public guarant 31/12 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage Sexposure O - O - O - O - O - O - O - O - O - O
U	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O	exposure 0 0 0 0 0 0 0 0 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage Sexposul
U	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage : exposul
U	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage : exposul
U	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount O O O O O O O O O O O O O O O O O O	Stage 3	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposul 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
U	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount 31/12 Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage : exposul
exposure values Comparison of the comparison	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount	Stage 3	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage : exposul O
Exposure values 0 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	Stage 1 exposure O O O O O O O O O O O O O O O O O O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	O	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of o o o o o o o o o o o o o o o o o o	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage exposul
exposure values 0 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	Stage 1 exposure O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	O	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage exposul
xposure values 0 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	Stage 1 exposure O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	O	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount O O O O O O O O O O O O O O O O O O	Stage 3	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage : exposul

EBA EUROPEAN BANKING AUTHORITY										Erste	e Group Bar	nk AG	k COV									
		25	26	27	31/12/2021	29	30	31	32	33		35 atoria - Baseline So 31/12/2022		37	38	39	40	41	31/12/2023	43	44	45
ow um	(. I. FUD. 04)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	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	Coverage Rat Stage 3 exposure
1 2 3 4 5 6 7 8 9	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	659	5 401	32	exposure	exposure 2 23	exposure 17	7 51.66% 68.12%	648	388	5:	exposure	exposure 2 22	2 2.5	5 49.44%	642	2 377	7	exposure	exposure 2 21	exposure 33	48.3
Erste Group Bank AG	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0) 10	0)			0.00%	0	0	10	0 (0 () (0.00%		0 0	0	.0	0 0	0	0.0
4 5 6 7 8 9 0	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,619	9 911	1 168	3	5 86	5 10:	60.22%	1,609	865	224	4	5 82	2 130	57.88%	1,655	5 768	8 2	75	5 74	155	56.
w m		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	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	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3 exposure
	Central banks Central governments	o) 			exposure	exposure	exposure	Схрозите				exposure	exposure	exposure	Схрози				exposure	exposure	exposure	САРОЗИН
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	20	6 0		1			35.26%	26	0		1 (0		35.16%	2"	5	0	2		1	35
AUSTRIA	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		8 1					35.49%		1 0		1 (0 0		34.93%	§ 8	8 1	1 0	1 (0 0	0	34
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	3!	5 2	2 1	1			35.76%	34	2		2	0 0		1 35.67%	33	3 2	2	3	0	1	35
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
CZECH DEDITION TO	Corporates of which: SME Retail of which: SME	10	6 5	5 6	5 () (50.21% 50.08%	11	18		7 (0 0) 2	49.27% 4 49.25%	10	5 4	4	9 (0 0	4	48
CZECH REPUBLIC	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	2	7 23	3	7			50.34%	26	22		9	0 (5 49.54%	25	5 21	1	1	0 0	5	-
		Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline So 31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
	Central banks Central governments Regional governments or local authorities Public sector entities	exposure o)	exposure	exposure	exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0		0 (33.72%	0	0		0 (0 0) - 35.16%	(0 0	0	0 (0 0	0	-
SLOVAKIA	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0		0 () -	0	0		0 (0 () (D -	(0 0	0	0 (0	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0		0			33.72%	0	0		0 (0 0		35.16%) (0 0	0	0 (0	0	36
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		atoria - Baseline So 31/12/2022 Stock of provisions for	cenario Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	Central banks Central governments Regional governments or local authorities	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3
	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	1	7 260) 10) 17	,	7 64.54%		252	19	9 (0 16	5 12	2 63.60%	17	7 244	4	26 () 16	17	62
ROMANIA	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	377	0 0	80	3) (59	0.00%		0	10:	8 (0 (73	0.00%	421	0 0	0	8 (0 0	0	70
	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	40.	5 591	L 99	9	L 64	65	65.29%	406	561	129	9	1 61	1 84	4 65.39%	455	5 487	7 1	54	. 54	100	64

EBA EUROPEA

BANKING AUTHORITY)ZI EU-		Erste	e Group Bar	nk AG										
		25	26	27		29	30	31	32		34	35 itoria - Baseline So		37	38	39	40	41			44	45
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central governments				exposure	Stage 2 exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	exposure	expos
	Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME Retail		1	0	0 0) (0	0 55.71%	1	0		0	0	C	52.26%	1	1	0	0	0	0	0
GERMANY	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 0		0	0 -	0	0		0 0	0	C) -	(0	0	0	0	0	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		1	0	0 0		0	0 55.71%	1	0		0	0	C	52.26%	1	1	0	0	0	0	0
					31/12/2021						Mora	toria - Baseline So 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks		Схрозиге	ехрозите	exposure	exposure	exposure	exposure	exposure	Схрозигс	exposure	exposure	exposure	exposure	exposure	Схрозигс	CAPOSUIC	Exposure	exposure	exposure	exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	2	1	0	1 (1 (0	1 32.13% 0 30.59%	25	2	2	1 0 L 0	0 0	1	31.18%	24	1	0	1	0	0	0
CROATIA	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 0) (0	0 -	0	0		0	0	C) -	(0	0	0	0	0	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		38	2	3 1	1 (0	1 33.20%	36	2	2	5 1	. 0	2	2 32.93%	35	5	2	7	0	0	2
					31/12/2021						Mora	toria - Baseline So 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stag
	Central banks	exposure 4, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	1	9	10	6 0		1	0 47.15% 5 79.38%		9	1	7 0) 1	1	46.78%	11	9 1	9	8	0	0	5
HUNGARY	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0		0	0 -	0	0) -		0	0	0	0	0	0 -
	Items associated with particularly high risk Covered bonds								U													
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		20	26	7 (1	5 75.73%	20	25	; 8	3 0) 1	6	70.54%	20	0 2	4	9	0	1	6
					31/12/2021						Mora	itoria - Baseline Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	Central banks	exposure 4, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	49	94	56 1	3 1	1 1	1 1	7 52.80% 5 61.70%		55	18	1 1	. 1	8	3 48.17% 9 53.67%	488	8 5	1 4	21	1	1	22
SERBIA	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	1		0	0 0.00%		0					0.00%		0	0	1	0	0	0
	Items associated with particularly high risk Covered bonds							0.00 //					, ,		0.00 /0				1			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total	9	23 1	158 3	28 2	2 12	2 2	2 56.39%	916	150	53	3 2	2 11	27	7 50.25%	917	7 13	25 6	57	2 1	0 :	32
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	enario						21/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3		Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stag
	(min EUR,	exposure (, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 0		0	0 -	0	0	() 0) 0	0) -	(0	0	0	0	0	0 -
POLAND	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 '		0	0 -	0	0) -		0	0	0	0	0	0 -
	Items associated with particularly high risk Covered bonds								0	0		0	0									
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Socurities tion																					
	Securitisation Other exposures Standardised Total		0	0	0 0	0	0	0 -	0	0		0	0	0) -	(0	0	0	0	0	0 -
					31/12/2021						Mora	itoria - Baseline Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	otage <u>-</u>	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stage
	(min EUR,	exposure (, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME		0	0	0 0		0	0 -	0	0	(0	0	0) -	(0	0	0	0	0	0 -
UNITED STATES	Secured by mortgages on immovable property		U	U C	0	(0	0	0		0	0	C) - -	(0	0	0	0	0	0
	of which: non-SME Items associated with particularly high risk Covered bonds		U	0	U C	J (U	U -	0	0	(0	0	0) -	(U	U	U	U	U	0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total																					

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

BANKING												, Z I L O	wide 50		e Group Bank		COVIL	J 19 31											
		46	47	48	49	50	51 52	2 53	54	55	56	57	58	59 P	60 Public guarantees - E	61 Baseline Scenario	62	63	64	65	66	67	68	69	70 71	72	73	74	75
Row Num 1 2 3 4 5	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 Stock	ons for provision	ns for provisions fo		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 xposure, of which juaranteed amount	Stage 3 Exposure Stage 3 Exposure Stage and amounts and amounts and a mounts and a mount a mount and a mount and a mount a mo	re, of provision	ons for provisions for e 1 Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
6 7 8 9 10 11 12 13 14 15 16	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	75	69 2 0	36 2 0	15	0	0	0	0	0 47.23% 0 44.40% 0 -	6 6	3 68 3 2 0 0	3	14	0	0	0	0	0 -	46.28%	3	67 2 0	53 3 0	14	0	5 0	0 0		1 45.82% 0 44.05% 0 -
17 18 19 20 21 Row	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	96 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2021 Stage 3 exposure	Stage 3 Stock	ons for provision	of Stock of provisions for 2 Stage 3 exposure	O 0.00% Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees - E 31/12/2 Stage 3 exposure	2022 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2	provisions for	0.00% overage Ratio - Stage 3 exposure	93 Stage 1 exposure	Stage 1 exposure, of which guaranteed	ex ex	Stage 2 xposure, of which yuaranteed	31/12/2023 Stage 3 Exposure Stage 3 Exposure	e, of	ons for provisions for	Stock of provisions for	Stage 3
22 23 24 25 26 27 28 29	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	guaranteed amount 0	0	guaranteed amount 0	0	Stage expose	e 1 Stage expos	exposure 0	exposure 0 -		guaranteed amount 0 0	0	guaranteed amount 0	0	which guaranteed amount	Stage 1 exposure 0	Stage 2 exposure 0	Stage 3 exposure	exposure	0	guaranteed amount 0	9.	amount 0	xposure which guarant amou	teed expos	e 1 Stage 2 exposure 0 0 0	Stage 3 exposure	exposure 0 -
31 32 33 34 35 36 37 38 39 40	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0	0	0	0	0	0 39.96%	6	0 0	0	0	0	0	0	0	0 -	39.96%	0	0	0	0	0	0	0 0		0 39.95%
Row Num	Other exposures Standardised Total (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 Stock	ons for provision	of Stock of provisions for 2 Stage 3 exposure	or Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	0 Public guarantees - E 31/12/2 Stage 3 exposure			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 xposure, of which puaranteed amount	31/12/2023 Stage 3 Exposure guarant	h provisio		Stock of provisions for Stage 3 exposure	
43 44 45 46 47 48 49 50 51 52 53 CZECH REPUB	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0		0 -
55 56 57 58 59 60 61 62 63	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0		0 -
Row Num 64 65 66	Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gu	Stage 3 Stock	ons for provision	ns for provisions for	or Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Public guarantees - E 31/12/2 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/2023 Stage 3 exposure guaran	re, of provision teed	ons for provisions for e 1 Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74 75 76 77 78 79 80	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0 - 0 - 0 -		0 0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0 0		0 - 0 - 0 -
81 82 83 84 Row Num	Equity Securitisation Other exposures Standardised Total (mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	ex ex	Stage 3 Stock	ons for provision	ns for provisions fo	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Oublic guarantees - E 31/12/2 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 xposure, of which juaranteed amount	31/12/2023 Stage 3 Exposure Exposu	e, of	ons for provisions for e 1 Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87 88 89 90 91 92 93 94 95 96	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	74	69	36	15 0	1 0 0	2 0	0	2 0 0	0 47.23% 0 -	6 6	53 68 0 0	0	14 0	1 0 0	3	0	6	1 0 - 0 -	46.29%	56	67 0	53	14 0	2 0	5	0 0		1 45.82%
97 98 99 100 101 102 103 104 105	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	91	69	18	15	2	2	1	1	0 0.00%	6 9	90 68	17	14	4	3	1	1	0	0.00%	88	67	17	14	6	5	1 1		0 0.00%

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

		46	47	48	49 5	50 51	52	53	54 55	56 !	58	Erste Group I	61	62	63	64 65	66	67	68	69	70	71	72	73 74	74 75
			Stage 1	Sta	age 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of Coverage R	Sta	1	Stage 2	ees - Baseline Scenario 1/12/2022 Stage 3	Stock of	Stock of St	ock of Coverage P		Stage 1		Stage 2	31/12/2	023 Stage 3	Stock of	Stock of Stock	rk of
Row Num	(mln EUR, ^o	Stage 1 exposure %)	exposure, of which guaranteed amount	guara	sure, of Stag hich expo	exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure		re, of Stage 2 ch exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for provi Stage 2 St exposure ex	isions for age 3 cape 3 capesure		exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for pr Stage 1 exposure	Stock of Stock of Stock of Stage 2 Stage exposure exposite	Coverage Ratio - Stage 3 exposure
106 107 108 109	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		2111001110																						
111 112 113	International Organisations Institutions Corporates	0	0	0	0	0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
114 115 116 117 GERMANY	of which: SME Retail of which: SME	0	0	0	0	0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
117 118 119 120	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	U	0	0	0	0 0		0 -	0	0 0	U	0 0	0	U	0 -		0 0	0	0	0	0	0	0	0 -
121 122 123	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																								
124 125 126	Securitisation Other exposures Standardised Total	0	0	0	0	0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
						31/12/2021						3	ees - Baseline Scenario	0							31/12/2				
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guari		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 expos 3 exposure guara	e 1 re, of Stage 2 rh exposure	Stage 2 exposure, of which guaranteed exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of St provisions for Stage 2 St exposure ex	cock of isions for tage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pr Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage exposure exposions	Ck of Coverage Ratio - Stage 3 exposure
127 128	Central banks Central governments	%)	amount	am	nount	guaranteed amount	exposure	exposure	exposure	am	int	amount	amount	exposure	exposure ex	posure		amount		amount		amount	exposure	exposure expos	osure
130 131 132	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																								
133 134 135	Institutions Corporates of which: SME	0	0	0	0	0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
136 137 138 139	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																								
143 144 145	Collective investments undertakings (CIU) Equity Securitisation Other exposures																								
147	Other exposures Standardised Total	0	0	0	0	0	0 0	0	0 -	0	0 0	0 Public quaran	0 0 cees - Baseline Scenario	0	0	0 -		0 0	0	0	0	0	0	0	0 -
Row Num		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	AVNO	31/12/2021 Stage 3 exposure, of which		Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	atio - Stage 1 expos 3 exposure guara	e 1 re, of Stage 2 th exposure	Stage 2 exposure, of Stage 3	1/12/2022 Stage 3 exposure, of which		Stock of St provisions for provi Stage 2 St exposure ex	cock of isions for tage 3 posure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/20 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for protage 1 exposure	Stock of Stock ovisions for provision Stage 2 Stage exposure expos	Ck of ons for ge 3
148 149	Central banks Central governments		guaranteed amount		anteed nount	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure exposure	re guara am	leeu	guaranteed amount	guaranteed amount	Stage 1 exposure	exposure ex	posure exposur		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure expo	exposure
150 151 152	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																								
153 154 155 156	Institutions Corporates of which: SME	0	0	0	0	0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
157 158 159	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0 0	0 0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
161 162 163	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																								
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																								
167 168	Other exposures Standardised Total	0	0	0	0	0	0 0	0	0 -	0	0 0	O Dublic guaran	0 0 cees - Baseline Scenario	0	0	0 -		0 0	0	0	0	0	0	0	0 -
												Fublic guaran		0											
Row		Stage 1	Stage 1 exposure, of which	OVIDO	age 2 sure, of hich	31/12/2021 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage S	Sta atio - Stage 1 wl	e 1 re, of th Stage 2	Stage 2	1/12/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of St provisions for provi	ock of isions for Stage 3		Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/20 Stage 3	Stage 3	Stock of provisions for pr	Stock of Stock ovisions for provision	ck of Coverage Ratio - Stage 3
Row Num 169	Central banks	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guara	CLINO OF	Stage 3	provisions for		Stock of provisions for Stage 3 exposure	atio - expos	re, of Stage 2 th exposure		Stage 3	Stock of provisions for Stage 1 exposure	Stock of St provisions for provi Stage 2 St exposure ex	cock of isions for tage 3 posure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for provisions for stage 1 exposure	Stock of Stock ovisions for provision Stage 2 Stage exposure expose	Ck of coverage Ratio - Stage 3 exposure
Row Num 169 170 171 172 173	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	sure, of hich expo anteed	Stage 3 exposure, of which	provisions for	provisions for		atio - Stage 1 expos 3 exposure guara	re, of Stage 2 th exposure	Stage 2 exposure, of which guaranteed Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of St provisions for Stage 2 St exposure ex	cock of isions for stage 3 exposure		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage exposure expos	Ck of ons for ge 3 exposure
Row Num 169 170 171 172 173 174 175 176	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	sure, of hich expo anteed	Stage 3 exposure, of which	provisions for	provisions for		atio - Stage 1 expos 3 exposure guara	re, of Stage 2 th exposure	Stage 2 exposure, of which guaranteed Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure ex	Coverage Raisions for Stage 3 exposure exposur		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of ovisions for Stage 2 Stage exposure expo	Ck of ons for ge 3 exposure Coverage Ratio - Stage 3 exposure 0 -
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 SERBIA	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	sure, of hich expo anteed	Stage 3 exposure, of which	provisions for	provisions for		atio - Stage 1 expos 3 exposure guara	re, of Stage 2 th exposure	Stage 2 exposure, of which guaranteed Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure ex	Coverage Rassians Stage 3 posure Coverage Rassians Stage 3 exposure 0 - 0 - 0 -		exposure, of which guaranteed	Stage 2 exposure 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0	Stock of ovisions for Stage 2 exposure exposure 0 0	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 -
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	sure, of hich expo anteed	Stage 3 exposure, of which	provisions for	provisions for		atio - Stage 1 expos 3 exposure guara	re, of Stage 2 th exposure	Stage 2 exposure, of which guaranteed Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure ex	Coverage Rasposure Coverage Rasposure Coverage Rasposure Stage 3 exposure 0 - 0 -		exposure, of which guaranteed	Stage 2 exposure 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0	Stock of ovisions for Stage 2 exposure exposure 0 0 0	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 -
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	sure, of hich expo anteed	Stage 3 exposure, of which	provisions for	provisions for		atio - Stage 1 expos 3 exposure guara	re, of Stage 2 th exposure	Stage 2 exposure, of which guaranteed Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure ex	Coverage Rassians Stage 3 exposure O - O - O -		exposure, of which guaranteed	Stage 2 exposure 0 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0	Stock of ovisions for Stage 2 exposure exposure 0 0 0	Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	exposure, of which guaranteed	Stage 2 exposure exposure guara	sure, of hich expo anteed	Stage 3 exposure, of which	provisions for	provisions for		atio - Stage 1 expos 3 exposure guara	re, of Stage 2 th exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0	Coverage Rasposure Coverage Rasposure Coverage Rasposure O - O - O - O - O - O - O -		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of ovisions for Stage 2 exposure exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure %)	exposure, of which guaranteed amount 0 0 0 0 Stage 1	Stage 2 exposure guara am 0 0 0 0 Stage 2 Stage 3 Wing guara am 0 Stage 3 Stage 3 Wing guara am 0 Stage 3 Stage 4 Stage 3 Stage 4 Stage 4 Stage 4 Stage 5 Stage 5 Stage 6 Stage 7 sure, of hich exponent exponen	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021 Stage 3	provisions for	provisions for		Stage 1 exposure will guara am	Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount 0 0 Public guaran	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 1/12/2022 Stage 3	provisions for Stage 1 exposure	provisions for Stage 2 exposure ex	Stage 3 exposure 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	exposure, of which guaranteed amount 0 0 0 0 Stage 2	Stage 3 exposure 0 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 Stage 3	0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	exposure %) O O O O Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	sure, of hich exponent exponen	Stage 3 exposure, of which guaranteed amount 0 0 0 31/12/2021	provisions for Stage 1 exposure 0 0 0 0 0 0 0 Stock of provisions for Change 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 3 exposure Stage 2 exposure Stage 3 exposure Stage 4 exposure	Stage 2 exposure o	Stage 2 exposure, of which guaranteed amount 0 0 Public guaran	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 10 0 0 0 0 0 10 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure ex	Coverage R Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0	Stage 3 exposure 0 0 0 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stock of ovisions for Stage 2 exposure O Stock of ovisions for Stock of ovisions for Stage 2 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
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Row Num POLAND POLAND Row Num POLAND Row Num POLAND Row Num Row Num POLAND Row Num Central banks Central governments Regional powernments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitication Other exposures Standardised Total Central governments Regional governments Regional governments are local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitication Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governmen	exposure %) O O O Stage 1 exposure %) O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O	sure, of chich anteed nount age 2 sure, of chich anteed nount age 2 sure, of chich anteed nount	Stage 3 exposure, of which guaranteed amount 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - Coverage R Stage 3 exposure Coverage R Stage 3 exposure O - O - O - O - O -	atio - 3 exposure exposure will guara am serie exposure e	Stage 2 exposure o	Stage 2 exposure, of which guaranteed amount O Public guaran Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Public guaran Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 cees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 cees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure O O Stock of provisions for Stage 2 exposure Exposure Stock of provisions for Stage 2 exposure O O Stage 2 Exposure Stage 3 Exposure O Stage 4 Exposure	sisions for stage 3 posure O - O - O - O - O - O - O - O	Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 31/12/2	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of ovisions for Stage 2 exposure exposure	O - O - O - O - O - O - O - O - O - O -		
Row Num POLAND POLAND Row Num POLAND Row Num POLAND Row Num Row Num POLAND Row Num Central powerments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments Institutions of which: non-SME Retail Graphic SME Secured by mortgages on immovable property of which: non-SME Retail Items associated with particularly high risk Research by mortgages on immovable property of which: non-SME Retail Items associated with particularly high risk Research by mortgages on immovable property of which: non-SME Retail Items associated with particularly high risk	exposure %) O O O Stage 1 exposure %) O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O O Stage 2 exposure O O Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O	sure, of chich anteed nount age 2 sure, of chich anteed nount age 2 sure, of chich anteed nount	Stage 3 exposure, of which guaranteed amount 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - Coverage R Stage 3 exposure Coverage R Stage 3 exposure O - O - O - O - O -	atio - 3 exposure exposure will guara am serie exposure e	Stage 2 exposure o	Stage 2 exposure, of which guaranteed amount O Public guaran Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Public guaran Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 cees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 cees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure O O Stock of provisions for Stage 2 exposure Exposure Stock of provisions for Stage 2 exposure O O Stage 2 Exposure Stage 3 Exposure O Stage 4 Exposure	sisions for stage 3 posure O - O - O - O - O - O - O - O	Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 31/12/2 Stage 3 exposure 0 0 31/12/2 31/12/2	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of ovisions for Stage 2 exposure exposure	O - O - O - O - O - O - O - O - O - O -		

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20			Erst	est: Cr e Group Bar	nk AG				91	92	93	94	95	96
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1 2 3 4 5 6 7 8 9	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	min EUR, %)	546 39 373 55	04 4: 56 138	exposure 7 5	exposure 34	exposure 4	25 53.14% 00 72.44%	630	2 51:	2 80	exposure 6 5	exposure 32 4 83	exposure 4	4 51.36% 5 69.73%	619	34	9 12	exposure 20 4	exposure 30	exposure 0 6	51 50.80% 67 68.49%
Erste Group Bank Av 12 13 14 15 16 17 18 19 20 21	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,5	0 547 95	55 193	7 10) 125	5 1	0 0.00%	1,519	9 88	8 29	2) 0	17	9 61.43%	1,553	3 76	8 37	77 8	102	2 22	0 0.009
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio
Num 22 23 24 25 26 27 28	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
29 30 31 32 33 34 35 36 37	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		8 0	0 0 0	0 0		0	0 35.06% 0 35.78% 0 -	8	3	0	1 (0 0		0 34.98% 0 35.41% 0 -	25 8	3	0	2 (1 35.089 0 35.159 0 -
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		34	2	1 (0	0 35.97%	34	1	2	2 (0		1 35.58%	33	3	1	3 (1 35.529
Row Num	Central banks	Stage 1 exposure mln EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of 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	31/12/2022 Stock of 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
44 45 46 47 48 49 50 51 52	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		11 1	.8	1 (c) 7 (c)		0	1 50.46% 3 49.88%	10	0 1	7	2 (0 0		1 49.94% 4 49.17%	10		7	3 (2 50.29% 5 48.98%
53 CZECH REPUBLIC 55 56 57 58 59 60 61 62 63	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		26 2	0	0 0		0	4 50.27%	25	5 2	1 1	0 0	0		0 - 49.65%	25		9	4			7 49.589
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
65 66 67 68 69 70 71 72 73	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0	0	0 0		0	0 - 34.30%	0		0 0	0 0	0 0		0 - 36.81%			0	0 0			0 - 0 39.12
74 75 76 77 78 79 80 81 82 83 84	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 0	0 0		0	0 - 34.30%	0		0 0	0 0	0 0		0 - 36.81%			0	0 0			0 - 39.129
Row Num 85 86 86	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
87 88 89 90 91	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions		17 25	56	5)	8	10 68.06%	17	7 24	1 20	0)	2	0 68.10%	1/	723	7	14	7.	1 20	30 68.23%
92 93 94 95 96 97 98 99 100 101 102	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		310 37 0	0	8 0	73	0	71 79.05% 0 0.00%	318	3 33	7 12	8 (0 0	9	7 77.50% 0 0.00%	364	26	1 15	8 (57	7 12	0 0.009

EBA EUROPEAN BANKING AUTHORITY

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

BANKING AUTHORITY												e Group Bar	edit ris nk AG									
		76	77	78	79	80	81	82	83	84	85	86 toria - Adverse S o	87	88	89	90	91	92	93	94	95	9
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage
	Central banks	exposure	Stage 2 exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Sta exp
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	0		0 0	0 0	0	0 0	50.88%	0	0	0	0	0	C	50.79%	(0	0	0 0		0 -
GERMANY	of which: SME Secured by mortgages on immovable property of which: non-SME	0		0 0				-	0	0	0	0	0		-			0	0	0		0 -
	Items associated with particularly high risk Covered bonds	O O		0					0				0									U U
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	1		0 0	0 0	0	0 0	50.88%	1	0	0	0	0	C	50.79%	1	L	0	0	0 0		0
					31/12/2021						Mora	toria - Adverse So 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3	July 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coveraç Sta exp
	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	ехр
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	26		0 1	1 C	0 0	0 1	35.34% 31.06%	23	0		0	0	2	35.19%	21	L	0	1	0 0		0
CROATIA	of which: SME Secured by mortgages on immovable property of which: non-SME	0		0 0	0 0	0	0	-	0	0	0	0	0	C	-	(0	0	0 0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	37		2 5	5 1	. 0) 2	35.43%	34	2	8	1	0	3	35.85%	31	L	2	.0	1 (4
					31/12/2021						Mora	toria - Adverse So 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Sta
	Central banks	_	ехрозите	Схрозите	exposure	exposure	exposure	exposure	схрозите	СХРОЗСІС	CAPOSUIC	exposure	exposure	Stage 3 exposure	exposure	CXPOSUIC	Схрозигс	exposure	exposure	exposure	Stage 3 exposure	ехр
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	9	1	.6 6	1 C) 1	L 0 5	48.29% 83.18%	8	9	9	0	0	1	48.98% 74.60%	11	3 1	2	1	0 1		8
HUNGARY	of which: SME Secured by mortgages on immovable property of which: non-SME	0		0 0	0 0	0	0 0	-	0	0	0	0	0	C	-	C)	0	0	0 0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	20	2	26 7	7 0) 1	L 6	78.53%	20	23	11	0	1	7	69.46%	19) 2	0	.4	0 1		9
					31/12/2021						Mora	toria - Adverse So 31/12/2022	enario									
						<u> </u>								T	1				31/12/2023			
	(L FUD 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta
	Central banks Central governments	exposure	Stage 2 exposure		Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	Sta
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Sta
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Sta
SFRBIA	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure 477 409	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Sta
SERBIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure 477 409	Stage 2 exposure 56 109	Stage 3 exposure 30 37	Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure 48.71%		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Sta
SERBIA	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure 477 409	Stage 2 exposure 56 109	Stage 3 exposure 30 37	Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure 48.71% 58.44%		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	566
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	Central banks Central povernments Regional governments or local authorities Public sector entities Multilateral Development Banks Instructions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total Coporates of which: SME Retail Coporates Of which: SME Retail Response on immovable property of which: SME Retail Response on immovable property Of which: SME Retail Response on institutions and corporates with a ST credit assessment Collective investments and corporates with a ST credit assessment Collective investments Coporates Secured by mortgages on immovable property of which: SME Retail Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securities thon Other exposures Standardised Total Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Secured by mortgages on immovable property of which: SME Retail Of which: SME	exposure 488 427 0 915 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 10 11 15 15 16 17 18 18 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 3 exposure 53.88% 62.83% 757.63% Coverage Ratio - Stage 3 exposure	### Stage 1 exposure Stage 1	56 109 0 165 Stage 2 exposure 0 0	exposure 30 37 37 37 48 48 48 48 48 48 48 48 48 48 48 48 48	Stock of provisions for Stage 1 exposure 33 10 11 11 11 11 11 11 11 11	Stage 2 exposure 1 1 11 11 11 13 enario Stock of provisions for Stage 2 exposure 0 0 enario O enario	Stock of provisions for Stage 3 exposure	Stage 3 exposure 48.71% 58.44% 0.00% Coverage Ratio - Stage 3 exposure	exposure 472 409 Stage 1 exposure	Stage 2 exposure	exposure Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 30 31/12/2023 Stock of provisions for Stage 1 exposure 0 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 1 Stock of provisions for Stage 3 exposure	18
POLAND	Central banks Contral governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional go	exposure 488 427 0 915 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 10 11 15 15 16 17 18 18 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 3 exposure 53.88% 62.83% 757.63% Coverage Ratio - Stage 3 exposure	### Stage 1 exposure Stage 1	56 109 0 165 Stage 2 exposure 0 0	exposure 30 37 37 37 48 48 48 48 48 48 48 48 48 48 48 48 48	Stock of provisions for Stage 1 exposure 33 10 11 11 11 11 11 11 11 11	Stage 2 exposure 1 1 11 11 11 13 enario Stock of provisions for Stage 2 exposure 0 0 enario O enario	Stock of provisions for Stage 3 exposure	Stage 3 exposure 48.71% 58.44% 0.00% Coverage Ratio - Stage 3 exposure	exposure 472 409 Stage 1 exposure	Stage 2 exposure	exposure Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 30 31/12/2023 Stock of provisions for Stage 1 exposure 0 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 1 Stock of provisions for Stage 3 exposure	Staye Expo
POLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Instructions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitiesation Other exposures Standardised Total Cantral banks Central governments Regional governments Regional governments Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Retail Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitiesation Other exposures Standardised Total Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitiesation Other exposures Standardised Total Central banks Covered bonds Claims on institutions Corporates of which: SME Retail Othic incredit assessment Office exposures Standardised Total	exposure 488 427 0 915 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 10 11 15 15 16 17 18 18 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Stage 3 exposure 53.88% 62.83% 757.63% Coverage Ratio - Stage 3 exposure	### Stage 1 exposure Stage 1	56 109 0 165 Stage 2 exposure 0 0	exposure 30 37 37 37 48 48 48 48 48 48 48 48 48 48 48 48 48	Stock of provisions for Stage 1 exposure 33 10 11 11 11 11 11 11 11 11	Stage 2 exposure 1 1 11 11 11 13 enario Stock of provisions for Stage 2 exposure 0 0 enario O enario	Stock of provisions for Stage 3 exposure	Stage 3 exposure 48.71% 58.44% 0.00% Coverage Ratio - Stage 3 exposure	exposure 472 409 Stage 1 exposure	Stage 2 exposure	exposure Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 30 31/12/2023 Stock of provisions for Stage 1 exposure 0 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 1 Stock of provisions for Stage 3 exposure	Staye Expo

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

BANKING										•		Wide 5		e Group Bank	AG		JUIA										
		97	98	99 10	0 101	102	103	104	105 10	06 107	108	109	110		112 1	13 1:	14 115	116	117	118	119	120	121	122	123 124	125	126
Row Num 1 2 3 4 5	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 exposi osure guara	e 2 re, of ch steed Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 Sto exposure, of provis		ck of Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expo	hich St	tock of stock of provisions for stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
6 7 8 9 10 11 12 13 14 15 16 17	International Organisations Institutions Corporates of which: SME Retail	12	15 2 0	98	68 1 0	0 2 0 0 0	0	0	0 0 -	46.50% 45.55%	25 1 3 0	2 3	0	0	0	0	9 0 0	1 48.95% 0 46.00% 0 -	94	0	3	14	0	0	0 0 0	0 -	48.00%
18 19 20 21	Equity Securitisation Other exposures Standardised Total	22	18	92		3 2	0	11	0	0.00%	22 1	17 89		Public guarantees - A	022	0	11	0 0.00%	89	67	18	15	9 31/12/2023		2 1	0	0.00%
Row Num 22 23 24	(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 exposi osure guara	re, of ch exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 ssure Stage exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	provis	ck of Stockions for provising Stages	ck of Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 2 expo	bich provi	tock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25 26 27 28 29 30 31 32 AUSTRIA	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0 0	0	0	0 -	39.96%	0	0 0	0	0	0	0	0	0 - 39.96%	0	0	0	0	0	0	0 0	0 -	39.95%
33 34 35 36 37 38 39 40 41	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		U				U	U	U -				U		U					U	U	U		U		0 -	
42	Other exposures Standardised Total	0	0	0	31/1	12/2021	0	0	0 -		0	0 0	0 F	0 Public guarantees - A 31/12/20		0	0	0 -	0	0	0	0	31/12/2023	0	0 0	0	0.00%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 exposu gsure guara	re, of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	provis		ck of Stock of ons for provisions for ge 2 Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	hich St	tock of isions for tage 1 sposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46 47 48 49 50	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	-
52 53 54 55 56 57 58 59 60 61	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	-
62 63	Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -		0	0 0	0 F	0 Public guarantees - A		0	0	0 -	0	0	0	0	0	0	0 0	0 -	-
Row Num 64 65	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 exposi osure guara	e 2 re, of ch stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of provis	ck of Stocions for provisi ge 1 Stagosure expo	ons for provisions fo	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expo exposure guar	hich provi	tock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 67 68 69 70 71 72 73 74 SLOVAKIA	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	-
75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -	0	0	0	0	0	0	0 0	0 -	
84	Standardised Total	0	Stage 1	0 Stag	e 2	0 0 12/2021 Stage 3	0 Stock of	0 Stock of	Stock of Coversor		Stage 1	0 0	Stage 2	Public guarantees - A	022 Stage 3	0 Ck of Stoo	0 Stock of	0 -	0	Stage 1	0	Stage 2		o age 3	0 0 tock of Stock of	O -	
85 86 87 88	Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	exposure, of which guaranteed amount	ge 2 exposure guara		exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Ratio - ge 3 exposu	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	provis		ons for provisions fo	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure guar an	hich st	isions for provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
89 90 91 92 93 94 95 ROMANIA	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	15	98	68	0 2	0	13	0 -	46.51%	24 1	0 0	66	0	5	0	9	1 48.95%	94	64	0	0	3	7	0 1	0 -	48.00%
96 97 98 99 100 101 102 103	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		U	U	U	0	0	0	U -		U	0	0		U	U	U			0	U	U	U	U	U 0	01-	
105	Other exposures Standardised Total	18	15	90	68	3 2	0	11	0	0.00%	17 1	15 88	66	6	5	0	11	0 0.00%	85	64	17	14	9	7	2 1	0	0.00%

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

		97	98	99	100	101	102	103	104	105	106	107	108	109	110		112		114	115	116	117	118	119	120	121	122	123	124	125	126
			Stage 1		Stage 2	31/12/	/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	ublic guarantees - A 31/12/20	022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR, %	Stage 1 exposure %)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		Amount												amount		AIIIOUIIE						amount		ZINOUIIC		amount				
111 112 113 114	International Organisations Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
115 116 117	Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
118 119 120 121	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
122 123 124	Collective investments undertakings (CIU) Equity Securitisation																														
126	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0		0	0	0	0	0 ublic guarantees - A	dverse Scenario	0	0	0	-	0	(0	0	() (0 0	0	0 -	
			Stage 1 exposure, of		Stage 2 exposure, of	31/12/	/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12/20	022 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Num	(min EUR, %	Stage 1 exposure %)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130	Central governments Regional governments or local authorities Public sector entities																														
131 132 133 134	Multilateral Development Banks International Organisations Institutions Corporates	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0			0 0	0	0 -	
135 136 137 CROATIA	of which: SME Retail of which: SME	0	0 0	0	0	0	0	0	0	0) -	0	0	0	0	0	0	0	0	0	-	0	(0	0	(0 0	0	0 -	
138 139 140 141	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0	0	0	0	U	U	0	0) -	U	J O	0	0	U	U U	0	0	U		U	(0	U) (0	0	0 -	
142 143 144	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
145 146 147	Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
			Stage 1		Stage 2	31/12/	/2021 Stage 3						Stage 1			ublic guarantees - A 31/12/20							Stage 1		Stage 2	31/1	2/2023 Stage 3				
Row Num	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of 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	exposure, of which guaranteed	Stage 2 exposure	guaranteeu	Stage 3 exposure	exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148 149 150	Central banks Central governments Regional governments or local authorities		amount		amount		amount						amount		amount		amount						amount		amount		amount				
151 152 153	Public sector entities Multilateral Development Banks International Organisations Institutions																														
155 156 157	Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	(0 0	0	0 -	
158 159 160	of which: SME Secured by mortgages on immovable property of which: non-SME 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	(0	0	() (0 0	0	0 -	
162 163 164	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
165 166 167	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	0		0		0	0				0	0 -	
	Standardised Fotal				•	31/12/	/2021								Pu	ublic guarantees - A 31/12/20										21/1	2/2023				
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169 170 171 172	Central banks Central governments Regional governments or local authorities Public sector entities																														
173 174 175	Multilateral Development Banks International Organisations Institutions Corporates	0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	0		0		0	0				0	0 -	
177 178 179 SERBIA	Corporates of which: SME Retail of which: SME	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
180 181 182 183	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0	0	0	0	0	0	0	0) -	C	0	0	0	0	0	0	0	0	-	0		0	0	(0	0	0 -	
184 185 186	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
187 188 189	Securitisation Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
			Stage 1		Stage 2	31/12/				I			Stage 1			ublic guarantees - A 31/12/20	022						Stage 1		Stage 2	31/1	2/2023 Stage 3				
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192	Central banks Central governments Regional governments or local authorities												21100112		amount		311031112						71110GHE		STITUSTIE.		ZINGUIL				
193 194 195 196	Public sector entities Multilateral Development Banks International Organisations Institutions																														
197 198 199	Corporates of which: SME Retail of which: SME	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
200 201 202 203	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0	0	0	0	0	0) -	C	0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
204 205 206	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
207 208 209 210	Equity Securitisation Other exposures Standardised Total	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	() (0 0	0	0 -	
					- (31/12/	/2021								Pu	ublic guarantees - A 31/12/20					·					31/1	2/2023				
Row Num	(min EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of 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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212 213 214 215 216	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																														
217 218 219	Institutions Corporates of which: SME	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	(0 0	0	0 -	
220 221 222 223 UNITED STATES	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0	0	0	0	0	0) -	0	0 0	0	0	0	0	0	0	0	-	0	(0	0	(0 0	0	0 -	
224 225 226	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
227	Collective investments undertakings (CIU) Equity Securitisation																														
229	Other exposures																													The second secon	



2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	1,394						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	14						
4		SEC-IAA	0						
5		Total	1,408						
6		SEC-IRBA	182	196	209	225	287	366	458
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	4	5	5	5	12	15	18
9	KEA	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

		1	2	3	4	5	6	7
	_	Actual	2	Baseline scenario		ı	Adverse scenario	
RowN um	(mln EUR)	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

			Liste Group Burnt AG	1	2	3	4	5	6	7	8
				IFRS 9 first	Actual		Baseline Scenario		Δd	lverse Scenario	
David	İ			implementation	Actual		Buseline Sections			verse sections	
RowN um			(mln EUR,%)	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			-1,816	-1,816	-1,816
7		A.1.3.1				336				191	
			Arising from full revaluation, cash flow hedge and liquidity reserves		336				191		191
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-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 DTLs		-42	-48	-48	-48	-1,127	-1,254	-1,381
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		^		10	10	-/1-/		
19		A.1.10					U	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	OWN FUNDS	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	0	0	0	0	0	0		
			31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	0	0	0	0	0	0		
34		A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		U	0	U	0	U		
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in page gradit impaired IEDS 0.5GL provisions not of EL compared to valeted IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compared to valete IEDS 0.6GL provisions not of EL compare		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
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
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		n	n	n	n.	n	0	
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences								
			Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		. 0		U	0		- 0	
46		A.1.23.4.2	instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	U	0	
47		A.1.23.4.3	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		n	n	0	0	0	0	0.
							J	J			



2021 EU-wide Stress Test: Capital

The Content of the				Erste Group Bank AG	1	2	3	4	5	6	7	8
Temp						Actual		Baseline Scenario		Ac	dverse Scenario	
March Marc	RowN um			(mln EUR.%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
Marche March Mar	61		В			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
1.	63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
Marchian Marchian	64		C.1	Common Equity Tier 1 Capital ratio		14.45%	15.13%	15.43%	15.63%	11.36%	10.95%	10.36%
Part Comment Equation (Information (Info	65		C.2	Tier 1 Capital ratio		16.78%	17.42%	17.71%	17.90%	13.58%	13.16%	12.56%
Positive process Positive pr	66		C.3	Total Capital ratio		20.04%	20.64%	20.91%	21.05%	16.70%	16.28%	15.65%
Contract Contract	67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		17,057	18,113	18,550	18,857	14,050	13,529	12,904
E. Comman Equity The 4 Capital value 1.6.20% 1.6.20% 1.6.10% 1.5.20% 1.5.10% 1.5.20% 1.5	68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		19,795	20,851	21,289	21,596	16,788	16,267	15,642
Control Autrios (%) E.2 Test Capital ratio 16.48% 17.11% 17.49% 17.59% 13.35% 12.44% 13.35% 12.34% 13.35% 12.44% 15.38% 12.34% 15.38% 12.44% 12.44%	69		D.3	TOTAL CAPITAL (fully loaded)		23,643	24,699	25,137	25,393	20,648	20,121	19,492
Figure personal Figure F	70		E.1	Common Equity Tier 1 Capital ratio		14.20%	14.87%	15.16%	15.36%	11.17%	10.76%	10.18%
P This interaction to control of the control of	71		E.2	Tier 1 Capital ratio		16.48%	17.11%	17.40%	17.59%	13.35%	12.94%	12.35%
Part Part	72		E.3	Total Capital ratio		19.68%	20.27%	20.55%	20.68%	16.42%	16.00%	15.38%
Martine Mart	73		F			0	0	0	0	0	0	0
Nemorandum Rens	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
Harmonic Combined Part Harmonic Combined Design Compared (Mally loaded) 194,489 294,489	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
H.3 Leverage ratio (transitional) H.4 Leverage ratio (transitional) H.4 Leverage ratio (fully loaded) R.5.29% H.6.20% R.1 Capital conservation buffer Capital conservation buffer P.2 Capital conservation buffer R.1 Capital conservation buffer P.3 Capital conservation buffer R.1 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV P.5.1 Systemic risk buffer applied to dimensic exposures only according to article 133 (5) of CRD IV R.1 Pillar 2 capital requirement R.1 Pillar 2 capital requirement R.2 Total SEEP capital requirement (optionite requirement (o	76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		294,489	294,489	294,489	294,489	294,489	294,489	294,489
H.4. Leverage ratio (fully basies) 1. April conservation buffer 1. Capital conservation buff	77		H.2	Total leverage ratio exposures (fully loaded)		294,489	294,489	294,489	294,489	294,489	294,489	294,489
P. 1 Capital conservation buffer 2.50%	78		Н.3	Leverage ratio (transitional)		6.72%	7.08%	7.23%	7.33%	5.70%	5.52%	5.31%
P.2 Countercyclical capital buffer P.2 Countercyclical capital buffer P.3 O-SIT buffer	79		H.4	Leverage ratio (fully loaded)		6.72%	7.08%	7.23%	7.33%	5.70%	5.52%	5.31%
P.3 O-SII buffer P.4 G-SII buffer P.4 G-SII buffer P.4 G-SII buffer P.5 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV P.5 P.5 P.5 Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV P.5 P.5 Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV P.5 P.5 P.5 P.5 Combined buffer P.6 Combined buffer P.6 Combined buffer P.6 Combined buffer P.6 P.6 Combined buffer P.6	80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Transitional combined buffer P.4 G-SII buffer P.4 G-SII buffer P.5 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV 2.00%	81		P.2	Countercyclical capital buffer		0.18%	0.18%	0.20%	0.27%	0.18%	0.20%	0.27%
Buffer requirements (%) P.4 G-SII buffer D.00%	82	Turnsitional combined	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
P.5 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV 2.00%	83	buffer	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6 Combined buffer 4.68% 4.68% 4.70% 4.77% 4.68% 4.70% 4.77% 4.77% 4.77% 4.77% 4.68% 4.70% 4.77% 4.77% 4.77% 4.68% 4.70% 4.77% 4.77% 4.77% 4.77% 4.77% 4.77% 4.77% 4.77% 4.77% 4.77% 4.77% 4.68% 4.70% 4.77	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%
R.1 Pillar 2 capital requirement 1.75% 1.	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%
R.1.1 Of which: CET1 R.2 Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) R.2.1 Of which: CET1 R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)	86		P.6	Combined buffer		4.68%	4.68%	4.70%	4.77%	4.68%	4.70%	4.77%
R.2 Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) R.2.1 Of which: CET1 R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Of which: CET1	87		R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
Pillar 2 (%) R.2.1 Of which: CET1 R.3 Overall capital requirement under the baseline scenario according to EBA/GL/2018/03) R.3 Of which: CET1	88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
P.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% 14.45% 14.52% 14.45% 14.52% 15.52%	89	Pillar 2 (%)	R.2			9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
(applicable requirement under the baseline scenario according to EBA/GL/2018/03) 14.45% 14.45% 14.45% 14.45% 14.45% 14.52% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16% 10.16%	90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
U/ 10 160/s 10 10 160/s 10 10 160/s 10 160/s 10 160/s 10 160/s 10 160/s 10 160/s 10 160/s 10 160/s 10 160/s 10 160/s	91		R.3	(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			10.16%	10.16%	10.19%	10.25%	10.16%	10.19%	10.25%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
Row un	owN um (mln E	JR) 31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	1 Net interest income	4,811	4,691	4,396	4,249	4,298	3,991	3,795
2	2 Interest income	6,752	5,794	5,458	5,340	5,703	5,230	4,960
3	3 Interest expense	-1,941	-1,104	-1,063	-1,091	-1,405	-1,239	-1,165
4	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	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 14 Profit or (-) loss after tax from discontinued operations	-327 0	-266	-375	-362	1,079	127	127
	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	18 Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	19 Total post-tax MDA-related adjustment		0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	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

um	Net issuance of Additional Her 1 and Her 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

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