

## **Disclosure Package for Overseas Incorporated Authorised Institutions**

(information disclosed complies with the requirements as stated in the Banking  
(Disclosure) Rules issued by the Hong Kong Monetary Authority)

(If there is any conflict between the English and Chinese version, the former shall prevail.)

# Financial Information Disclosure Statement

Dec 2019

## Section A - Branch Information

### I. Profit and Loss Information

	Dec 2019 HK\$'000	Dec 2018 HK\$'000
(i) Interest income	585,226	498,209
(ii) Interest expense	(408,059)	(339,284)
(iii) Other operating income	-	-
- Gain less losses arising from dealing in foreign currencies	127	151
- Gain less losses on securities held for dealing purposes	93,227	(49,633)
- Gains less losses from other dealing activities	(66,199)	5,407
- Fee commission income	10,042	9,864
- Fee commission expenses	(4,321)	(3,924)
- Others	(2,157)	2,266
(iv) Operating expenses	(68,267)	(57,479)
- Staff	(43,878)	(36,558)
- Premises	(7,950)	(10,110)
- Others	(16,440)	(10,812)
(v) Impairment losses and impairment allowances	831	(1,046)
(vi) Gains less losses from disposal of tangible fixed assets	-	-
(vii) Profit before taxation	<u>140,450</u>	<u>64,531</u>
(viii) Taxation charge	<u>(20,901)</u>	<u>(10,757)</u>
(ix) Profit after taxation	<u><u>119,549</u></u>	<u><u>53,774</u></u>

## II. Balance sheet data

	Dec 2019 HK\$'000	Jun 2019 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds	4,283	6,218
(ii) Placements with banks and other financial institutions maturing between one and twelve months	2,252,116	4,924,092
(iii) Amounts due from overseas offices of the institution	8,472,798	3,958,469
(iv) Trade bills	-	-
(v) Certificate of deposit held	1,900,314	2,573,913
(vi) Securities measured at fair value through profit & loss	6,836,800	5,624,936
- Held for trading	1,718,062	1,139,168
(vii) Advances and other accounts	343,033	523,776
(viii) Held to Maturity Securities	5,618,574	5,362,161
(ix) Other investments	-	-
(x) Fixed assets	122,519	108,497
(xi) Total assets	<u>25,550,437</u>	<u>23,082,064</u>
<b>Liabilities</b>		
(i) Deposits and balances of banks and other financial institutions	5,404,608	12,663,450
(ii) Customer deposits	-	-
- demand deposits and current accounts	-	-
- savings deposits	-	-
- time, call and notice deposits	-	-
(iii) Amount due to overseas offices of the institution	19,840,212	9,968,184
(iv) Certificate of deposit issued	-	-
(v) Issued debt securities	-	-
(vi) Other accounts	272,927	432,720
(vii) Provisions	32,689	17,709
(viii) Total liabilities	<u>25,550,437</u>	<u>23,082,064</u>

### III. Additional balance sheet information

Dec 2019  
HK\$'000

Jun 2019  
HK\$'000

(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	233,581	356,791
- Accrued interest and other accounts	112,493	170,905
Total advances and other accounts	346,074	527,695
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	3,041	3,919
- individual impairment allowances	-	-
(ii) Impaired loans		
The amount of advances to customers on which interest is being placed in suspense or on which interest accrual has ceased	-	-
Amount of individual impairment allowances in respect of such advances	-	-
% of such advances to total advances to customers	0.0%	0.0%
(iii) The breakdown of the gross amount of advances to customers by industry sectors which are considered to be significant to the institution	-	-
<u>Loans for use in Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-
<u>Trade finance</u>		
<u>Loans for use outside Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-

(iv) The breakdown of the gross amount of advances to customers by countries to the institution according to the location of the counterparties.		
- Australia	-	-
of which the gross amount of impaired or overdue loans	-	-
- Brunei	-	-
of which the gross amount of impaired or overdue loans	-	-
- China	-	-
of which the gross amount of impaired or overdue loans	-	-
- Hong Kong	-	-
of which the gross amount of impaired or overdue loans	-	-
- India	-	-
of which the gross amount of impaired or overdue loans	-	-
- Indonesia	-	-
of which the gross amount of impaired or overdue loans	-	-
- Mauritius	-	-
of which the gross amount of impaired or overdue loans	-	-
- Philippines	-	-
of which the gross amount of impaired or overdue loans	-	-
- Thailand	-	-
of which the gross amount of impaired or overdue loans	-	-
(v) Loans and advances covered by collateral or other securities	-	-
(vi) Debt Securities		
- Certificate of deposits held	1,900,314	2,573,913
- Securities measured at fair value through profit & loss	6,836,800	5,626,432
- Held to Maturity Securities	5,618,574	5,362,161
Total	<u>14,355,689</u>	<u>13,562,506</u>
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	-	-
- individual impairment allowances	-	-
(vii) Impaired debt securities		
The amount of debt securities on which interest is being placed in suspense or on which interest accrual has ceased	-	-
Amount of individual impairment allowances in respect of such securities	-	-
% of such debt securities to total debt securities	0.0%	0.0%
(viii) The breakdown of the gross amount of debt securities by industry sectors which are considered to be significant to the institution		
<u>Debt Securities for use in Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	3,676,468	3,906,111
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-
<u>Debt securities for use outside Hong Kong</u>		
Industrial, commercial and financial		
- property development	-	-
- property investment	-	-
- financial concerns	10,044,342	9,005,799
- wholesale and retail trade	-	-

- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	634,878	649,848
- individuals	-	-
(ix) The breakdown of the gross amount of debt securities by countries to the institution according to the location of the counterparties.		
- Australia	2,032,983	1,896,601
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	241,367	234,255
of which the gross amount of overdue debt securities	-	-
- China	446,983	228,029
of which the gross amount of overdue debt securities	-	-
- Germany	-	-
of which the gross amount of overdue debt securities	-	-
- Hong Kong	3,676,468	3,906,111
of which the gross amount of overdue debt securities	-	-
- India	77,860	117,127
of which the gross amount of overdue debt securities	-	-
- Indonesia	514,194	409,083
of which the gross amount of overdue debt securities	-	-
- Japan	58,430	58,576
of which the gross amount of overdue debt securities	-	-
- Malaysia	1,149,304	1,118,465
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	528,770	437,603
of which the gross amount of overdue debt securities	-	-
- Philippines	455,482	277,202
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	396,707	430,652
of which the gross amount of overdue debt securities	-	-
- South Korea	1,900,388	1,907,003
of which the gross amount of overdue debt securities	-	-
- Thailand	429,235	430,603
of which the gross amount of overdue debt securities	-	-
- United Kingdom	739,634	643,133
of which the gross amount of overdue debt securities	-	-
- United States of America	309,986	140,623
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	480,918	425,245
of which the gross amount of overdue debt securities	-	-
- Vietnam	233,581	234,255
of which the gross amount of overdue debt securities	-	-

(x) Currency risk including exposures arising from structural positions

Equivalent in millions of HK\$	Dec 2019																											
	USD	AUD	CNY	EUR	GBP	JPY	KRW	MYR	NZD	SGD	THB	CAD	CHF	PHP	IDR	INR	TWD	CZK	DKK	HUF	RON	SEK	SKK	NOK	PLN	TRY	ZAR	
	Spot assets	13,388	1,459	11	9,943	-	-	-	-	-	-	-	598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spot liabilities	(13,515)	(1,434)	(10)	(9,963)	-	-	-	-	-	-	-	(597)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forward purchases	4,709	-	8	1,056	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forward sales	(4,679)	(25)	(8)	(1,056)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net options position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	(97)	-	1	(20)	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net structural position	3	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equivalent in millions of HK\$	Jun 2019																											
	USD	AUD	CNY	EUR	GBP	JPY	KRW	MYR	NZD	SGD	THB	CAD	CHF	PHP	IDR	INR	TWD	CZK	DKK	HUF	RON	SEK	SKK	NOK	PLN	TRY	ZAR	
	Spot assets	16,598	1,415	4	9,100	-	-	-	-	532	-	-	1,166	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spot liabilities	(16,675)	(1,414)	(3)	(9,131)	-	-	-	-	(532)	-	-	(1,164)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forward purchases	18,290	2,628	4	8,832	-	-	-	-	532	-	-	1,163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forward sales	(18,282)	(2,627)	(3)	(8,830)	-	-	-	-	(532)	-	-	(1,165)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net options position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	(69)	2	2	(29)	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net structural position	3	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Dec 2019 Jun 2019

HK\$'000 HK\$'000

(vi) Amount of reprocessed assets

-

(xii) Cross border claims by type of counterparty and by countries or geographical area are classified by the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when cross-border claims are guaranteed by a party in an area which is different from that of the counterparty

Dec 2019	Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)	14,847	647	180
of which AUSTRALIA	1,537	-	-
of which CHINA	4,999	-	-
of which INDIA	1,381	-	-
of which INDONESIA	248	407	-
of which JAPAN	430	-	-
of which MALAYSIA	976	-	180
of which NEW ZEALAND	990	-	-
of which PHILIPPINES	460	-	-
of which SINGAPORE	206	-	-
of which SOUTH KOREA	1,790	-	-
of which TAIWAN	450	-	-
of which THAILAND	1,341	-	-
of which VIETNAM	37	240	-
of which Others	1	-	-
2. North & South America	23	-	-
3. Middle East & Africa	-	-	-
4. Europe	268	-	-
5. Caribbean	-	-	-

As at Jun 2019	Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)	16,583	657	256
of which AUSTRALIA	1,518	-	7
of which CHINA	5,808	-	-
of which INDIA	1,742	-	-
of which INDONESIA	123	416	-
of which JAPAN	814	-	-
of which MALAYSIA	923	-	250
of which NEW ZEALAND	836	-	-
of which PHILIPPINES	375	-	-
of which SINGAPORE	212	-	-
of which SOUTH KOREA	2,082	-	-
of which TAIWAN	760	-	-
of which THAILAND	1,294	-	-
of which VIETNAM	95	241	-
of which Others	-	-	-
2. North & South America	55	-	-
3. Middle East & Africa	26	-	-
4. Europe	486	-	-
5. Caribbean	-	-	-



#### IV. Off-balance sheet exposures

	Dec 2019 HK\$'000	Jun 2019 HK\$'000
(i) <u>Contingent liabilities and commitments</u>		
- Direct credit substitutes	-	-
- Transaction-related contingencies	-	-
- Trade-related contingencies	-	56,601
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	-	-
- Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse.)	2,158,852	24,556,712
(ii) <u>Derivatives</u>		
- Exchange rate contracts (excluding forward foreign exchange contracts arising from swap deposit arrangements)	34,832	15,890,644
of which the aggregate replacement costs:		
with bilateral netting arrangements	1,042	72,004
without bilateral netting arrangements	-	-
- Interest rate contracts	1,042	72,004
of which the aggregate replacement costs:		
with bilateral netting arrangements	5,725,114	4,910,479
without bilateral netting arrangements	93,352	74,672
- Others	-	-
of which the aggregate replacement costs:		
with bilateral netting arrangements	-	-
without bilateral netting arrangements	-	-

#### V. Liquidity

(i) Average liquidity maintenance ratio (LMR)	<u>Dec 2019</u>	<u>Jun 2019</u>	<u>Dec 2018</u>
Half Year	63.9%	61.4%	58.8%
Quarter	<u>Oct - Dec 2019</u>	<u>Jul - Sep 2019</u>	<u>Apr - Jun 2019</u>
	66.1%	66.6%	65.0%
			<u>Jan - Mar 2019</u>
			57.7%

The liquidity risk management of Erste Group Bank AG Hong Kong Branch is aligned to the Group's liquidity risk management approach and policies. The goal of the Liquidity Management Process is to ensure the fulfillment of all ongoing obligations in business environments that range from normal course of business to stressed conditions. Erste Group has a three tiered structure for managing liquidity.

#### Group ALCO

The Group ALCO, whose members comprise all Holding board members, has primary responsibility for (1) the liquidity risk management framework defined in the rulebook and (2) yearly approval of the Group Liquidity Risk Management Rulebook (LRMR), the Holding Liquidity Risk Manual (HLRM) as well as the Holding's Contingency Funding Plan and the Group Liquidity Strategy Paper. Group ALCO is the highest decision making committee for all aspects of Group Liquidity Risk Management and meets at least monthly. During periods of market disruption and crisis determination, the Group ALCO is also responsible for approving liquidity enhancing actions as proposed by Group ALM or the Group OLC in order to improve the group's liquidity situation.

#### Group - OLC

Group OLC meets on a bi-weekly basis to discuss and deal with liquidity related topics. It analyses the Group's liquidity situation in the context of the current and future market outlook, decides on liquidity issues and reports directly to the Group ALCO. The Chairman of the Group OLC is the primary contact person for Group entities in respect to liquidity related issues. In a severe crisis situation, Group OLC shall meet at least on a weekly basis.

#### Local Liquidity Committee - LLC

Each local entity that has a liquidity management process has a LLC. All concepts and strategies concerning the Group wide liquidity risk management process remain valid at a local level. However, the LLC has responsibility for setting any additional local liquidity limits and for supervising the adherence of the group wide liquidity policy and limits. Any actions done locally shall be reported to the Group OLC (e.g. via the minutes of the LLC). The Hong Kong Branch LLC ["HKLLC"] is comprised of senior Branch Management and meets at least monthly [or more often as liquidity conditions dictate] with minutes of meetings being distributed to Group-OLC.

#### Hong Kong Branch

Hong Kong Branch's funding requirements are satisfied by inter-bank borrowings and currency swap transactions within a strategy that complements Group objectives. The strategy is focused on developing stable sources of lowest cost liquidity from Asia Pacific counterparties sufficient to satisfy the Branch's ongoing funding needs plus a prudential buffer and to supplement overall Group funding.

## **VI. Remuneration**

Hong Kong branch adopts remuneration policy and practices in line with Erste Group AG's policies. Please refer to the Group's annual report for details of the Board Compensation, Remuneration and People Performance Management and key characteristics of the Remuneration System.

**VII. International Claims**

Country / Jurisdiction			Non-bank private sector		Others	Total
	Banks	Official Sector	Non-bank financial institutions	Non -Financial private sector		
Total liabilities and claims as at 31 Dec 2019						
Country/Jurisdiction						
Developed countries	13,518,726	0	0	0		13,518,726
of which AUSTRIA	8,482,325	0	0	0		8,482,325
of which Australia	2,095,628	0	0	0		2,095,628
of which United Kingdom	1,040,659	0	0	0		1,040,659
Offshore centres	4,918,288	200	0	0		4,918,488
of which Hong Kong SAR	3,806,224	200	0	0		3,806,424
of which SINGAPORE	764,008	0	0	0		764,008
of which CAYMAN ISLANDS	244,854	0	0	0		244,854
Developing Europe	19,898	0	0	0		19,898
of which Croatia	12,784	0	0	0		12,784
of which Serbia	5,865	0	0	0		5,865
of which CZECH REPUBLIC	847	0	0	0		847
Developing Latin America and Caribbean	19,243	0	0	0		19,243
of which CHILE	17,554	0	0	0		17,554
of which MEXICO	1,690	0	0	0		1,690
Developing Africa and Middle East	717,397	0	0	0		717,397
of which UNITED ARAB EMIRATES	717,397	0	0	0		717,397
Developing Asia and Pacific	5,411,550	647,175	0	179,974		6,238,699
of which SOUTH KOREA	2,038,741	0	0	0		2,038,741
of which Malaysia	976,042	0	0	179,974		1,156,016
of which CHINA	790,474	0	0	0		790,474
International Organisations	0	0	0	0		0
of which						0
Unallocated by country	0	0	0	0		0
of which						0

Country / Jurisdiction			Non-bank private sector		Others	Total
	Banks	Official Sector	Non-bank financial institutions	Non -Financial private sector		
Total liabilities and claims as at 31 Dec 2018						
Country/Jurisdiction						
Developed countries	17,737,475	0	0	6,585		17,744,060
of which AUSTRIA	13,343,695	0	0	0		13,343,695
of which Australia	1,668,698	0	0	6,585		1,675,283
of which JAPAN	1,119,384	0	0	0		1,119,384
Offshore centres	5,212,199	235	0	0		5,212,434
of which Hong Kong SAR	4,804,235	235	0	0		4,804,470
of which CAYMAN ISLANDS	378,034	0	0	0		378,034
of which SINGAPORE	29,930	0	0	0		29,930
Developing Europe	54,908	0	0	0		54,908
of which Croatia	23,073	0	0	0		23,073
of which Romania	20,739	0	0	0		20,739
of which Bulgaria	6,667	0	0	0		6,667
Developing Latin America and Caribbean	37,196	0	0	0		37,196
of which MEXICO	37,196	0	0	0		37,196
Developing Africa and Middle East	1,142,842	0	0	0		1,142,842
of which UNITED ARAB EMIRATES	1,045,452	0	0	0		1,045,452
of which ISRAEL	62,427	0	0	0		62,427
of which SOUTH AFRICA	29,113	0	0	0		29,113
Developing Asia and Pacific	4,612,990	795,640	0	315,627		5,724,258
of which SOUTH KOREA	1,920,972	0	0	0		1,920,972
of which CHINA	830,127	0	0	0		830,127
of which Malaysia	422,269	0	0	252,118		674,387
International Organisations	0	0	0	0		0
of which						0
Unallocated by country	0	0	0	0		0
of which						0

## Section B - Bank Information (consolidated basis)

### I. Group structure

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central and Eastern Europe (GEE). Since then Erste Group has grown through numerous acquisitions and organic growth to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets.

- The number of customers has increased to approx. 16.2 million in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia.
- Erste Group's key business is the retail business, covering the entire spectrum from lending, deposit and investment products to current accounts and credit cards.
- Besides the traditional strength in serving private individuals, Erste Group's core activities include advisory services and support for corporate clients in financing, investment and access to international capital markets, public sector funding and interbank market operations.

#### **Erste Bank - lead bank of the Austrian savings bank sector**

As the oldest Austrian savings bank, Erste Bank has taken a leadership role in unifying the Austrian savings bank sector and has developed a pioneering partnership with over 61 savings bank partners. Nearly all of the savings banks now offer the same products to their customers, with Erste Bank playing a key role in product origination. They also co-operate in their marketing and Erste Bank acts as their consultant in asset/liability management and provides back-office services.

#### **Strong position in Central and Eastern Europe**

- > Ceska Sporitelna has 4.6m customers, 25.5% of retail deposits and 485 branches making it the number 1 retail bank in the Czech Republic.
- > Slovenska Sporitelna has 2.2m customers, 28.2% of retail deposits and 236 branches making it the number 1 retail bank in Slovakia.
- > Erste Bank - Hungary has 0.9m customers, 9.7% of retail deposits and 111 branches making it the number 2 retail bank in Hungary.
- > Erste Bank - Croatia has 1.3m customers, 14.3% of retail deposits and 149 branches making it the number 3 retail bank in Croatia.
- > Banca Comerciala Romana S.A. has approx 3.4m customers, 15% of retail deposits and 431 branches. It is Romania's leading retail bank.

### II. Notes to the consolidated data from the Erste Bank Group

All financial data presented below is extracted from the Group's published Results as at December 2019. The accounts are prepared in accordance with International Financial Reporting Standards. All figures are in HKD millions.

Due to different accounting terminologies and classifications used in Austria and Hong Kong, some of the disclosure of financial information recommended by the Hong Kong Monetary Authority cannot be fully matched or achieved.

The base currency used in the Group consolidated accounts is in Euros (EUR). The exchange conversion rates from EUR to HKD equivalent as at 31 December 2019, 28 June 2019 and 31 December 2018 are EUR1 = HKD8.7238, EUR1 = HKD8.8931 and EUR1 = HKD8.9545.

### III. Capital and capital adequacy

#### **Own Funds according to Basel 3**

Erste Group as a group of credit institutions is subject to the EU directive 575/2013 (CRR) and must comply with the capital requirements set out therein.

The items of own funds as disclosed below are also used for internal capital management purposes. Erste Group fulfilled the capital requirements.

**Capital structure according to the EU regulation 575/2013 (CRR)**

in HKD million	Article pursuant to CRR	Dec-18 Phased-in	Jun-19 Phased-in	Dec-19 Phased-in
<b>Common equity tier 1 capital (CET1)</b>	<b>50</b>	138,950	143,037	141,783
<b>Additional tier 1 capital (AT1)</b>		8,942	13,311	13,060
<b>Tier 2 capital (T2)</b>	<b>71</b>	39,179	37,416	36,740
<b>Total own funds</b>	<b>4 (1) (118) and 72</b>	187,071	193,764	191,582
<b>Capital requirement</b>	92 (3), 95, 96, 98	82,095	84,192	82,426
<b>CET1 capital ratio</b>	92 (2) (a)	13.5%	13.6%	13.8%
<b>Tier 1 capital ratio</b>	92 (2) (b)	14.4%	14.9%	15.0%
<b>Total capital ratio</b>	92 (2) (c)	18.2%	18.4%	18.6%

The capital structure table above is based on EBA's final draft for implementing technical standards on disclosure for own funds published in the Official Journal of the European Union on 20 December 2013. Positions not relevant for Erste Group are not shown. Changes are possible due to final Regulatory Technical Standards (RTS), that are not yet available. Further details can be found at [www.erstegroup.com](http://www.erstegroup.com).

**IV. Other financial information**

	Dec-18	Jun-19	Dec-19
- Shareholders Equity	168,961	174,740	178,640
- Total Assets	2,120,364	2,207,809	2,143,375
- Total Liabilities	1,951,403	2,033,069	1,964,735
- Loans and Receivables to Customers	1,337,104	1,381,372	1,398,160
- Deposits from Customers	1,456,352	1,508,874	1,516,598
	Dec-18	Jun-19	Dec-19
- Pre Tax Profit	22,341	10,225	20,324

**V. Chief executive's declaration of compliance**

I certify that the information disclosed complies with the requirements as stated in the Banking (Disclosure) Rules

Oliver Hoffmann  
Chief Executive  
March 13, 2020

