

## **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 2025

## Section A - Branch Information

### I. Profit and Loss Information

|   | Dec 2025<br>HK\$'000 | Dec 2024<br>HK\$'000 |
|---|----------------------|----------------------|
| (i) Interest income   | 2,297,436            | 2,247,905            |
| (ii) Interest expense   | (2,175,512)          | (2,129,977)          |
| (iii) Other operating income                                  | -                    | -                    |
| - Gain less losses arising from dealing in foreign currencies | 3,064                | (14,345)             |
| - Gain less losses on securities held for dealing purposes    | 30,233               | 54,474               |
| - Gains less losses from other dealing activities             | (2,680)              | (29,174)             |
| - Fee commission income                                       | 6                    | 80                   |
| - Fee commission expenses                                     | (3,234)              | (2,830)              |
| - Others  | 14,115               | 8,877                |
| (iv) Operating expenses                                       | (79,388)             | (64,999)             |
| - Staff   | (61,383)             | (47,195)             |
| - Premises  | (4,237)              | (4,212)              |
| - Others  | (13,768)             | (13,592)             |
| (v) Impairment losses and impairment allowances               | 2,438                | (993)                |
| (vi) Gains less losses from disposal of tangible fixed assets | (7)                  | -                    |
| (vii) Profit before taxation                                  | <u>86,471</u>        | <u>69,019</u>        |
| (viii) Taxation charge  | <u>(10,705)</u>      | <u>(19,856)</u>      |
| (ix) Profit after taxation                                    | <u><u>75,766</u></u> | <u><u>49,163</u></u> |

## II. Balance sheet data

|   | Dec 2025<br>HK\$'000 | Jun 2025<br>HK\$'000 |
|---|----------------------|----------------------|
| <b>Assets</b>   |                      |                      |
| (i) Cash and short term funds   | 4,972                | 6,528                |
| (ii) Placements with banks and other financial institutions<br>maturing between one and twelve months | 787,174              | 1,740,432            |
| (iii) Amounts due from overseas offices of the institution  | 5,238                | 3,342,845            |
| (iv) Trade bills  | -                    | -                    |
| (v) Certificate of deposit held   | 879,602              | 1,216,941            |
| (vi) Securities measured at fair value through profit & loss  | 3,174,085            | 5,021,092            |
| - Held for trading  | 3,174,085            | 4,903,535            |
| (vii) Advances and other accounts   | 7,151,142            | 800,386              |
| (viii) Held to Maturity Securities  | 8,782,870            | 12,296,890           |
| (ix) Other investments  | -                    | -                    |
| (x) Fixed assets  | 4,592                | 6,036                |
| (xi) Total assets   | <u>20,789,675</u>    | <u>24,431,150</u>    |
| <b>Liabilities</b>  |                      |                      |
| (i) Deposits and balances of banks and other financial institutions                                   | 12,203,136           | 4,669,240            |
| (ii) Customer deposits  | -                    | -                    |
| - demand deposits and current accounts  | -                    | -                    |
| - savings deposits  | -                    | -                    |
| - time, call and notice deposits  | -                    | -                    |
| (iii) Amount due to overseas offices of the institution   | 3,867,796            | 14,292,280           |
| (iv) Certificate of deposit issued  | 914,350              | -                    |
| (v) Issued debt securities  | -                    | -                    |
| (vi) Other accounts   | 3,783,485            | 5,455,157            |
| (vii) Provisions  | 20,909               | 14,474               |
| (viii) Total liabilities  | <u>20,789,675</u>    | <u>24,431,150</u>    |

**III. Additional balance sheet information**Dec 2025  
HK\$'000Jun 2025  
HK\$'000

|  |         |           |
|--|---------|-----------|
| (i) Advances and other accounts  |         |           |
| - Advances to customers  | -       | -         |
| - Advances to banks and other financial institutions   | 913,621 | 5,701,643 |
| - Accrued interest and other accounts  | 5,861   | 18,645    |
| Total advances and other accounts  | 919,481 | 5,720,289 |
| - Impairment allowances for impaired assets  | -       | -         |
| - collective impairment allowances   | 529     | 1,173     |
| - 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  | -       | 156,393 |
| of which the gross amount of impaired or overdue loans | -       | -       |
| - Indonesia  | 116,237 | 269,164 |
| of which the gross amount of impaired or overdue loans | -       | -       |
| - Mauritius  | -       | -       |
| of which the gross amount of impaired or overdue loans | -       | -       |
| - Philippines  | -       | 118,923 |
| 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  | 879,602    | 1,216,941  |
| - Securities measured at fair value through profit & loss   | 3,174,085  | 5,021,092  |
| - Held to Maturity Securities   | 8,782,869  | 12,296,890 |
| Total   | 12,836,556 | 18,534,924 |
| - Impairment allowances for impaired assets   | 2,916      | 4,171      |
| - collective impairment allowances  | 2,916      | 4,171      |
| - 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  | 877,320    | 1,178,801  |
| - 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  | 11,177,427 | 15,696,858 |
| - wholesale and retail trade  | -          | -          |
| - manufacturing   | -          | -          |
| - transport and transport equipment   | -          | -          |
| - electricity, gas and telecommunications   | -          | -          |
| - others  | 781,810    | 1,659,265  |
| - individuals   | -          | -          |

(ix) The breakdown of the gross amount of debt securities by countries to the institution according to the location of the counterparties.

|  |           |           |
|--|-----------|-----------|
| - Australia  | 3,952,922 | 6,132,349 |
| of which the gross amount of overdue debt securities | -         | -         |
| - British Virgin Islands                             | -         | -         |
| of which the gross amount of overdue debt securities | -         | -         |
| - Cayman Islands                                     | -         | 41,404    |
| of which the gross amount of overdue debt securities | -         | -         |
| - China  | -         | 55,659    |
| of which the gross amount of overdue debt securities | -         | -         |
| - Germany  | -         | -         |
| of which the gross amount of overdue debt securities | -         | -         |
| - Hong Kong  | -         | -         |
| of which the gross amount of overdue debt securities | -         | -         |
| - India  | 432,144   | 324,896   |
| of which the gross amount of overdue debt securities | -         | -         |
| - Indonesia  | 595,554   | 1,408,324 |
| of which the gross amount of overdue debt securities | -         | -         |
| - Japan  | 1,216,851 | 1,425,909 |
| of which the gross amount of overdue debt securities | -         | -         |
| - Malaysia   | 904,806   | 896,942   |
| of which the gross amount of overdue debt securities | -         | -         |
| - Mauritius  | -         | -         |
| of which the gross amount of overdue debt securities | -         | -         |
| - New Zealand  | 932,498   | 1,039,036 |
| of which the gross amount of overdue debt securities | -         | -         |
| - Philippines  | 522,854   | 664,264   |
| of which the gross amount of overdue debt securities | -         | -         |
| - Republic of Ireland                                | -         | -         |
| of which the gross amount of overdue debt securities | -         | -         |
| - Singapore  | 208,729   | 735,884   |
| of which the gross amount of overdue debt securities | -         | -         |
| - South Korea  | 1,980,541 | 3,069,498 |
| of which the gross amount of overdue debt securities | -         | -         |
| - Thailand   | 58,070    | 248,462   |
| of which the gross amount of overdue debt securities | -         | -         |
| - United Kingdom                                     | 610,698   | 765,654   |
| of which the gross amount of overdue debt securities | -         | -         |
| - United States of America                           | 77,842    | 80,659    |
| of which the gross amount of overdue debt securities | -         | -         |
| - United Arab Emirates                               | 279,574   | 279,460   |
| of which the gross amount of overdue debt securities | -         | -         |
| - Vietnam  | -         | -         |
| of which the gross amount of overdue debt securities | -         | -         |

(x) Currency risk including exposures arising from structural positions

| Equivalent in millions of HK\$ | Dec 2025 |         |         |     |       |       |  |
|--------------------------------|----------|---------|---------|-----|-------|-------|--|
|                                | USD      | AUD     | EUR     | GBP | JPY   | SGD   |  |
| Spot assets                    | 9,683    | 3,048   | 7,728   | 1   | 189   | 133   |  |
| Spot liabilities               | (11,463) | -       | (7,252) | -   | -     | -     |  |
| Forward purchases              | 8,548    | -       | 2,189   | -   | -     | -     |  |
| Forward sales                  | (6,032)  | (3,675) | (2,657) | -   | (189) | (131) |  |
| Net options position           | -        | -       | -       | -   | -     | -     |  |
| Net long (short) position      | 736      | (627)   | 8       | 1   | -     | 2     |  |
| Net structural position        | -        | -       | -       | -   | -     | -     |  |

Jun 2025

| Equivalent in millions of HK\$ | Jun 2025 |         |         |       |       |       |  |
|--------------------------------|----------|---------|---------|-------|-------|-------|--|
|                                | USD      | AUD     | EUR     | GBP   | JPY   | SGD   |  |
| Spot assets                    | 16,431   | 4,034   | 2,395   | 120   | 723   | 472   |  |
| Spot liabilities               | (33,262) | (2)     | (3,410) | -     | -     | -     |  |
| Forward purchases              | 9,392    | -       | 1,036   | -     | 816   | -     |  |
| Forward sales                  | (8,380)  | (4,897) | -       | (120) | (724) | (471) |  |
| Net options position           | -        | -       | -       | -     | -     | -     |  |
| Net long (short) position      | (15,819) | (865)   | 20      | -     | 815   | 1     |  |
| Net structural position        | -        | -       | -       | -     | -     | -     |  |

Dec 2025  
HK\$'000

Jun 2025  
HK\$'000

(xi) Amount of reprocessed assets

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(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

|                                       | Banks & other<br>financial inst. | Public sector<br>entities | Others |
|---------------------------------------|----------------------------------|---------------------------|--------|
| Dec 2025                              |                                  |                           |        |
| 1. Asia Pacific (excluding Hong Kong) | 10,453                           | 1,961                     | -      |
| of which AUSTRALIA                    | 3,980                            | -                         | -      |
| of which CHINA                        | -                                | -                         | -      |
| of which INDIA                        | 437                              | -                         | -      |
| of which INDONESIA                    | 346                              | 745                       | -      |
| of which JAPAN                        | 1,081                            | 298                       | -      |
| of which MALAYSIA                     | 1,143                            | -                         | -      |
| of which NEW ZEALAND                  | 944                              | -                         | -      |
| of which PHILIPPINES                  | 200                              | 656                       | -      |
| of which SINGAPORE                    | 78                               | 262                       | -      |
| of which SOUTH KOREA                  | 1,993                            | -                         | -      |
| of which TAIWAN                       | -                                | -                         | -      |
| of which VIETNAM                      | -                                | -                         | -      |
| of which Others                       | 251                              | -                         | -      |
| 2. North & South America              | 86                               | -                         | -      |
| 3. Middle East & Africa               | 281                              | -                         | -      |
| 4. Europe                             | 7,615                            | -                         | -      |
| 5. Caribbean                          | (0)                              | -                         | -      |

|                                       | Banks & other<br>financial inst. | Public sector<br>entities | Others |
|---------------------------------------|----------------------------------|---------------------------|--------|
| As at Jun 2025                        |                                  |                           |        |
| 1. Asia Pacific (excluding Hong Kong) | 15,248                           | 4,449                     | -      |
| of which AUSTRALIA                    | 6,182                            | -                         | -      |
| of which CHINA                        | 3                                | 105                       | -      |
| of which INDIA                        | 619                              | -                         | -      |
| of which INDONESIA                    | 572                              | 2,275                     | -      |
| of which JAPAN                        | 1,436                            | -                         | -      |
| of which MALAYSIA                     | 1,325                            | -                         | -      |
| of which NEW ZEALAND                  | 1,050                            | -                         | -      |
| of which PHILIPPINES                  | 459                              | 659                       | -      |
| of which SINGAPORE                    | 389                              | 945                       | -      |
| of which SOUTH KOREA                  | 2,861                            | 465                       | -      |
| of which TAIWAN                       | 103                              | -                         | -      |
| of which THAILAND                     | -                                | -                         | -      |
| of which VIETNAM                      | -                                | -                         | -      |
| of which Others                       | 249                              | -                         | -      |
| 2. North & South America              | 89                               | -                         | -      |
| 3. Middle East & Africa               | 438                              | -                         | -      |
| 4. Europe                             | 4,549                            | -                         | -      |
| 5. Caribbean                          | 55                               | -                         | -      |

#### IV. Off-balance sheet exposures

Dec 2025  
HK\$'000

Jun 2025  
HK\$'000

|      |   |           |           |
|------|---|-----------|-----------|
| (i)  | <u>Contingent liabilities and commitments</u>   |           |           |
|      | - Direct credit substitutes   | 3,277,899 | 3,715,953 |
|      | - Transaction-related contingencies   | -         | -         |
|      | - Trade-related contingencies   | -         | -         |
|      | - 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.) | -         | -         |
| (ii) | <u>Derivatives</u>  |           |           |
|      | - Exchange rate contracts   | 5,737,306 | 6,870,193 |
|      | (excluding forward foreign exchange contracts arising from swap deposit arrangements)   |           |           |
|      | of which the aggregate replacement costs:   |           |           |
|      | with bilateral netting arrangements   | -         | -         |
|      | without bilateral netting arrangements  | -         | -         |
|      | - Interest rate contracts   | 1,869,930 | 2,245,562 |
|      | of which the aggregate replacement costs:   | (1,223)   | (2,742)   |
|      | with bilateral netting arrangements   | (1,223)   | (2,742)   |
|      | without bilateral netting arrangements  | -         | -         |
|      | - 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 2025</u>       | <u>Jun 2025</u>       | <u>Dec 2024</u>       |
|     | Half Year                                 | 95.8%                 | 91.3%                 | 92.9%                 |
|     | Quarter                                   | <u>Oct - Dec 2025</u> | <u>Jul - Sep 2025</u> | <u>Apr - Jun 2025</u> |
|     |   | 95.4%                 | 96.1%                 | 93.4%                 |
|     |   | <u>Oct - Dec 2024</u> |                       | <u>Jan - Mar 2025</u> |
|     |   | 93.7%                 |                       | 89.3%                 |

(ii) Governance of Liquidity Risk

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.

(iii) Funding Strategy

Hong Kong Branch's funding requirements are satisfied by inter-bank and intergroup 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.

(iv) Liquidity Risk Mitigation

Hong Kong Branch operates within Group policies and limits which minimize liquidity risk. Actual and projected cash flows are closely monitored and the liquidity maintenance ratio (LMR) is calculated on a daily basis in accordance with the banking ordinance. A LMR well above the minimum required ratio is maintained. The Branch seeks to diversify its sources of funding and holds a portfolio of highly marketable securities that can be liquidated if required.

(v) Stress Testing

Erste Group conducts regularly stress testing to ensure sufficient liquidity for the both the Group and Hong Kong Branch under various adverse scenarios. The results of the stress tests are reported to ALCO.

(vi) Contingency Plans

Hong Kong Branch's contingency funding plan is contained in the local Liquidity Policy and provides operational guidelines for liquidity and funding in scenarios that range from normal course of business to periods of idiosyncratic and market crisis or a combination of both. Both the policy and the plan are reviewed annually and are in line with Group policies. The plan prescribes possible courses of action and defined roles and responsibilities to address emergencies. The Branch's head office is also available as a source of funding in times of stress.

(vii) Maturity Profile of Balance Sheet as a 31-Dec-25

| LIABILITIES/ASSETS   | MATURITY  |                  |                   |                     |                      |                    |                     |                                  |  |  |
|--|-----------|------------------|-------------------|---------------------|----------------------|--------------------|---------------------|----------------------------------|--|--|
|  | Next day  | 2 days to 7 days | 8 days to 1 month | 1 month to 3 months | 3 months to 6 months | 6 months to 1 year | Total within 1 year | Over 1 Year and balancing amount |  |  |
| <b>LIABILITY ITEMS</b>   |           |                  |                   |                     |                      |                    |                     |                                  |  |  |
| - Due to authorised institutions   | 1,783,450 | 8,160,464        | 2,259,223         | 38,921              | 500,094              | 679,428            | 13,421,579          | 1,641,367                        |  |  |
| - Other liabilities  | 3,614,699 | 919,525          | 1,167,557         | 155,486             | 155,265              | 158,840            | 6,171,372           | -444,643                         |  |  |
| - Total on-balance sheet liabilities                                       | 5,398,149 | 9,079,989        | 3,426,779         | 194,407             | 655,359              | 838,268            | 19,592,951          | 1,196,724                        |  |  |
| - Total off-balance sheet liabilities                                      | 1,179     | 0                | 0                 | 865,230             | 537,912              | 330,929            | 1,735,250           | 135,859                          |  |  |
| <b>ASSET ITEMS</b>   |           |                  |                   |                     |                      |                    |                     |                                  |  |  |
| - Cash   | 0         | 0                | 0                 | 0                   | 0                    | 0                  | 0                   | 0                                |  |  |
| - Government bills, notes & bonds  | 0         | 0                | 116,728           | 109,546             | 34,690               | 199,277            | 460,241             | 172,572                          |  |  |
| - Due from authorised institutions   | 10,210    | 228,660          | 155,683           | 324,989             | 77,842               | 0                  | 797,384             | 116,237                          |  |  |
| - Negotiable certificate of deposits and other negotiable debt instruments | 0         | 30,358           | 592,951           | 1,346,645           | 1,902,914            | 1,868,337          | 5,741,206           | 6,462,538                        |  |  |
| - Other assets   | 0         | 3,257            | 33,097            | 24,282              | 15,226               | 11,214             | 87,076              | 52,954                           |  |  |
| Total on-balance sheet assets  | 10,210    | 262,275          | 898,460           | 1,805,463           | 2,030,672            | 2,078,827          | 7,085,907           | 6,804,301                        |  |  |
| Total off-balance sheet assets   | -1,182    | 0                | 0                 | 883,503             | 552,676              | 334,719            | 1,769,716           | 138,558                          |  |  |
| Contractual Maturity Mismatch  | 5,390,301 | 8,817,714        | 2,528,320         | -1,629,329          | -1,390,077           | -1,244,350         | 12,472,578          | -5,610,276                       |  |  |
| Cumulative contractual maturity mismatch                                   | 5,390,301 | 14,208,014       | 16,736,334        | 15,107,005          | 13,716,928           | 12,472,578         | 24,945,156          | 19,334,880                       |  |  |

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 2025 |            |                 |                                 |                               |        |            |
| Country/Jurisdiction                           |            |                 |                                 |                               |        |            |
| Developed countries                            | 13,571,443 | 297,993         | 135,069                         | 0                             | 0      | 14,004,505 |
| of which AUSTRIA                               | 6,910,047  | 0               | 0                               | 0                             | 0      | 6,910,047  |
| of which Australia                             | 3,979,958  | 0               | 0                               | 0                             | 0      | 3,979,958  |
| of which JAPAN                                 | 1,041,723  | 297,993         | 39,245                          | 0                             | 0      | 1,378,961  |
| Offshore centres                               | 1,631,542  | 261,706         | 0                               | 0                             | 0      | 1,893,248  |
| of which Hong Kong SAR                         | 1,360,470  | 0               | 0                               | 0                             | 0      | 1,360,470  |
| of which SINGAPORE                             | 77,913     | 261,706         | 0                               | 0                             | 0      | 339,619    |
| of which Macau SAR                             | 193,159    | 0               | 0                               | 0                             | 0      | 193,159    |
| Developing Europe                              | 0          | 0               | 0                               | 0                             | 0      | 0          |
|  |            |                 |                                 |                               |        |            |
|  |            |                 |                                 |                               |        |            |
| Developing Latin America and Caribbean         | 0          | 0               | 0                               | 0                             | 0      | 0          |
|  |            |                 |                                 |                               |        |            |
|  |            |                 |                                 |                               |        |            |
| Developing Africa and Middle East              | 281,274    | 0               | 0                               | 0                             | 0      | 281,274    |
| of which UNITED ARAB EMIRATES                  | 281,274    | 0               | 0                               | 0                             | 0      | 281,274    |
|  |            |                 |                                 |                               |        |            |
| Developing Asia and Pacific                    | 4,176,462  | 1,400,879       | 0                               | 0                             | 0      | 5,577,341  |
| of which SOUTH KOREA                           | 1,993,032  | 0               | 0                               | 0                             | 0      | 1,993,032  |
| of which Malaysia                              | 1,142,583  | 0               | 0                               | 0                             | 0      | 1,142,583  |
| of which INDONESIA                             | 345,839    | 744,685         | 0                               | 0                             | 0      | 1,090,524  |
| International Organisations                    | 0          | 0               | 0                               | 0                             | 0      | 0          |
| of which                                       |            |                 |                                 |                               |        |            |
| Unallocated by country                         | 0          | 0               | 0                               | 0                             | 0      | 0          |
| of which                                       |            |                 |                                 |                               |        |            |

| 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 2024 |            |                 |                                 |                               |        |            |
| Country/Jurisdiction                           |            |                 |                                 |                               |        |            |
| Developed countries                            | 20,128,965 | 0               | 396,747                         | 0                             | 0      | 20,525,711 |
| of which AUSTRIA                               | 7,724,944  | 0               | 0                               | 0                             | 0      | 7,724,944  |
| of which Australia                             | 5,247,257  | 0               | 0                               | 0                             | 0      | 5,247,257  |
| of which United States                         | 3,751,617  | 0               | 0                               | 0                             | 0      | 3,751,617  |
| Offshore centres                               | 4,700,524  | 1,587,309       | 0                               | 0                             | 0      | 6,287,834  |
| of which Hong Kong SAR                         | 3,262,146  | 0               | 0                               | 0                             | 0      | 3,262,146  |
| of which SINGAPORE                             | 1,386,671  | 1,587,309       | 0                               | 0                             | 0      | 2,973,980  |
| of which Macau SAR                             | 39,249     | 0               | 0                               | 0                             | 0      | 39,249     |
| Developing Europe                              | 11,978     | 0               | 0                               | 0                             | 0      | 11,978     |
| of which Romania                               | 11,033     | 0               | 0                               | 0                             | 0      | 11,033     |
| of which POLAND                                | 945        | 0               | 0                               | 0                             | 0      | 945        |
|  |            |                 |                                 |                               |        |            |
| Developing Latin America and Caribbean         | 0          | 0               | 0                               | 0                             | 0      | 0          |
|  |            |                 |                                 |                               |        |            |
|  |            |                 |                                 |                               |        |            |
| Developing Africa and Middle East              | 297,359    | 0               | 0                               | 0                             | 0      | 297,359    |
| of which UNITED ARAB EMIRATES                  | 297,359    | 0               | 0                               | 0                             | 0      | 297,359    |
|  |            |                 |                                 |                               |        |            |
| Developing Asia and Pacific                    | 7,297,974  | 3,327,301       | 0                               | 0                             | 0      | 10,625,275 |
| of which SOUTH KOREA                           | 3,163,004  | 168,911         | 0                               | 0                             | 0      | 3,331,915  |
| of which INDONESIA                             | 590,101    | 2,360,722       | 0                               | 0                             | 0      | 2,950,823  |
| of which Malaysia                              | 1,738,400  | 228,860         | 0                               | 0                             | 0      | 1,967,260  |
| International Organisations                    | 0          | 0               | 0                               | 0                             | 0      | 0          |
| of which                                       |            |                 |                                 |                               |        |            |
| Unallocated by country                         | 0          | 0               | 0                               | 0                             | 0      | 0          |
| of which                                       |            |                 |                                 |                               |        |            |

**VIII. Mainland Activities**

31-Dec-25

| Types of Counterparties              | On-<br>balance<br>sheet<br>exposure<br>HKD<br>000's | Off-<br>balance<br>sheet<br>exposure<br>HKD<br>000's | Total HKD<br>000's |
|--------------------------------------|---|--|--------------------|
| Exposures to non-bank counterparties | -   | -  | -                  |

## **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. 16.7 million in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia.

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

- > Ceska Sporitelna has 4.5m customers and 329 branches.
- > Slovenska Sporitelna has 2.0m customers and 140 branches.
- > Erste Bank - Hungary has 1.1m customers and 97 branches.
- > Erste Bank - Croatia has 1.3m customers and 128 branches.
- > Banca Comerciala Romana S.A. has approx 3.0m customers and 290 branches.
- > Erste Bank - Serbia has 0.5m customers and 88 branches.

### **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 2025. 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 2024, 30 June 2025 and 31 December 2025 are EUR1 = HKD8.0686, EUR1 = HKD9.2001 and EUR1 = HKD9.1464.

### 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-24<br>Phased-in | Jun-25<br>Phased-in | Dec-25<br>Phased-in |
|--|---------------------------|---------------------|---------------------|---------------------|
| <b>Common equity tier 1 capital (CET1)</b> | <b>50</b>                 | 193,611             | 244,941             | 260,891             |
| <b>Additional tier 1 capital (AT1)</b>     |                           | 21,774              | 33,880              | 31,910              |
| <b>Tier 2 capital (T2)</b>                 | <b>71</b>                 | 34,282              | 38,725              | 41,398              |
| <b>Total own funds</b>                     | <b>4 (1) (118) and 72</b> | 249,668             | 317,547             | 334,199             |
| <b>Capital requirement</b>                 | 92 (3), 95, 96, 98        | 101,497             | 112,305             | 107,918             |
| <b>CET1 capital ratio</b>                  | 92 (2) (a)                | 15.3%               | 17.4%               | 19.3%               |
| <b>Tier 1 capital ratio</b>                | 92 (2) (b)                | 17.0%               | 19.9%               | 21.7%               |
| <b>Total capital ratio</b>                 | 92 (2) (c)                | 19.7%               | 22.6%               | 24.8%               |

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-24    | Jun-25    | Dec-25    |
|--------------------------------------|-----------|-----------|-----------|
| - Shareholders Equity                | 248,250   | 299,949   | 317,062   |
| - Total Assets                       | 2,854,154 | 3,321,896 | 3,371,127 |
| - Total Liabilities                  | 2,605,904 | 3,021,947 | 3,054,065 |
| - Loans and Receivables to Customers | 1,759,492 | 1,973,657 | 2,046,496 |
| - Deposits from Customers            | 1,949,782 | 2,284,762 | 2,313,958 |
|                                      | Dec-24    | Jun-25    | Dec-25    |
| - Pre Tax Profit                     | 40,321    | 23,763    | 49,391    |

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

I certify that the information disclosed complies with the requirements as stated in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority and is not false or misleading.



Oliver Hoffmann  
Chief Executive  
March 30, 2026