

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

Jun 2021

Section A - Branch Information

I. Profit and Loss Information

	Jun 2021 HK\$'000	Jun 2020 HK\$'000
(i) Interest income	134,183	228,416
(ii) Interest expense	(56,431)	(115,344)
(iii) Other operating income	-	-
- Gain less losses arising from dealing in foreign currencies	(499)	53
- Gain less losses on securities held for dealing purposes	(47,442)	69,826
- Gains less losses from other dealing activities	49,188	(159,273)
- Fee commission income	276	4,416
- Fee commission expenses	(1,867)	(1,520)
- Others	5,187	-
(iv) Operating expenses	(29,042)	(28,877)
- Staff	(20,707)	(19,859)
- Premises	(3,377)	(3,965)
- Others	(4,958)	(5,054)
(v) Impairment losses and impairment allowances	(86)	178
(vi) Gains less losses from disposal of tangible fixed assets	-	-
(vii) Profit before taxation	<u>53,468</u>	<u>(2,125)</u>
(viii) Taxation charge	<u>(8,541)</u>	<u>(3,021)</u>
(ix) Profit after taxation	<u><u>44,927</u></u>	<u><u>(5,146)</u></u>

II. Balance sheet data

	Jun 2021 HK\$'000	Dec 2020 HK\$'000
Assets		
(i) Cash and short term funds	845	4,722
(ii) Placements with banks and other financial institutions maturing between one and twelve months	2,824,359	1,898,157
(iii) Amounts due from overseas offices of the institution	-	-
(iv) Trade bills	6,531,045	12,220,744
(v) Certificate of deposit held	-	-
(vi) Securities measured at fair value through profit & loss	1,563,421	1,314,579
- Held for trading	6,997,240	6,879,379
(vii) Advances and other accounts	1,752,065	1,187,518
(viii) Held to Maturity Securities	73,301	60,629
(ix) Other investments	6,967,177	5,850,195
(x) Fixed assets	-	-
(xi) Total assets	10,274	3,505
	<u>24,967,661</u>	<u>28,231,909</u>
Liabilities		
(i) Deposits and balances of banks and other financial institutions	3,927,841	2,738,407
(ii) Customer deposits	-	-
- demand deposits and current accounts	-	-
- savings deposits	-	-
- time, call and notice deposits	-	-
(iii) Amount due to overseas offices of the institution	16,932,630	25,108,960
(iv) Certificate of deposit issued	-	-
(v) Issued debt securities	-	-
(vi) Other accounts	4,074,371	353,670
(vii) Provisions	32,820	30,873
(viii) Total liabilities	<u>24,967,661</u>	<u>28,231,909</u>

III. Additional balance sheet information	Jun 2021 HK\$'000	Dec 2020 HK\$'000
(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	9,356,249	14,123,622
- Accrued interest and other accounts	1,285	1,688
Total advances and other accounts	9,357,534	14,125,310
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	1,677	1,225
- 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	1,563,421	1,314,579
- Securities measured at fair value through profit & loss	6,997,240	6,879,379
- Held to Maturity Securities	6,967,177	5,850,195
Total	<u>15,527,838</u>	<u>14,044,152</u>
- Impairment allowances for impaired assets	1,753	2,197
- collective impairment allowances	1,753	2,197
- 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		

Debt Securities for use in Hong Kong

Industrial, commercial and financial

- property development	-	-
- property investment	-	-
- financial concerns	4,023,534	2,938,579
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	-	-
- individuals	-	-

Debt securities for use outside Hong Kong

Industrial, commercial and financial

- property development	-	-
- property investment	-	-
- financial concerns	10,549,744	10,510,504
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	954,561	595,070
- individuals	-	-

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

- Australia	1,003,463	1,624,198
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	311,997	253,965
of which the gross amount of overdue debt securities	-	-
- China	426,503	602,037
of which the gross amount of overdue debt securities	-	-
- Germany	62,156	49,795
of which the gross amount of overdue debt securities	-	-
- Hong Kong	62,156	49,795
of which the gross amount of overdue debt securities	-	-
- India	38,871	39,210
of which the gross amount of overdue debt securities	-	-
- Indonesia	1,349,435	614,451
of which the gross amount of overdue debt securities	-	-

- Japan	11,769	199,492
of which the gross amount of overdue debt securities	-	-
- Malaysia	1,494,559	1,022,026
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	754,945	717,313
of which the gross amount of overdue debt securities	-	-
- Philippines	615,521	738,613
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	149,505	412,112
of which the gross amount of overdue debt securities	-	-
- South Korea	2,575,574	2,081,399
of which the gross amount of overdue debt securities	-	-
- Thailand	451,172	450,582
of which the gross amount of overdue debt securities	-	-
- United Kingdom	748,926	881,071
of which the gross amount of overdue debt securities	-	-
- United States of America	438,278	207,374
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	159,983	318,863
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

	Jun 2021					Dec 2020					
Equivalent in millions of HK\$	USD	AUD	CNY	EUR	NZD	Equivalent in millions of HK\$	USD	AUD	CNY	EUR	NZD
Spot assets	16,582	758	-	5,474	-	Spot assets	15,381	1,318	-	9,999	-
Spot liabilities	(16,486)	(753)	-	(5,452)	-	Spot liabilities	(17,297)	(1,317)	-	(10,027)	-
Forward purchases	3,783	-	-	1,284	-	Forward purchases	4,143	-	-	1,323	-
Forward sales	(3,783)	-	-	(1,284)	-	Forward sales	(4,143)	-	-	(1,323)	-
Net options position	-	-	-	-	-	Net options position	-	-	-	-	-
Net long (short) position	96	5	-	22	-	Net long (short) position	(1,916)	1	-	(28)	-
Net structural position	-	-	-	-	-	Net structural position	-	-	-	-	-

	Jun 2021	Dec 2020
Amount of reprocessed assets	HK\$'000	HK\$'000
	-	-

(xi) 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

	Banks & other financial inst.	Public sector entities	Others
Jun 2021			
1. Asia Pacific (excluding Hong Kong)	10,227	1,935	-
of which AUSTRALIA	1,007	-	-
of which CHINA	622	-	-
of which INDIA	39	-	-
of which INDONESIA	539	1,659	-
of which JAPAN	704	-	-
of which MALAYSIA	1,724	-	-
of which NEW ZEALAND	759	-	-
of which PHILIPPINES	499	277	-
of which SINGAPORE	190	-	-
of which SOUTH KOREA	2,588	-	-
of which TAIWAN	349	-	-
of which VIETNAM	543	-	-
of which Others	662	-	-
2. North & South America	461	-	-
3. Middle East & Africa	277	-	-
4. Europe	8,222	-	-
5. Caribbean	316	-	-

	Banks & other financial inst.	Public sector entities	Others
As at Dec 2020			
1. Asia Pacific (excluding Hong Kong)	8,737	1,202	-
of which AUSTRALIA	1,608	-	-
of which CHINA	733	-	-
of which INDIA	40	-	-
of which INDONESIA	164	918	-
of which JAPAN	200	-	-
of which MALAYSIA	1,025	-	-
of which NEW ZEALAND	721	-	-
of which PHILIPPINES	618	285	-
of which SINGAPORE	366	-	-
of which SOUTH KOREA	2,198	-	-
of which TAIWAN	407	-	-
of which THAILAND	-	-	-
of which VIETNAM	35	-	-
of which Others	623	-	-
2. North & South America	208	-	-
3. Middle East & Africa	436	-	-
4. Europe	14,255	-	-
5. Caribbean	257	-	-

IV. Off-balance sheet exposures

	Jun 2021 HK\$'000	Dec 2020 HK\$'000
(i) <u>Contingent liabilities and commitments</u>		
- Direct credit substitutes	-	-
- 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	-	-
(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	5,032,412	5,429,889
of which the aggregate replacement costs:	170,336	228,446
with bilateral netting arrangements	170,336	228,446
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>Jun 2021</u>	<u>Dec 2020</u>	<u>Jun 2020</u>
Half Year	66.5%	70.2%	80.9%
Quarter	<u>Apr - Jun 2021</u>	<u>Jan - Mar 2021</u>	<u>Oct - Dec 2020</u>
	74.1%	58.9%	69.7%
	<u>Apr - Jun 2020</u>		<u>Jul - Sep 2020</u>
	87.9%		70.6%

(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 30-Jun-21

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		
LIABILITY ITEMS										
- Due to authorised institutions	10,357,077	1,259,660	3,099,815	1,864,622	1,384,395	-	17,965,569	911,353		
- Other liabilities	3,844,285	90	1,266,712	1,238,694	259,844	263,120	6,872,746	(782,007)		
- Total on-balance sheet liabilities	14,201,362	1,259,751	4,366,527	3,103,316	1,644,239	263,120	24,838,315	129,346		
- Total off-balance sheet liabilities	-	-	271,408	100,239	601,224	796,331	1,769,202	3,256,502		
ASSET ITEMS										
- Cash	-	-	-	-	-	-	-	-		
- Government bills, notes & bonds	-	-	267,650	-	-	-	267,650	-		
- Due from authorised institutions	3,479,586	260,356	1,946,190	2,898,455	267,540	155,192	422,842	393,459		
- Negotiable certificate of deposits and other negotiable debt instruments	-	-	421,103	617,301	2,014,846	3,336,849	6,390,099	8,321,439		
- Other assets	580	1	21,970	1,281	5,259	14,931	44,022	39,345		
Total on-balance sheet assets	3,480,166	260,357	2,656,912	3,517,037	2,287,645	4,011,093	16,213,211	8,754,243		
Total off-balance sheet assets	-	-	279,820	101,063	604,639	804,094	1,789,615	3,284,114		
Contractual Maturity Mismatch	10,721,196	999,393	1,701,204	(414,545)	(646,821)	(3,755,736)	8,604,691	(8,652,509)		
Cumulative contractual maturity mismatch	10,721,196	11,720,589	13,421,793	13,007,248	12,360,427	8,604,691	17,209,382	8,556,874		

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 30 Jun 2021						
Country/Jurisdiction						
Developed countries	10,984,145	0	147,221	0	0	11,131,366
of which AUSTRIA	6,520,881	0	0	0	0	6,520,881
of which Australia	1,007,458	0	0	0	0	1,007,458
of which United Kingdom	773,726	0	101,959	0	0	875,685
Offshore centres	5,093,906	0	0	0	0	5,093,906
of which Hong Kong SAR	4,401,688	0	0	0	0	4,401,688
of which CAYMAN ISLANDS	316,247	0	0	0	0	316,247
of which SINGAPORE	190,490	0	0	0	0	190,490
Developing Europe	22,884	0	0	0	0	22,884
of which Romania	9,642	0	0	0	0	9,642
of which Croatia	8,767	0	0	0	0	8,767
of which POLAND	4,474	0	0	0	0	4,474
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	276,687	0	0	0	0	276,687
of which UNITED ARAB EMIRATES	276,687	0	0	0	0	276,687
Developing Asia and Pacific	7,428,362	1,935,228	29,916	0	0	9,393,506
of which SOUTH KOREA	2,588,105	0	0	0	0	2,588,105
of which INDONESIA	538,963	1,658,706	0	0	0	2,197,669
of which Malaysia	1,693,769	0	29,916	0	0	1,723,685
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 2020						
Country/Jurisdiction						
Developed countries	17,332,788	0	148,453	0	0	17,481,241
of which AUSTRIA	12,218,174	0	0	0	0	12,218,174
of which Australia	1,630,830	0	0	0	0	1,630,830
of which United Kingdom	856,493	0	148,453	0	0	1,004,947
Offshore centres	3,872,796	0	0	0	0	3,872,796
of which Hong Kong SAR	3,030,764	0	0	0	0	3,030,764
of which SINGAPORE	412,976	0	0	0	0	412,976
of which CAYMAN ISLANDS	257,415	0	0	0	0	257,415
Developing Europe	9,248	0	0	0	0	9,248
of which Croatia	9,248	0	0	0	0	9,248
of which Serbia						
of which CZECH REPUBLIC						
Developing Latin America and Caribbean	0	0	0	0	0	0
of which CHILE						
of which MEXICO						
Developing Africa and Middle East	435,617	0	0	0	0	435,617
of which UNITED ARAB EMIRATES	435,617	0	0	0	0	435,617
Developing Asia and Pacific	5,818,617	1,202,472	0	0	0	7,021,089
of which SOUTH KOREA	2,282,081	0	0	0	0	2,282,081
of which Malaysia	163,979	917,763	0	0	0	1,081,741
of which CHINA	1,025,239	0	0	0	0	1,025,239
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

VIII. Mainland Activities

30-Jun-21

Types of Counterparties	On- balance sheet exposure HKD 000's	Off- balance sheet exposure HKD 000's	Total HKD 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. 16.1 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.

Strong position in Central and Eastern Europe

> Ceska Sporitelna has 4.5m customers, 25.4% of retail deposits and 446 branches making it the number 1 retail bank in the Czech Republic.

> Slovenska Sporitelna has 2.2m customers, 28.4% of retail deposits and 216 branches making it the number 1 retail bank in Slovakia.

> Erste Bank - Hungary has 0.9m customers, 10.5% of retail deposits and 108 branches making it the number 2 retail bank in Hungary.

> Erste Bank - Croatia has 1.3m customers, 14.7% of retail deposits and 141 branches making it the number 3 retail bank in Croatia.

> Banca Comerciala Romana S.A. has approx 2.9m customers, 14.6% of retail deposits and 371 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 2020. 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 30 June 2021, 31 December 2020 and 30 June 2020 are EUR1=9.2293, EUR1 = 9.5142 and EUR1 = HKD8.6884.

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	Jun-20 Phased-in	Dec-20 Phased-in	Jun-21 Phased-in
Common equity tier 1 capital (CET1)	50	142,473	162,281	165,998
Additional tier 1 capital (AT1)		17,318	26,054	20,688
Tier 2 capital (T2)	71	31,282	36,611	33,053

Total own funds	4 (1) (118) and 72	191,073	224,946	219,739
Capital requirement	92 (3), 95, 96, 98	79,819	89,818	92,244
CET1 capital ratio	92 (2) (a)	14.3%	14.5%	14.4%
Tier 1 capital ratio	92 (2) (b)	16.0%	16.8%	16.2%
Total capital ratio	92 (2) (c)	19.2%	20.0%	19.1%

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.

IV. Other financial information

	Jun-20	Dec-20	Jun-21
- Shareholders Equity	184,197	213,216	215,696
- Total Assets	2,299,750	2,639,179	2,800,492
- Total Liabilities	2,115,552	2,425,963	2,584,796
- Loans and Receivables to Customers	1,422,608	1,579,837	1,588,494
- Deposits from Customers	1,587,114	1,817,882	1,903,597
	Jun-20	Dec-20	Jun-21
- Pre Tax Profit	4,432	13,016	13,245

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



Oliver Hoffmann
Chief Executive
September 2, 2021