

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 2024

Section A - Branch Information

I. Profit and Loss Information

	Jun 2024 HK\$'000	Jun 2023 HK\$'000
(i) Interest income	1,298,285	1,050,850
(ii) Interest expense	(1,240,905)	(1,031,513)
(iii) Other operating income	-	-
- Gain less losses arising from dealing in foreign currencies	(4,195)	83
- Gain less losses on securities held for dealing purposes	26,174	73,621
- Gains less losses from other dealing activities	(15,045)	(28,810)
- Fee commission income	40	163
- Fee commission expenses	(1,540)	(1,594)
- Others	2,723	4,474
(iv) Operating expenses	(31,598)	(30,974)
- Staff	(23,288)	(22,117)
- Premises	(2,242)	(2,646)
- Others	(6,068)	(6,211)
(v) Impairment losses and impairment allowances	(217)	2,832
(vi) Gains less losses from disposal of tangible fixed assets	-	-
(vii) Profit before taxation	<u>33,721</u>	<u>39,132</u>
(viii) Taxation charge	<u>(5,135)</u>	<u>(5,337)</u>
(ix) Profit after taxation	<u><u>28,586</u></u>	<u><u>33,795</u></u>

II. Balance sheet data

	Jun 2024 HK\$'000	Dec 2023 HK\$'000
Assets		
(i) Cash and short term funds	11,160	6,920
(ii) Placements with banks and other financial institutions maturing between one and twelve months	1,527,084	1,797,773
(iii) Amounts due from overseas offices of the institution	-	-
(iv) Trade bills	4,639,758	19,578,988
(v) Certificate of deposit held	-	-
(vi) Securities measured at fair value through profit & loss	2,869,904	2,003,425
- Held for trading	6,081,311	6,015,735
(vii) Advances and other accounts	5,398,272	4,489,192
(viii) Held to Maturity Securities	968,591	762,380
(ix) Other investments	11,593,543	11,021,140
(x) Fixed assets	-	-
(xi) Total assets	3,657	5,579
	<u>27,695,008</u>	<u>41,191,940</u>
Liabilities		
(i) Deposits and balances of banks and other financial institutions	12,330,146	11,932,363
(ii) Customer deposits	-	-
- demand deposits and current accounts	-	-
- savings deposits	-	-
- time, call and notice deposits	-	-
(iii) Amount due to overseas offices of the institution	10,114,404	19,758,228
(iv) Certificate of deposit issued	-	-
(v) Issued debt securities	-	-
(vi) Other accounts	5,224,911	9,473,891
(vii) Provisions	25,547	27,457
(viii) Total liabilities	<u>27,695,008</u>	<u>41,191,940</u>

III. Additional balance sheet information

	Jun 2024 HK\$'000	Dec 2023 HK\$'000
(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	6,800,577	21,850,135
- Accrued interest and other accounts	20,287	38,800
Total advances and other accounts	<u>6,820,864</u>	<u>21,888,934</u>
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	1,682	1,970
- 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	311,428	155,962
	of which the gross amount of impaired or overdue loans	-	-
	- Indonesia	156,177	156,224
	of which the gross amount of impaired or overdue loans	-	-
	- Mauritius	-	-
	of which the gross amount of impaired or overdue loans	-	-
	- Philippines	116,763	116,719
	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	2,869,904	2,003,425
	- Securities measured at fair value through profit & loss	6,081,311	6,015,735
	- Held to Maturity Securities	11,593,543	11,021,140
	Total	20,544,759	19,040,300
	- Impairment allowances for impaired assets	3,675	3,207
	- collective impairment allowances	3,675	3,207
	- 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	2,353,106	1,849,011
	- 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	16,913,062	16,640,138
	- wholesale and retail trade	-	-
	- manufacturing	-	-
	- transport and transport equipment	-	-

- electricity, gas and telecommunications	-	-
- others	1,277,210	551,151
- individuals	-	-
(ix) The breakdown of the gross amount of debt securities by countries to the institution according to the location of the counterparties.		
- Australia	5,764,083	4,714,694
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	-	218,142
of which the gross amount of overdue debt securities	-	-
- China	19,676	-
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	444,598	206,583
of which the gross amount of overdue debt securities	-	-
- Indonesia	1,440,019	1,162,613
of which the gross amount of overdue debt securities	-	-
- Japan	832,577	1,145,177
of which the gross amount of overdue debt securities	-	-
- Malaysia	1,671,305	1,469,138
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	1,108,849	1,283,117
of which the gross amount of overdue debt securities	-	-
- Philippines	794,859	508,398
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	1,629,512	556,536
of which the gross amount of overdue debt securities	-	-
- South Korea	2,841,985	3,520,985
of which the gross amount of overdue debt securities	-	-
- Thailand	19,492	271,444
of which the gross amount of overdue debt securities	-	-
- United Kingdom	640,727	951,849
of which the gross amount of overdue debt securities	-	-
- United States of America	422,406	238,251
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	217,460	112,256
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 2024											
	USD	AUD	CNY	EUR	GBP	JPY	NZD	SGD	THB	CAD		
Equivalent in millions of HK\$												
Spot assets	18,596	3,196	12	3,648	-	7	90	564	-	-	58	
Spot liabilities	(15,989)	-	(574)	(4,774)	-	-	-	(60)	-	-	-	
Forward purchases	17,039	-	568	17,978	-	-	-	-	-	-	-	
Forward sales	27,547	5,676	6	7,707	-	7	89	503	-	-	58	
Net options position	-	-	-	-	-	-	-	-	-	-	-	
Net long (short) position	(7,901)	(2,480)	-	9,145	-	-	1	1	-	-	-	
Net structural position	-	-	-	-	-	-	-	-	-	-	-	
	Dec 2023											
Equivalent in millions of HK\$												
Spot assets	21,556	2,476	-	9,865	1,492	-	-	-	-	-	-	
Spot liabilities	(21,686)	(2,419)	-	(9,827)	(1,492)	-	-	-	-	-	-	
Forward purchases	3,274	-	-	95	-	-	-	-	-	-	-	
Forward sales	(3,274)	-	-	(95)	-	-	-	-	-	-	-	
Net options position	-	-	-	-	-	-	-	-	-	-	-	
Net long (short) position	(132)	57	-	38	-	-	-	-	-	-	-	
Net structural position	-	-	-	-	-	-	-	-	-	-	-	
	Jun 2024											
	Dec 2023											
	HK\$'000					HK\$'000						
(xi) Amount of repossessed 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 2024			
1. Asia Pacific (excluding Hong Kong)	16,031	3,600	-
of which AUSTRALIA	5,823	-	-
of which CHINA	20	-	-
of which INDIA	762	-	-
of which INDONESIA	547	2,148	-
of which JAPAN	830	15	-
of which MALAYSIA	1,962	-	-
of which NEW ZEALAND	1,119	-	-
of which PHILIPPINES	700	433	-
of which SINGAPORE	1,268	1,004	-
of which SOUTH KOREA	2,875	-	-
of which TAIWAN	65	-	-
of which VIETNAM	37	-	-
of which Others	23	-	-
2. North & South America	774	-	-
3. Middle East & Africa	375	-	-
4. Europe	5,671	-	-
5. Caribbean	-	-	-
	Banks & other financial inst.	Public sector entities	Others
As at Dec 2023			
1. Asia Pacific (excluding Hong Kong)	15,864	1,112	-
of which AUSTRALIA	4,756	-	-
of which CHINA	-	-	-
of which INDIA	390	-	-
of which INDONESIA	922	837	-
of which JAPAN	1,615	-	-
of which MALAYSIA	1,482	-	-
of which NEW ZEALAND	1,297	-	-
of which PHILIPPINES	491	275	-
of which SINGAPORE	687	-	-
of which SOUTH KOREA	3,555	-	-
of which TAIWAN	3	-	-
of which THAILAND	-	-	-
of which VIETNAM	389	-	-
of which Others	278	-	-
2. North & South America	713	-	-
3. Middle East & Africa	180	-	-
4. Europe	20,988	-	-
5. Caribbean	221	-	-

IV. Off-balance sheet exposures

Jun 2024
HK\$'000

Dec 2023
HK\$'000

(i) Contingent liabilities and commitments

- Direct credit substitutes	2,964,319	1,384,539
- 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) Derivatives

- Exchange rate contracts	1,680,152	-
(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	2,314,047	3,326,872
of which the aggregate replacement costs:	(14,728)	(24,854)
with bilateral netting arrangements	(14,728)	(24,854)
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 2024</u>	<u>Dec 2023</u>	<u>Jun 2023</u>
Half Year	100.9%	87.6%	88.5%
Quarter	<u>Apr - Jun 2024</u>	<u>Jan - Mar 2024</u>	<u>Oct - Dec 2023</u>
	96.4%	105.5%	97.2%
	<u>Apr - Jun 2023</u>		<u>Jul - Sep 2023</u>
	95.7%		78.1%

(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 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 at 28-Jun-24

LIABILITIES/ASSETS	MATURITY										Over 1 Year and balancing amount				
	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								
LIABILITY ITEMS															
- Due to authorised institutions	5,797	2,637,687	7,768,554	2,102,116	71,084	763,095	13,348,333								3,308,664
- Other liabilities	0	5,110,131	2,202,494	3,764,183	71,020	73,603	11,221,431								-183,421
- Total on-balance sheet liabilities	5,797	7,747,818	9,971,048	5,866,299	142,103	836,698	24,569,765								3,125,243
- Total off-balance sheet liabilities	195	0	309,617	89,122	1,290,642	508,205	2,197,781								115,168
ASSET ITEMS															
- Cash	0	0	0	0	0	0	0								0
- Government bills, notes & bonds	0	0	382,215	0	0	419,581	801,796								468,121
- Due from authorised institutions	16,332	1,490,662	1,720,219	2,387,617	407,257	155,915	6,178,002								622,575
- Negotiable certificate of deposits and other negotiable debt instruments	0	203,311	532,281	2,550,405	2,839,051	4,788,659	10,913,708								8,359,753
- Other assets	0	418	125,358	60,678	42,998	45,217	274,669								75,004
Total on-balance sheet assets	16,332	1,694,391	2,760,073	4,998,700	3,289,306	5,409,372	18,168,175								9,525,452
Total off-balance sheet assets	-195	0	317,040	89,856	1,324,277	513,265	2,244,243								117,287
Contractual Maturity Mismatch	-10,144	6,053,428	7,203,552	866,865	-3,180,838	-4,577,734	6,355,128								-6,402,328
Cumulative contractual maturity mismatch	-10,144	6,043,283	13,246,835	14,113,700	10,932,863	6,355,128	12,710,256								6,307,929

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

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 28 Jun 2024						
Country/Jurisdiction						
Developed countries	13,867,755	14,585	346,961	0	0	14,229,301
of which Australia	5,822,723	0	0	0	0	5,822,723
of which AUSTRIA	4,652,410	0	0	0	0	4,652,410
of which New Zealand	1,119,240	0	0	0	0	1,119,240
Offshore centres	4,009,890	1,004,154	206,227	0	0	5,220,271
of which Hong Kong SAR	2,741,737	0	206,227	0	0	2,947,964
of which SINGAPORE	1,268,153	1,004,154	0	0	0	2,272,307
Developing Europe	2,845	0	0	0	0	2,845
of which POLAND	1,975	0	0	0	0	1,975
of which Romania	870	0	0	0	0	870
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	375,114	0	0	0	0	375,114
of which UNITED ARAB EMIRATES	375,114	0	0	0	0	375,114
Developing Asia and Pacific	6,933,283	2,581,445	57,776	0	0	9,572,504
of which SOUTH KOREA	2,874,597	0	0	0	0	2,874,597
of which INDONESIA	546,672	2,148,446	0	0	0	2,695,119
of which Malaysia	1,904,452	0	57,776	0	0	1,962,228
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 30 Jun 2023						
Country/Jurisdiction						
Developed countries	20,634,136	0	902,197	0	0	21,536,333
of which AUSTRIA	13,191,644	0	0	0	0	13,191,644
of which Australia	3,895,965	0	0	0	0	3,895,965
of which New Zealand	1,009,477	0	239,469	0	0	1,248,946
Offshore centres	4,190,100	406,204	253,388	0	0	4,849,692
of which Hong Kong SAR	2,825,728	2,214	253,388	0	0	3,081,330
of which SINGAPORE	1,246,413	403,990	0	0	0	1,650,402
of which CAYMAN ISLANDS	117,959	0	0	0	0	117,959
Developing Europe	46,607	0	0	0	0	46,607
of which Serbia	33,851	0	0	0	0	33,851
of which Romania	7,316	0	0	0	0	7,316
of which POLAND	5,440	0	0	0	0	5,440
Developing Latin America and Caribbean	0	0	0	0	0	0
Developing Africa and Middle East	213,885	0	0	0	0	213,885
of which UNITED ARAB EMIRATES	114,229	0	0	0	0	114,229
of which ISRAEL	99,656	0	0	0	0	99,656
Developing Asia and Pacific	7,609,491	838,945	28,032	0	0	8,476,468
of which SOUTH KOREA	3,385,370	0	0	0	0	3,385,370
of which INDONESIA	877,111	627,529	0	0	0	1,504,641
of which Malaysia	1,401,193	0	0	0	0	1,401,193
International Organisations	0	0	0	0	0	0
of which						
Unallocated by country	0	0	0	0	0	0
of which						

VIII. Mainland Activities

28-Jun-24

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 (CEE). 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.

Strong position in Central and Eastern Europe

- > Ceska Sporitelna has 4.5m customers and 366 branches.
- > Slovenska Sporitelna has 2.0m customers and 178 branches.
- > Erste Bank - Hungary has 1.0m customers and 98 branches.
- > Erste Bank - Croatia has 1.3m customers and 141 branches.
- > Banca Comerciala Romana S.A. has approx 2.8m customers and 372 branches.
- > Erste Bank - Serbia has approx 0.5m customers and 87 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 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 2023, 31 December 2023 and 30 June 2024 are EUR1 = 8.5157, EUR1 = 8.6314 and EUR1 = HKD8.3594.

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-23 Phased-in	Dec-23 Phased-in	Jun-24 Phased-in
Common equity tier 1 capital (CET1)	50	187,756	198,049	198,335
Additional tier 1 capital (AT1)		19,083	20,799	22,510
Tier 2 capital (T2)	71	32,859	32,274	30,455
Total own funds	4 (1) (118) and 72	239,425	251,122	251,301
Capital requirement	92 (3), 95, 96, 98	100,064	100,620	102,130
CET1 capital ratio	92 (2) (a)	15.0%	15.7%	15.5%
Tier 1 capital ratio	92 (2) (b)	16.5%	17.4%	17.3%
Total capital ratio	92 (2) (c)	19.1%	20.0%	19.7%

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-23	Dec-23	Jun-24
- Shareholders Equity	227,665	246,008	242,195
- Total Assets	2,929,339	2,910,123	2,876,816
- Total Liabilities	2,701,673	2,664,115	2,634,621
- Loans and Receivables to Customers	1,744,703	1,793,849	1,766,141
- Deposits from Customers	2,052,985	2,009,523	2,008,242
	Dec-22	Jun-23	Jun-24
- Pre Tax Profit	20,749	41,386	21,667

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
13/08/2024

