ERSTE Group

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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 2024

Section A - Branch Information

I. Profit and Loss Information

		Dec 2024 HK$'000	Dec 2023 HK$'000
(i)	Interest income	2,247,905	2,416,728
(ii)	Interest expense	(2,129,977)	(2,283,978)
(iii)	Other operating income	-	-
	- Gain less losses arising from dealing in foreign currencies	(14,345)	3,680
	- Gain less losses on securities held for dealing purposes	54,474	96,045
	- Gains less losses from other dealing activities	(29,174)	(76,803)
	- Fee commission income	80	292
	- Fee commission expenses	(2,830)	(3,134)
	- Others	8,877	8,821
(iv)	Operating expenses	(64,999)	(66,218)
	- Staff	(47,195)	(47,961)
	- Premises	(4,212)	(4,929)
	- Others	(13,592)	(13,329)
(v)	Impairment losses and impairment allowances	(993)	3,542
(vi)	Gains less losses from disposal of tangible fixed assets	-	100
(vii)	Profit before taxation	69,019	99,074
(viii)	Taxation charge	(19,856)	(16,218)
(ix)	Profit after taxation	49,163	82,857

II. Balance sheet data

		Dec 2024 HK$'000	Jun 2024 HK$'000
Assets			
(i)	Cash and short term funds	11,615	11,160
(ii)	Placements with banks and other financial institutions	3,073,291	1,527,084
	maturing between one and twelve months	-	-
(iii)	Amounts due from overseas offices of the institution	2,464	4,639,758
(iv)	Trade bills	-	-
(v)	Certificate of deposit held	2,879,807	2,869,904
(vi)	Securities measured at fair value through profit & loss	5,813,146	6,081,311
	- Held for trading	5,464,981	5,398,272
(vii)	Advances and other accounts	8,555,968	968,591
(viii)	Held to Maturity Securities	11,473,182	11,593,543
(ix)	Other investments	-	-
(x)	Fixed assets	2,195	3,657
(xi)	Total assets	31,811,669	27,695,008
Liabilities			
(i)	Deposits and balances of banks and other financial institutions	14,209,528	12,330,146
(ii)	Customer deposits	-	-
	- demand deposits and current accounts	-	-
	- savings deposits	-	-
	- time, call and notice deposits	-	-
(iii)	Amount due to overseas offices of the institution	8,444,235	10,114,404
(iv)	Certificate of deposit issued	-	-
(v)	Issued debt securities	-	-
(vi)	Other accounts	9,141,764	5,224,911
(vii)	Provisions	16,173	25,547
(viii)	Total liabilities	31,811,699	27,695,008

III. Additional balance sheet information

	Dec 2024 HK$'000	Jun 2024 HK$'000
(i) Advances and other accounts		
- Advances to customers	-	-
- Advances to banks and other financial institutions	7,161,490	6,800,577
- Accrued interest and other accounts	21,336	20,287
Total advances and other accounts	7,182,826	6,820,864
- Impairment allowances for impaired assets	-	-
- collective impairment allowances	2,132	1,682
- 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	-	-
Loans for use in Hong Kong		
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	-	-
Trade finance		
Loans for use outside Hong Kong		
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	310,486	311,428
of which the gross amount of impaired or overdue loans	-	-
- Indonesia	150,388	156,177
of which the gross amount of impaired or overdue loans	-	-
- Mauritius	-	-
of which the gross amount of impaired or overdue loans	-	-
- Philippines	116,213	116,763
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	2,879,807	2,869,904
- Securities measured at fair value through profit & loss	5,813,146	6,081,311
- Held to Maturity Securities	11,473,182	11,593,543
Total	20,166,135	20,544,759
- Impairment allowances for impaired assets	3,895	3,675
- collective impairment allowances	3,895	3,675
- 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	2,695,729	2,353,106
- 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	15,865,361	16,913,062
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- electricity, gas and telecommunications	-	-
- others	1,605,046	1,277,210
- individuals	-	-

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

- Australia	5,198,790	5,764,083
of which the gross amount of overdue debt securities	-	-
- British Virgin Islands	-	-
of which the gross amount of overdue debt securities	-	-
- Cayman Islands	-	-
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	388,381	444,598
of which the gross amount of overdue debt securities	-	-
- Indonesia	1,601,714	1,440,019
of which the gross amount of overdue debt securities	-	-
- Japan	1,125,701	832,577
of which the gross amount of overdue debt securities	-	-

- Malaysia	883,733	1,671,305
of which the gross amount of overdue debt securities	-	-
- Mauritius	-	-
of which the gross amount of overdue debt securities	-	-
- New Zealand	1,185,659	1,108,849
of which the gross amount of overdue debt securities	-	-
- Philippines	539,450	794,859
of which the gross amount of overdue debt securities	-	-
- Republic of Ireland	-	-
of which the gross amount of overdue debt securities	-	-
- Singapore	1,787,323	1,629,512
of which the gross amount of overdue debt securities	-	-
- South Korea	3,218,953	2,841,985
of which the gross amount of overdue debt securities	-	-
- Thailand	109,181	19,492
of which the gross amount of overdue debt securities	-	-
- United Kingdom	768,649	640,727
of which the gross amount of overdue debt securities	-	-
- United States of America	157,202	422,406
of which the gross amount of overdue debt securities	-	-
- United Arab Emirates	141,544	217,460
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

Dec 2024

Equivalent in millions of HK$	USD	AUD	CNY	EUR	GBP	JPY	NZD	SGD	CAD
Spot assets	19,860	2,781	8	6,579	39	700	-	791	-
Spot liabilities	(20,645)	-	(4)	(5,191)	-	-	-	-	-
Forward purchases	10,571	-	-	-	-	-	-	3	-
Forward sales	(9,564)	(3,253)	(4)	(1,355)	(39)	(701)	-	(797)	-
Net options position	-	-	-	-	-	-	-	-	-
Net long (short) position	222	(472)	-	33	-	(1)	-	(3)	-
Net structural position	-	-	-	-	-	-	-	-	-

Jun 2024

Equivalent in millions of HK$	USD	AUD	CNY	EUR	GBP	JPY	NZD	SGD	CAD
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 2024	Jun 2024
	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

Dec 2024	Banks & other financial inst.	Public sector entities	Others
1. Asia Pacific (excluding Hong Kong)	16,305	4,915	-
of which AUSTRALIA	5,247	-	-
of which CHINA	-	-	-
of which INDIA	828	-	-
of which INDONESIA	590	2,361	-
of which JAPAN	1,135	-	-
of which MALAYSIA	1,738	229	-
of which NEW ZEALAND	1,199	-	-
of which PHILIPPINES	376	569	-
of which SINGAPORE	1,387	1,587	-
of which SOUTH KOREA	3,163	169	-
of which TAIWAN	437	-	-
of which VIETNAM	57	-	-
of which Others	149	-	-
2. North & South America	3,752	-	-
3. Middle East & Africa	297	-	-
4. Europe	9,205	-	-
5. Caribbean	12	-	-

Jun 2024	Banks & other financial inst.	Public sector entities	Others
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	-	-	-

IV. Off-balance sheet exposures

	Dec 2024 HK$'000	Jun 2024 HK$'000
(i) Contingent liabilities and commitments		
- Direct credit substitutes	5,064,353	2,964,319
- 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 (excluding forward foreign exchange contracts arising from swap deposit arrangements)	8,468,875	1,680,152
of which the aggregate replacement costs:		
with bilateral netting arrangements	-	-
without bilateral netting arrangements	-	-
- Interest rate contracts	4,162,292	2,314,047
of which the aggregate replacement costs:	(1,690)	(14,728)
with bilateral netting arrangements	(1,690)	(14,728)
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)

	Dec 2024	Jun 2024	Dec 2023
Half Year	92.9%	96.6%	87.6%

	Oct - Dec 2024	Jul - Sep 2024	Apr - Jun 2024	Jan - Mar 2024	Oct - Dec 2023
Quarter	93.7%	92.0%	96.8%	96.5%	97.2%

(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-24**

HKD 000's

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	6,964,522	6,614,111	4,258,170	91,450	617,967	509,253	19,055,474	-
- Other liabilities	9,034,509	1,205	78,133	4,209,484	79,946	78,440	13,481,716	3,056,398
- Total on-balance sheet liabilities	15,999,031	6,615,316	4,336,304	4,300,934	697,912	587,693	32,537,191	-193,447
								2,862,951
- Total off-balance sheet liabilities	5,012	0	248,633	2,111,547	933,602	868,117	4,166,912	0
ASSET ITEMS								
- Cash	0	0	0	0	0	0	0	0
- Government bills, notes & bonds	0	0	0	0	588,081	850,855	1,438,936	146,366
- Due from authorised institutions	3,616,560	1,252	901,256	1,531,733	330,856	294,156	6,675,814	485,676
- Negotiable certificate of deposits and other negotiable debt instruments	388,215	113,905	659,800	3,790,411	3,144,081	1,513,380	9,609,792	8,971,041
- Other assets	0	0	128,015	62,593	61,197	24,948	276,753	72,130
Total on-balance sheet assets	4,004,775	115,156	1,689,071	5,384,737	4,124,216	2,683,339	18,001,294	9,675,213
Total off-balance sheet assets	-5,014	0	252,562	2,144,406	955,277	875,443	4,222,675	0
Contractual Maturity Mismatch	12,004,282	6,500,160	2,643,303	-1,116,662	-3,447,978	-2,102,972	14,480,133	-6,812,262
Cumulative contractual maturity mismatch	12,004,282	18,504,442	21,147,745	20,031,084	16,583,106	14,480,133	28,960,267	22,148,005

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	Banks	Offical Sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non -Financial private sector	Others	Total
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						

Country / Jurisdiction	Banks	Offical Sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non -Financial private sector	Others	Total
Total liabilities and claims as at 29 Dec 2023						
Country/Jurisdiction						
Developed countries	28,705,243	0	686,164	0	0	29,391,406
of which AUSTRIA	19,597,318	0	0	0	0	19,597,318
of which Australia	4,756,057	0	0	0	0	4,756,057
of which United Kingdom	1,615,196	0	0	0	0	1,615,196
Offshore centres	3,134,303	4,627	266,454	0	0	3,405,384
of which Hong Kong SAR	2,226,305	4,627	266,454	0	0	2,497,386
of which SINGAPORE	686,564	0	0	0	0	686,564
of which CAYMAN ISLANDS	221,433	0	0	0	0	221,433
Developing Europe	16,937	0	0	0	0	16,937
of which Croatia	8,761	0	0	0	0	8,761
of which Serbia	6,794	0	0	0	0	6,794
of which CZECH REPUBLIC	1,382	0	0	0	0	1,382
Developing Latin America and Caribbean	0	0	0	0	0	0
of which CHILE						
of which MEXICO						
Developing Africa and Middle East	179,757	0	0	0	0	179,757
of which UNITED ARAB EMIRATES	113,681	0	0	0	0	113,681
	66,076	0	0	0	0	66,076
Developing Asia and Pacific	7,591,610	1,112,302	0	0	0	8,703,912
of which SOUTH KOREA	3,554,795	0	0	0	0	3,554,795
of which Malaysia	921,584	837,355	0	0	0	1,758,939
of which CHINA	1,481,577	0	0	0	0	1,481,577
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-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 (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. 16.4 million in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia.

Strong position in Central and Eastern Europe

> Ceska Sporitelna has 4.6m customers and 356 branches.

> Slovenska Sporitelna has 1.9m customers and 167 branches.

> Erste Bank - Hungary has 1.0m customers and 98 branches.

> Erste Bank - Croatia has 1.3m customers and 130 branches.

> Banca Comerciala Romana S.A. has approx 2.8m customers and 318 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 2024. 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 converstion rates from EUR to HKD equivalent as at 31 December 2023, 30 June 2024 and 31 December 2024 are EUR1 = HKD8.6314 , EUR1 = HKD8.3594 and EUR1 = HKD8.0686.

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-23 Phased-in	Jun-24 Phased-in	Dec-24 Phased-in
Common equity tier 1 capital (CET1)	**50**	198,049	198,335	193,611
Additional tier 1 capital (AT1)		20,799	22,510	21,774
Tier 2 capital (T2)	**71**	32,274	30,455	34,282
Total own funds	**4 (1) (118) and 72**	251,122	251,301	249,668
Capital requirement	92 (3), 95, 96, 98	100,620	102,130	101,497
CET1 capital ratio	92 (2) (a)	15.7%	15.5%	15.3%
Tier 1 capital ratio	92 (2) (b)	17.4%	17.3%	17.0%
Total capital ratio	92 (2) (c)	20.0%	19.7%	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

	Dec-23	Jun-24	Dec-24
- Shareholders Equity	246,008	242,195	248,250
- Total Assets	2,910,123	2,876,816	2,854,154
- Total Liabilities	2,664,115	2,634,621	2,605,904
- Loans and Receivables to Customers	1,793,849	1,766,141	1,759,492
- Deposits from Customers	2,009,523	2,008,242	1,949,782

	Dec-23	Jun-24	Dec-24
- Pre Tax Profit	41,386	21,667	40,321

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 17, 2025