

# Interim Risk Report

Erste Bank Hungary Zrt.  
2023. 06. 30.

## Disclosure requirements

The current Interim Disclosure Report of Erste Bank Hungary meets the disclosure requirements of the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter Hpt.) Article 122 and the Part Eight of the CRR, which took effect on 1 January 2014. In addition, report complies with the requirements set in Implementing technical standards on public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 (EBA/ITS/2020/04 published on 24 June 2020) and other disclosure related guidelines.

The Bank fulfills the disclosure frequency requirements specified in the legislation and publishes a full Risk Report once a year. Erste Bank Hungary Zrt. has opted for the Internet as the medium of this publication ([www.erstebank.hu](http://www.erstebank.hu)). In addition to the annual risk report, Erste Bank Hungary is obliged to publish its key metrics with the content specified in Article 447. of the CRR on a semi-annual basis which is included in this Interim Risk Report. This Interim Risk Report of Erste Bank Hungary Zrt. meets the requirements of CRR and Hpt. The key metrics provides a comprehensive picture to external stakeholders on the risk management of the institution, including the connection between the Bank's risk profile and its risk appetite set by the management body.

## EU KM1 – Key metrics

in HUF million	2023 Q2	2023 Q1	2022 Q4	2022 Q3	2022 Q2
<b>Available own funds (amounts)</b>					
Common Equity Tier 1 (CET1) capital	410,585	405,414	404,440	365,020	370,416
Tier 1 capital	410,585	405,414	404,440	365,020	370,416
Total capital	547,351	544,640	551,002	445,524	446,508
<b>Risk-weighted exposure amounts</b>					
Total risk exposure amount	2,477,576	2,679,074	2,603,271	2,354,124	2,336,730
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
Common Equity Tier 1 ratio (%)	16.57%	15.13%	15.54%	15.51%	15.85%
Tier 1 ratio (%)	16.57%	15.13%	15.54%	15.51%	15.85%
Total capital ratio (%)	22.09%	20.33%	21.17%	18.93%	19.11%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.77%	4.77%	4.28%	4.28%	4.28%
of which: to be made up of CET1 capital (percentage points)	2.68%	2.68%	2.40%	2.40%	2.40%
of which: to be made up of Tier 1 capital (percentage points)	3.58%	3.58%	3.21%	3.21%	3.21%
Total SREP own funds requirements (%)	12.77%	12.77%	12.28%	12.28%	12.28%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>					
Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Institution specific countercyclical capital buffer (%)	0.01%	0.01%	0.00%	0.00%	0.00%
Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%

in HUF million	2023 Q2	2023 Q1	2022 Q4	2022 Q3	2022 Q2
Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Other Systemically Important Institution buffer	0.25%	0.25%	0.13%	0.13%	0.13%
Combined buffer requirement (%)	2.76%	2.76%	2.63%	2.63%	2.63%
Overall capital requirements (%)	15.52%	15.52%	14.90%	14.90%	14.90%
CET1 available after meeting the total SREP own funds requirements (%)	12.07%	10.63%	11.04%	11.01%	11.35%
<b>Leverage ratio</b>					
Total exposure measure	5,282,151	5,790,067	5,270,616	5,315,964	5,125,958
Leverage ratio (%)	7.77%	7.00%	7.67%	6.87%	7.23%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>					
Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>					
Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>					
Total high-quality liquid assets (HQLA) (Weighted value - average)	1,553,000	1,783,382	1,677,946	1,211,364	892,791
Cash outflows - Total weighted value	1,711,073	2,193,129	1,798,390	1,942,127	1,612,391
Cash inflows - Total weighted value	716,415	1,080,776	643,927	1,273,645	1,575,125
Total net cash outflows (adjusted value)	965,772	1,112,353	1,154,462	668,482	403,098
Liquidity coverage ratio (%)	160.80%	160.33%	145.34%	181.21%	221.48%
<b>Net Stable Funding Ratio</b>					
Total available stable funding	3,470,520	3,763,122	3,839,117	3,744,650	3,758,789
Total required stable funding	2,416,417	2,577,186	2,379,038	2,490,610	2,441,566
NSFR ratio (%)	143.62%	146.02%	161.37%	150.35%	153.95%

**Table 1: Key metrics template (Art. 447 (a) to (g) and 438 (b) CRR Table EU KM1- (EU) 2021/637)**

## Declaration

under Regulation 575/2013/EU (CRR) disclosure for the first half of the 2023 business year obligation Erste Bank Hungary Zrt. (hereinafter Bank) makes the following statement regarding its Disclosure:

Erste Bank Hungary Zrt. declares that the institution's risk management system is appropriate in terms of the company's strategy and profile.

Budapest, 3 October 2023

**Krisztina Zsiga**

Chief Risk Officer