



2015 EU-wide Transparency Exercise

Bank Name	Erste Group Bank AG
LEI Code	PQOH26KWDF7CG10L6792
Country Code	AT

2015 EU-wide Transparency Exercise

Capital

Erste Group Bank AG

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	15,839	16,810	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,623	11,623	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,254	2,239	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	7,279	7,645	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-325	-396	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	851	851	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	3,078	3,305	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-301	-247	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-1,425	-1,357	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-103	-74	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-249	-269	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-944	-646	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	507	572	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	102	58	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	405	513	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	300	263	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-300	-263	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,623	11,623	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,216	5,186	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	4,731	4,860	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	485	327	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	100,590	100,256	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.56%	11.59%	CA3 {1}	-
Tier 1 Capital ratio	10.56%	11.59%	CA3 {3}	-
Total Capital ratio	15.75%	16.77%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Erste Group Bank AG

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	85,556	84,416
Risk exposure amount for securitisation and re-securitisations in the banking book	583	268
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	84,973	84,149
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,209	3,618
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,548	1,313
Risk exposure amount for operational risk	10,277	10,909
Other risk exposure amounts	0	0
Total Risk Exposure Amount	100,590	100,256

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Erste Group Bank AG

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	6,738	3,268
Of which debt securities income	1,234	581
Of which loans and advances income	4,838	2,250
Interest expenses	2,290	1,061
(Of which deposits expenses)	1,127	416
(Of which debt securities issued expenses)	1,036	479
(Expenses on share capital repayable on demand)	0	0
Dividend income	118	36
Net Fee and commission income	1,814	895
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	35	39
Gains or (-) losses on financial assets and liabilities held for trading, net	166	5
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-72	29
Gains or (-) losses from hedge accounting, net	31	25
Exchange differences [gain or (-) loss], net	135	73
Net other operating income /(expenses)	-413	-58
TOTAL OPERATING INCOME, NET	6,262	3,251
(Administrative expenses)	3,313	1,680
(Depreciation)	439	208
(Provisions or (-) reversal of provisions)	73	81
(Commitments and guarantees given)	16	14
(Other provisions)	57	66
Of which pending legal issues and tax litigation ¹	4	
Of which restructuring ¹	6	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,159	371
(Loans and receivables)	2,120	368
(Held to maturity investments, AFS assets and financial assets measured at cost)	39	3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1,142	7
(of which Goodwill)	475	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	37	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-7	21
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-832	931
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,319	661
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,319	661
Of which attributable to owners of the parent	-1,472	471

⁽¹⁾ Information available only as of end of the year

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	34,204	37,610	1,010		34,581	38,000	986	
	Regional governments or local authorities	4,945	6,059	442		5,223	6,555	441	
	Public sector entities	3,365	1,075	283		4,172	1,953	349	
	Multilateral Development Banks	550	642	0		556	630	0	
	International Organisations	440	440	0		412	412	0	
	Institutions	1,898	1,864	304		1,139	1,098	257	
	Corporates	10,622	7,632	6,480		10,029	7,099	5,994	
	of which: SME	2,527	1,601	1,480		2,680	1,736	1,620	
	Retail	4,893	3,682	2,669		5,067	3,787	2,745	
	of which: SME	783	615	373		866	683	425	
	Secured by mortgages on immovable property	2,841	2,801	1,013		2,830	2,731	1,000	
	of which: SME	564	534	190		531	508	181	
	Exposures in default	3,407	1,027	1,193	2,305	3,027	869	986	2,096
	Items associated with particularly high risk	59	54	82		43	35	53	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	107	107	66		108	108	61	
Equity	1,071	1,070	1,556		1,043	1,042	1,487		
Securitisation	0	0	0		0	0	0		
Other exposures	2,775	2,728	2,146		2,620	2,580	2,071		
Standardised Total²	71,177	66,791	17,244	2,651	70,849	66,969	16,430	2,435	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Central governments or central banks	7,719	9,493	472		7,634	9,346	145	
	Regional governments or local authorities	3,061	4,267	16		3,300	4,551	17	
	Public sector entities	2,782	967	193		2,661	845	168	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	143	153	56		117	123	56	
	Corporates	4,318	2,886	1,847		3,297	2,024	1,063	
	of which: SME	654	203	178		561	138	127	
	Retail	332	271	191		357	294	209	
	of which: SME	205	153	102		216	162	110	
	Secured by mortgages on immovable property	506	498	176		435	427	144	
	of which: SME	200	195	63		177	172	56	
	Exposures in default	103	36	33	43	96	35	30	40
	Items associated with particularly high risk	26	26	39		23	23	35	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	64	64	25		62	62	24	
Equity	575	575	646		763	763	1,169		
Securitisation									
Other exposures									
Standardised Total²	988	983	944	56	1,042	1,038	1,021	55	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
CZECH REPUBLIC	Central governments or central banks	9,500	9,759	6		10,091	10,344	6	
	Regional governments or local authorities	2	2	0		1	5	1	
	Public sector entities	132	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	83	21		81	86	22	
	Corporates	649	619	561		524	482	427	
	of which: SME	153	142	125		135	123	107	
	Retail	351	322	215		348	326	218	
	of which: SME	172	157	92		160	174	93	
	Secured by mortgages on immovable property	221	215	83		227	220	85	
	of which: SME	146	141	53		152	147	55	
	Exposures in default	49	31	38	18	46	30	38	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	18	18	18		18	18	18	
Equity	85	85	85		60	60	60		
Securitisation									
Other exposures									
Standardised Total²	206	191	185	26	204	188	186	55	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
ROMANIA	Central governments or central banks	5,407	6,146	132		5,110	5,909	144	
	Regional governments or local authorities	1,100	1,017	291		1,081	1,000	284	
	Public sector entities	1	0	0		1	0	0	
	Multilateral Development Banks	3	3	0		3	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	203	156	83		127	88	61	
	Corporates	2,811	1,953	1,899		2,961	2,038	1,961	
	of which: SME	1,219	834	790		1,260	900	854	
	Retail	2,650	1,773	1,308		2,727	1,795	1,324	
	of which: SME	152	89	52		185	123	78	
	Secured by mortgages on immovable property	1,547	1,532	534		1,583	1,572	549	
	of which: SME	64	49	15		54	45	13	
	Exposures in default	2,617	682	768	1,631	2,293	584	655	1,517
	Items associated with particularly high risk	0	0	0		4	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	12	12	14		12	12	14		
Securitisation									
Other exposures									
Standardised Total²	897	897	492	2,026	865	865	462	1,653	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Central governments or central banks	5,705	5,665	86		5,756	5,755	83	
	Regional governments or local authorities	222	218	44		208	206	41	
	Public sector entities	5	4	3		558	562	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	11	2		5	5	2	
	Corporates	299	260	255		397	334	330	
	of which: SME	52	48	43		47	45	41	
	Retail	18	17	13		20	19	14	
	of which: SME	2	2	1		3	2	1	
	Secured by mortgages on immovable property	20	20	7		19	19	7	
	of which: SME	16	16	6		15	15	6	
	Exposures in default	51	32	34	13	55	35	42	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	90	90	194		88	88	88		
Securitisation									
Other exposures	83	83	83		88	88	88		
Standardised Total²				21				31	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CROATIA	Central governments or central banks	1,147	1,880	6		1,122	1,720	66	
	Regional governments or local authorities	77	76	64		84	75	60	
	Public sector entities	335	38	27		758	399	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	65	51		84	73	55	
	Corporates	516	408	408		654	499	496	
	of which: SME	6	5	5		235	151	149	
	Retail	368	292	219		372	295	221	
	of which: SME	0	0	0		18	18	13	
	Secured by mortgages on immovable property	1	1	0		7	7	3	
	of which: SME	0	0	0		6	6	3	
	Exposures in default	142	25	33	7	142	23	30	7
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	19	19	19		18	18	18	
Equity	32	32	32		33	33	68		
Securitisation									
Other exposures	152	152	187		99	99	99		
Standardised Total²				120				24	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	498	513	0		720	740	0	
	Regional governments or local authorities	415	415	0		488	488	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	623	623	35		20	21	4	
	Corporates	214	215	211		79	78	76	
	of which: SME	9	9	8		4	3	3	
	Retail	7	7	4		4	3	2	
	of which: SME	6	5	3		2	2	1	
	Secured by mortgages on immovable property	12	12	5		11	11	5	
	of which: SME	6	6	3		7	7	3	
	Exposures in default	2	1	1	1	2	0	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	8	8	9		8	8	9		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
HUNGARY	Central governments or central banks	288	251	0		1,412	1,460	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	54	54	225		128	126	126	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	38	22		28	24	12	
	Corporates	106	68	59		226	149	129	
	of which: SME	32	23	22		61	40	39	
	Retail	62	36	23		61	37	23	
	of which: SME	43	26	15		40	26	15	
	Secured by mortgages on immovable property	3	3	1		7	7	3	
	of which: SME	1	1	0		5	5	2	
	Exposures in default	118	105	153	24	119	55	73	61
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	41	33	6		27	27	27		
Securitisation									
Other exposures	144	109	103		125	96	90		
Standardised Total²				29				69	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	7	7	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	625	625	13		569	569	12	
	Corporates	36	62	41		26	89	50	
	of which: SME	0	11	2		0	30	6	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	3		12	12	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
POLAND	Central governments or central banks	1,094	1,094	0		1,206	1,206	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	9	8	4		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVENIA	Central governments or central banks	207	207	4		194	194	4	
	Regional governments or local authorities	49	49	10		46	46	9	
	Public sector entities	6	5	1		15	15	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	4	1		3	3	1	
	Corporates	286	195	191		268	178	174	
	of which: SME	93	84	79		89	79	76	
	Retail	519	443	317		506	427	306	
	of which: SME	103	91	53		97	85	50	
	Secured by mortgages on immovable property	201	198	76		216	212	80	
	of which: SME	105	102	40		104	101	39	
	Exposures in default	152	69	80	61	128	63	71	62
	Items associated with particularly high risk	9	5	5		7	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		9	9	1		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	26	26	21		43	43	20		
	Standardised Total²			97				78	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Erste Group Bank AG

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
Consolidated data	Central banks and central governments	3,466	4	3,200	507	0	1	2,654	4	2,522	573	0	1
	Institutions	14,303	24	14,518	3,780	0	18	14,680	15	14,915	2,979	0	17
	Corporates	69,876	5,108	59,496	41,708	0	3,114	72,199	4,955	60,735	41,786	0	2,986
	Corporates - Of Which: Specialised Lending	13,893	2,054	13,547	10,898	0	1,040	14,132	2,001	13,675	10,884	0	1,103
	Corporates - Of Which: SME	19,249	1,903	16,552	11,805	0	1,154	19,586	1,746	17,028	12,122	0	1,127
	Retail	64,589	3,439	61,289	17,204	690	2,195	66,554	2,972	62,874	17,684	835	1,858
	Retail - Secured on real estate property	39,266	2,071	38,664	9,719	422	999	40,549	1,698	39,862	10,108	517	678
	Retail - Secured on real estate property - Of Which: SME	6,267	461	6,088	1,761	118	195	6,466	448	6,266	1,828	92	196
	Retail - Secured on real estate property - Of Which: non-SME	32,999	1,610	32,576	7,958	304	804	34,083	1,249	33,595	8,280	425	481
	Retail - Qualifying Revolving	1,021	9	769	239	6	11	994	8	737	216	6	9
	Retail - Other Retail	24,301	1,359	21,857	7,245	263	1,186	25,012	1,266	22,275	7,360	312	1,171
	Retail - Other Retail - Of Which: SME	6,027	373	5,404	1,611	42	349	6,067	357	5,364	1,626	29	339
	Retail - Other Retail - Of Which: non-SME	18,274	986	16,452	5,634	221	837	18,945	909	16,912	5,734	283	832
	Equity	477	0	477	138	0	0	441	0	441	1,072	0	0
	Securitisation	1,031	0	1,031	583	0	0	723	0	723	268	0	0
Other non credit-obligation assets				3,292									
IRB Total				68,313						67,886			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
AUSTRIA	Central banks and central governments	369	0	348	0	0	0	0	0	0	0	0	0
	Institutions	1,319	0	1,425	549	0	0	1,040	0	1,128	452	0	0
	Corporates	39,900	1,792	34,274	21,348	0	1,179	40,197	1,661	34,113	21,213	0	1,217
	Corporates - Of Which: Specialised Lending	6,321	386	6,133	5,340	0	204	6,738	359	6,359	5,515	0	238
	Corporates - Of Which: SME	11,853	827	10,560	6,857	0	557	11,902	769	10,396	6,804	0	531
	Retail	38,969	1,247	36,190	6,742	121	757	40,272	1,230	37,155	7,055	120	748
	Retail - Secured on real estate property	23,792	686	23,213	3,679	95	234	24,752	690	24,091	3,973	95	242
	Retail - Secured on real estate property - Of Which: SME	5,405	349	5,235	1,209	57	127	5,564	341	5,374	1,248	58	127
	Retail - Secured on real estate property - Of Which: non-SME	18,387	337	17,979	2,470	38	107	19,188	349	18,715	2,726	37	115
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,177	561	12,977	3,063	26	523	15,520	540	13,064	3,082	27	506
	Retail - Other Retail - Of Which: SME	4,360	280	3,811	1,025	18	262	4,328	270	3,704	885	17	253
	Retail - Other Retail - Of Which: non-SME	10,817	281	9,165	2,038	8	261	11,192	270	9,360	2,097	8	253
	Equity	268	0	268	592	0	0	273	0	273	611	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,376	0	1,555	549	0	1	1,411	0	1,617	570	0	1
	Corporates	10,274	537	8,150	7,253	0	286	10,746	541	8,422	7,406	0	291
	Corporates - Of Which: Specialised Lending	2,458	262	2,410	2,089	0	104	2,491	262	2,421	2,021	0	105
	Corporates - Of Which: SME	3,446	187	2,813	2,409	0	124	3,438	178	2,864	2,530	0	117
	Retail	12,244	525	12,004	4,603	199	408	12,772	490	12,527	4,774	139	403
	Retail - Secured on real estate property	6,203	210	6,200	1,992	95	131	6,545	191	6,541	2,179	58	127
	Retail - Secured on real estate property - Of Which: SME	512	54	509	415	51	37	551	51	547	456	20	37
	Retail - Secured on real estate property - Of Which: non-SME	5,691	156	5,691	1,577	44	95	5,995	140	5,994	1,743	38	90
	Retail - Qualifying Revolving	818	5	653	190	4	5	786	5	624	169	3	4
	Retail - Other Retail	5,223	310	5,150	2,421	100	272	5,440	295	5,361	2,426	78	272
	Retail - Other Retail - Of Which: SME	1,065	38	1,044	384	19	37	1,110	35	1,088	430	6	37
	Retail - Other Retail - Of Which: non-SME	4,158	272	4,107	2,036	81	235	4,331	260	4,273	1,996	72	235
	Equity	13	0	13	49	0	0	8	0	8	30	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
ROMANIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	1	0	0	16	0	16	2	0	0
	Corporates	950	132	889	814	0	100	943	113	861	748	0	93
	Corporates - Of Which: Specialised Lending	534	87	531	404	0	70	493	83	492	386	0	69
	Corporates - Of Which: SME	102	11	89	97	0	9	88	4	75	97	0	5
	Retail	6	0	6	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	5	0	5	26	0	0	5	0	5	26	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
SLOVAKIA	Central banks and central governments	29	0	29	4	0	0	71	0	31	4	0	0
	Institutions	195	0	182	104	0	0	185	0	172	116	0	0
	Corporates	2,545	287	2,257	1,791	0	140	3,700	284	2,988	1,779	0	148
	Corporates - Of Which: Specialised Lending	870	145	842	532	0	63	807	144	788	466	0	67
	Corporates - Of Which: SME	824	79	717	611	0	59	936	77	812	675	0	60
	Retail	6,634	334	6,489	2,247	144	229	7,163	325	7,009	2,429	151	231
	Retail - Secured on real estate property	4,769	211	4,767	1,438	91	111	5,153	202	5,151	1,541	97	108
	Retail - Secured on real estate property - Of Which: SME	52	6	51	39	0	5	56	6	54	41	0	5
	Retail - Secured on real estate property - Of Which: non-SME	4,716	205	4,716	1,399	91	106	5,097	195	5,097	1,499	96	103
	Retail - Qualifying Revolving	202	4	115	49	2	6	206	4	112	47	2	5
	Retail - Other Retail	1,663	118	1,608	760	52	112	1,804	119	1,746	842	52	118
	Retail - Other Retail - Of Which: SME	386	16	345	133	1	17	431	18	387	151	2	20
	Retail - Other Retail - Of Which: non-SME	1,277	102	1,262	626	50	95	1,373	101	1,359	691	50	98
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
CROATIA	Central banks and central governments	1,291	0	1,128	337	0	1	1,115	0	1,115	341	0	0
	Institutions	24	0	24	18	0	0	34	0	34	12	0	0
	Corporates	3,878	1,130	3,269	2,551	0	616	3,729	1,199	3,146	2,071	0	644
	Corporates - Of Which: Specialised Lending	1,077	488	1,070	639	0	233	1,075	539	1,067	489	0	285
	Corporates - Of Which: SME	1,792	564	1,593	1,116	0	300	1,638	556	1,467	928	0	292
	Retail	2,419	299	2,345	1,046	214	198	2,486	325	2,408	1,090	265	220
	Retail - Secured on real estate property	1,071	146	1,071	561	130	74	1,114	159	1,114	573	144	84
	Retail - Secured on real estate property - Of Which: SME	88	28	88	54	6	17	84	29	84	59	11	18
	Retail - Secured on real estate property - Of Which: non-SME	983	117	983	508	124	56	1,029	131	1,029	514	133	66
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,347	154	1,274	485	84	124	1,372	166	1,295	517	121	136
	Retail - Other Retail - Of Which: SME	70	12	68	29	3	11	72	13	71	31	4	12
	Retail - Other Retail - Of Which: non-SME	1,278	142	1,206	456	81	113	1,299	153	1,224	487	117	124
	Equity	8	0	8	18	0	0	8	0	8	19	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
GERMANY	Central banks and central governments	1,006	0	1,006	515	0	0	133	0	133	0	0	0
	Institutions	2,217	0	2,278	515	0	0	1,426	0	1,498	272	0	0
	Corporates	2,735	118	2,458	1,669	0	100	3,413	111	2,940	1,854	0	100
	Corporates - Of Which: Specialised Lending	368	17	364	312	0	10	399	17	390	280	0	11
	Corporates - Of Which: SME	614	69	580	360	0	60	550	63	522	325	0	56
	Retail	737	86	712	172	5	49	736	79	705	170	4	46
	Retail - Secured on real estate property	486	45	475	98	4	17	502	43	489	107	3	19
	Retail - Secured on real estate property - Of Which: SME	154	14	151	29	1	5	154	13	150	29	2	5
	Retail - Secured on real estate property - Of Which: non-SME	332	30	324	69	3	12	348	30	339	77	2	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	252	42	237	74	1	32	235	36	216	63	1	27
	Retail - Other Retail - Of Which: SME	104	15	97	31	1	11	88	13	82	22	0	10
	Retail - Other Retail - Of Which: non-SME	148	27	140	44	0	21	146	23	135	41	1	17
	Equity	19	0	19	57	0	0	21	0	21	64	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
HUNGARY	Central banks and central governments	0	0	0	0	0	1	0	1	0	0	0	0
	Institutions	104	1	109	26	0	1	397	1	394	49	0	1
	Corporates	2,333	456	2,033	1,745	0	279	2,145	360	1,858	1,587	0	226
	Corporates - Of Which: Specialised Lending	1,074	359	1,053	817	0	212	939	307	931	671	0	185
	Corporates - Of Which: SME	608	94	507	420	0	62	479	35	398	372	0	27
	Retail	3,142	881	3,131	1,963	3	556	2,632	465	2,602	2,049	150	176
	Retail - Secured on real estate property	2,615	735	2,614	1,628	3	423	2,159	382	2,158	1,666	118	86
	Retail - Secured on real estate property - Of Which: SME	4	1	4	1	0	1	3	0	3	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,612	734	2,611	1,627	3	422	2,155	382	2,155	1,664	118	85
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	527	146	517	335	0	133	473	83	444	384	31	91
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	1	4	1	4	1	0	1
	Retail - Other Retail - Of Which: non-SME	523	145	513	334	0	132	469	82	441	383	31	90
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	0	0	0	0	6	0	6	1	0	0
	Institutions	3,807	0	3,803	593	0	0	3,717	570	0	0
	Corporates	219	0	195	119	0	449	0	295	209	0
	Corporates - Of Which: Specialised Lending	6	0	6	10	0	5	0	5	3	0
	Corporates - Of Which: SME	6	0	6	5	0	4	0	4	3	0
	Retail	42	3	39	8	0	41	2	39	10	0
	Retail - Secured on real estate property	34	3	33	6	0	2	24	1	33	8
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	6	0	6	2	0
	Retail - Secured on real estate property - Of Which: non-SME	30	3	30	5	0	28	1	28	6	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	6	2	0	8	0	6	2	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	5	1	0	6	0	5	2	0
	Equity	0	0	0	2	0	1	0	1	2	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
POLAND	Central banks and central governments	38	0	38	5	0	43	0	43	5	0
	Institutions	81	0	77	17	0	1,685	0	1,676	20	0
	Corporates	856	74	825	665	0	35	935	65	909	809
	Corporates - Of Which: Specialised Lending	476	73	457	344	0	33	522	64	513	426
	Corporates - Of Which: SME	75	1	74	58	0	139	1	138	142	0
	Retail	3	0	3	1	0	4	0	4	1	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	2	0	2	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	2	0	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
SLOVENIA	Central banks and central governments	0	0	0	0	4	0	4	1	0	0
	Institutions	2	0	2	2	0	2	0	2	0	0
	Corporates	485	85	441	478	0	50	389	39	350	411
	Corporates - Of Which: Specialised Lending	128	41	116	76	0	11	95	21	92	64
	Corporates - Of Which: SME	12	6	12	6	0	1	12	1	11	8
	Retail	24	6	23	6	0	5	25	6	23	6
	Retail - Secured on real estate property	8	3	8	2	0	2	8	2	8	2
	Retail - Secured on real estate property - Of Which: SME	4	2	4	0	0	2	4	2	4	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	4	16	4	0	3	17	4	15	4
	Retail - Other Retail - Of Which: SME	6	3	6	1	0	2	6	3	5	1
	Retail - Other Retail - Of Which: non-SME	10	1	10	3	0	1	11	1	10	3
	Equity	0	0	0	0	0	0	0	0	0	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Erste Group Bank AG

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Austria	56	55	56	0	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		396	13	396	240	0	6	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		325	104	325	210	0	8	67	5	83	-5	0	0	0	0	0	0
[2Y - 3Y]		937	25	937	600	0	9	0	0	3	0	0	0	0	0	0	0
[3Y - 5Y]		2,347	82	2,347	1,122	0	19	270	85	252	-7	7	0	0	0	0	0
[5Y - 10Y]		4,586	624	4,538	2,215	1	104	23	4	0	0	0	0	0	0	0	0
[10Y - more]	2,139	1,449	2,105	0	0	15	0	0	0	0	0	0	0	0	0	0	
Total		10,786	2,352	10,704	4,950	1	163	360	93	339	-12	7	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		59	0	59	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	3	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		75	0	75	72	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1,165	21	1,165	363	0	6	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		336	14	336	111	0	43	75	3	0	0	0	0	0	0	0	0
[2Y - 3Y]		782	20	782	299	1	20	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2,515	77	2,511	1,254	0	66	414	41	0	0	0	0	0	0	0	0
[5Y - 10Y]		3,442	253	3,419	669	12	57	350	113	1,385	-225	0	0	0	0	0	0
[10Y - more]	287	221	278	0	0	26	0	0	0	0	0	0	0	0	0	0	
Total		8,524	633	8,886	3,386	13	312	838	157	1,415	-225	0	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		6	0	6	6	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		6	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		57	0	57	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	17	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		82	0	82	32	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	France	3	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		6	0	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		19	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		56	0	56	56	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	3	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
Total		89	0	89	88	0	0	0	0	0	0	0	4	0	0	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Erste Group Bank AG

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	0	21	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		21	0	21	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	29	0	29	0	17	0	0	0	0	0	0	0	0	0
[3M - 1Y]		53	0	53	0	19	0	0	0	0	0	0	0	8	0
[1Y - 2Y]		95	16	95	10	56	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		22	1	22	1	9	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		124	21	124	84	4	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		26	20	26	5	1	0	0	0	0	0	0	0	0	0
[10Y - more]	13	13	13	0	0	0	0	0	0	0	0	0	0	0	
Total		362	70	362	111	0	106	0	0	0	0	0	8	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		4	0	4	4	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	7	0	7	7	0	0	0	0	0	0	0	0	0	0	
Total		7	0	7	7	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	3	0	3	0	3	0	0	0	0	0	0	0	0	0
[3M - 1Y]		7	3	7	1	0	0	0	0	0	8	1	0	0	0
[1Y - 2Y]		14	0	14	0	0	5	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		52	5	52	0	0	0	0	0	0	52	0	0	0	0
[5Y - 10Y]		96	96	96	1	0	0	0	0	0	0	0	0	5	0
[10Y - more]	17	17	17	0	0	0	0	0	0	0	0	0	0	0	
Total		190	121	190	2	0	5	0	0	0	8	1	5	0	0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Austria	406	40	406	222	0	6	25	0	0	0	0	0	0	0	0	0
[3M - 1Y]		85	67	85	14	0	4	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		788	121	788	525	0	17	23	1	126	-23	0	0	0	0	0	0
[2Y - 3Y]		1.306	29	1.306	706	0	2	265	65	3	0	0	0	0	0	0	0
[3Y - 5Y]		1.561	76	1.561	693	1	90	5	1	252	-7	0	0	0	0	0	0
[5Y - 10Y]		4.503	722	4.503	2.148	0	-14	22	4	0	0	0	0	0	0	0	0
[10Y - more]	2.131	1.969	2.131	569	0	59	0	0	0	0	0	0	0	0	0	0	
Total		10.281	2.424	10.730	4.867	1	193	341	72	382	1	-30	7	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		57	0	57	57	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	0	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		16	0	16	13	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		84	0	84	80	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		4	0	4	1	0	3	0	0	0	0	0	0	0	0	0	0
[10Y - more]	4	0	2	0	0	3	0	0	0	0	0	0	0	0	0	0	
Total		4	0	4	1	0	3	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	278	102	378	221	0	12	0	30	0	-1	0	0	0	0	0	
[3M - 1Y]		433	17	433	253	0	11	0	1	0	0	0	0	0	0	0	
[1Y - 2Y]		589	14	573	121	0	33	27	1	0	0	0	0	0	4	0	
[2Y - 3Y]		980	18	975	769	1	53	167	8	0	0	0	0	0	4	0	
[3Y - 5Y]		2.598	100	2.548	1.110	12	48	236	22	0	0	0	0	0	0	0	
[5Y - 10Y]		3.672	244	3.613	524	0	76	350	1.401	0	-160	0	0	0	0	0	
[10Y - more]	388	-210	388	0	0	47	0	0	0	0	0	0	0	0	0		
Total		8.998	705	8.997	3.998	12	280	829	126	1.431	-161	0	0	9	0		
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		7	0	7	7	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	0	7	7	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		65	0	65	13	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	17	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		91	0	91	39	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		19	0	19	19	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		56	0	56	55	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	3	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
Total		85	0	85	85	0	0	0	0	0	0	0	4	0	0		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
							Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		21	0	21	1	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		21	0	21	1	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	11	0	11	2	0	8	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		94	0	94	15	0	55	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		76	0	76	9	0	39	0	0	0	4	0	0	0	0	0	0
[2Y - 3Y]		37	15	37	10	0	6	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		99	4	101	50	0	10	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		29	0	29	5	0	-1	0	0	0	0	0	0	0	0	0	0
[10Y - more]	16	16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		363	67	365	92	0	116	0	0	0	4	0	0	0	0	0	
[0 - 3M]	Middle East	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	0	4	4	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		2	0	2	2	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	1	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		26	3	26	2	0	5	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		64	18	64	0	0	64	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		96	95	96	1	0	0	0	0	0	5	1	5	1	5	-1	
[10Y - more]	20	20	20	0	0	0	0	0	0	0	0	0	0	0	0		
Total		229	137	229	4	0	5	0	0	0	5	1	5	1	5	-1	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Erste Group Bank AG

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted									Of which: defaulted				
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	38,107	1	36	36	65	2	0	38,690	1	46	46	7	23	20	
Central banks	109	0	0	0	0	0	0	87	0	0	0	0	0	0	
General governments	28,536	1	5	5	4	0	0	29,796	1	5	5	2	0	0	
Credit institutions	4,976	0	1	1	7	0	0	4,449	0	2	2	2	6	0	
Other financial corporations	1,048	0	5	5	20	1	0	904	0	0	0	1	2	0	
Non-financial corporations	3,438	0	24	24	34	1	0	3,453	0	39	39	2	16	20	
Loans and advances (including at amortised cost and fair value)	135,471	1,129	11,730	11,685	808	6,717	4,052	138,953	1,186	10,636	10,551	759	6,159	3,301	
Central banks	2,163	0	0	0	0	0	0	1,381	0	0	0	0	0	0	
General governments	7,701	18	14	14	14	6	1	7,581	34	24	17	12	5	2	
Credit institutions	4,810	0	26	26	17	14	8	6,972	0	26	26	16	15	6	
Other financial corporations	5,347	3	281	281	21	151	4	5,018	1	282	282	63	139	54	
Non-financial corporations	54,804	520	7,225	7,195	487	4,050	2,216	55,753	669	6,663	6,637	384	3,909	1,767	
Households	60,646	589	4,184	4,170	270	2,496	1,823	62,248	481	3,641	3,589	284	2,091	1,471	
DEBT INSTRUMENTS other than HFT	173,578	1,130	11,766	11,722	873	6,719	4,052	177,644	1,187	10,682	10,598	766	6,182	3,321	
OFF-BALANCE SHEET EXPOSURES	31,486		458	458	142	99	88	32,956		393	392	140	111	53	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2015 EU-wide Transparency Exercise

Forborne Exposures

Erste Group Bank AG

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	1	0	7	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	7	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,632	2,598	1,446	1,403	1,016	4,403	3,233	1,662	1,594	1,431
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	8	8	0	0	0
Credit institutions	1	0	0	0	0	0	0	1	1	0
Other financial corporations	91	77	63	63	10	234	184	94	88	24
Non-financial corporations	2,704	1,831	1,035	995	706	3,200	2,244	1,191	1,133	985
Households	836	690	348	345	300	960	798	377	372	421
DEBT INSTRUMENTS other than HFT	3,633	2,598	1,454	1,403	1,016	4,403	3,233	1,662	1,594	1,431
Loan commitments given	67	38	2	1	3	85	38	5	3	11

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□



2015 EU-wide Transparency Exercise

Leverage ratio

Erste Group Bank AG

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	10,623	11,623	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	204,672	204,041	LCom {21}	
C	Leverage ratio	5.19%	5.70%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Erste Group Bank AG

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>66,019</i>	<i>54,347</i>	<i>68,141</i>	<i>55,827</i>
of which: Other financial corporations	<i>466</i>	<i>360</i>	<i>419</i>	<i>300</i>
of which: Non-financial corporations	<i>25,847</i>	<i>20,361</i>	<i>26,317</i>	<i>20,951</i>
of which: Households	<i>39,340</i>	<i>33,378</i>	<i>41,082</i>	<i>34,357</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.