



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Erste Group Bank AG
<b>LEI Code</b>	PQOH26KWDF7CG10L6792
<b>Country Code</b>	AT

## 2018 EU-wide Stress Test: Summary

Erste Group Bank AG

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	4,339		3,707	3,624	3,399	3,398	3,186	2,812
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	238		157	157	157	-212	118	118
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-132		-1,207	-870	-927	-2,413	-1,668	-1,594
<b>Profit or (-) loss for the year</b>	<b>1,657</b>		<b>170</b>	<b>348</b>	<b>151</b>	<b>-1,748</b>	<b>-662</b>	<b>-843</b>
Coverage ratio: non-performing exposure (%)	57.12%	53.62%	50.81%	50.27%	50.52%	51.78%	52.62%	53.13%
Common Equity Tier 1 capital	14,712	14,789	14,684	14,894	14,988	12,029	11,110	9,942
Total Risk exposure amount (all transitional adjustments included)	110,028	110,153	110,561	112,674	112,566	113,071	114,611	116,077
<b>Common Equity Tier 1 ratio, %</b>	<b>13.37%</b>	<b>13.43%</b>	<b>13.28%</b>	<b>13.22%</b>	<b>13.31%</b>	<b>10.64%</b>	<b>9.69%</b>	<b>8.56%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>12.95%</b>	<b>13.01%</b>	<b>13.10%</b>	<b>13.04%</b>	<b>13.13%</b>	<b>10.50%</b>	<b>9.57%</b>	<b>8.45%</b>
Tier 1 capital	15,368	15,450	15,676	15,886	15,980	13,021	12,102	10,933
Total leverage ratio exposures	234,481	234,296	234,296	234,296	234,296	234,296	234,296	234,296
<b>Leverage ratio, %</b>	<b>6.55%</b>	<b>6.59%</b>	<b>6.69%</b>	<b>6.78%</b>	<b>6.82%</b>	<b>5.56%</b>	<b>5.17%</b>	<b>4.67%</b>
<b>Fully loaded leverage ratio, %</b>	<b>6.58%</b>	<b>6.62%</b>	<b>6.69%</b>	<b>6.78%</b>	<b>6.82%</b>	<b>5.55%</b>	<b>5.16%</b>	<b>4.66%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

**2018 EU-wide Stress Test: Credit risk IRB**  
Erste Group Bank AG

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Erste Group Bank AG	(min EUR, %)													
	Central banks and central governments	0	0	1,393	0	0	0	320	0	958	0	2	0	-
	Institutions	0	0	10,756	2	0	0	3,254	0	3,471	2	13	2	92.0%
	Corporates	0	0	65,287	2,579	0	0	45,398	0	61,869	2,666	1,773	1,402	52.6%
	Corporates - Of Which: Specialised Lending	0	0	14,452	865	0	0	13,859	0	14,191	933	574	458	49.1%
	Corporates - Of Which: SME	0	0	19,363	1,008	0	0	13,399	0	18,562	1,038	739	586	57.0%
	Retail	70,043	1,985	0	0	16,427	669	0	69,784	2,024	1,397	1,060	52.4%	
	Retail - Secured on real estate property	46,471	1,160	0	0	8,326	344	0	46,238	1,191	564	418	35.1%	
	Retail - Secured on real estate property - Of Which: SME	6,797	341	0	0	1,877	92	0	6,771	348	147	102	29.2%	
	Retail - Secured on real estate property - Of Which: non-SME	39,674	819	0	0	6,449	252	0	39,467	843	417	317	37.6%	
	Retail - Qualifying Revolving	6	1	0	0	1	0	0	6	1	1	1	75.4%	
	Retail - Other Retail	23,566	824	0	0	8,100	325	0	23,541	832	832	641	77.0%	
	Retail - Other Retail - Of Which: SME	5,799	230	0	0	1,716	57	0	5,793	231	236	179	77.7%	
	Retail - Other Retail - Of Which: non-SME	17,767	594	0	0	6,384	268	0	17,748	601	596	462	76.8%	
	Equity									252	0	0	0	0.0%
Securitisation														
Other non-credit obligation assets									2,688	0	25	0	-	
IRB TOTAL		<b>70,043</b>	<b>1,985</b>	<b>77,436</b>	<b>2,582</b>	<b>16,427</b>	<b>669</b>	<b>48,972</b>	<b>139,021</b>	<b>4,693</b>	<b>3,210</b>	<b>2,464</b>	<b>52.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Austria	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	969	0	0	0	403	0	515	0	0	0	-
	Corporates	0	0	35,714	1,117	0	0	22,541	0	35,034	1,132	721	571	50.4%
	Corporates - Of Which: Specialised Lending	0	0	7,659	239	0	0	7,577	0	7,636	262	143	103	42.7%
	Corporates - Of Which: SME	0	0	11,129	594	0	0	7,136	0	11,059	569	370	267	52.1%
	Retail	38,692	946	0	0	5,342	164	0	38,612	961	555	417	43.4%	
	Retail - Secured on real estate property	26,286	592	0	0	2,706	122	0	26,220	605	193	131	21.6%	
	Retail - Secured on real estate property - Of Which: SME	5,697	277	0	0	967	68	0	5,673	282	93	67	23.8%	
	Retail - Secured on real estate property - Of Which: non-SME	20,589	315	0	0	1,738	53	0	20,546	323	101	64	19.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12,406	354	0	0	2,637	42	0	12,393	356	362	286	80.3%	
	Retail - Other Retail - Of Which: SME	3,725	178	0	0	891	28	0	3,720	179	171	138	77.3%	
	Retail - Other Retail - Of Which: non-SME	8,680	176	0	0	1,746	15	0	8,673	177	190	147	83.3%	
	Equity									108	0	0	0	-
Securitisation														
Other non-credit obligation assets									1,638	0	15	0	-	
IRB TOTAL		<b>38,692</b>	<b>946</b>	<b>36,684</b>	<b>1,117</b>	<b>5,342</b>	<b>164</b>	<b>22,944</b>	<b>75,507</b>	<b>2,093</b>	<b>1,292</b>	<b>987</b>	<b>47.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Czech Republic	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,657	0	0	0	571	0	1,109	0	8	0	-
	Corporates	0	0	11,418	394	0	0	8,786	0	9,876	396	285	194	49.0%
	Corporates - Of Which: Specialised Lending	0	0	2,463	167	0	0	2,251	0	2,447	168	115	78	46.5%
	Corporates - Of Which: SME	0	0	4,103	152	0	0	2,895	0	3,450	152	131	91	60.1%
	Retail	16,622	247	0	0	5,887	96	0	16,610	258	246	159	61.7%	
	Retail - Secured on real estate property	10,171	105	0	0	2,691	42	0	10,162	113	91	55	48.7%	
	Retail - Secured on real estate property - Of Which: SME	769	29	0	0	772	15	0	768	30	34	17	57.5%	
	Retail - Secured on real estate property - Of Which: non-SME	9,401	76	0	0	1,919	27	0	9,395	83	57	38	45.4%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6,451	142	0	0	3,196	54	0	6,447	145	156	104	71.8%	
	Retail - Other Retail - Of Which: SME	1,401	19	0	0	597	13	0	1,401	20	31	13	65.4%	
	Retail - Other Retail - Of Which: non-SME	5,050	123	0	0	2,599	41	0	5,047	126	124	92	72.9%	
	Equity									13	0	0	0	-
Securitisation														
Other non-credit obligation assets									463	0	10	0	-	
IRB TOTAL		<b>16,622</b>	<b>247</b>	<b>13,075</b>	<b>394</b>	<b>5,887</b>	<b>96</b>	<b>9,357</b>	<b>28,071</b>	<b>654</b>	<b>549</b>	<b>354</b>	<b>54.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Erste Group Bank AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Slovakia	Central banks and central governments	0	0	77	0	0	0	9	0	70	0	0	0	0	-
	Institutions	0	0	305	0	0	0	47	0	190	0	0	0	0	-
	Corporates	0	0	3,420	180	0	0	2,533	0	3,259	180	118	101	56.3%	
	Corporates - Of Which: Specialised Lending	0	0	895	118	0	0	884	0	774	118	58	53	44.7%	
	Corporates - Of Which: SME	0	0	1,209	53	0	0	871	0	1,207	53	48	40	75.8%	
	Retail	9,264	327	0	0	2,378	263	0	0	9,355	336	271	207	61.5%	
	Retail - Secured on real estate property	6,893	168	0	0	1,362	106	0	0	6,887	175	110	81	46.2%	
	Retail - Secured on real estate property - Of Which: SME	83	3	0	0	63	2	0	0	83	3	4	3	81.0%	
	Retail - Secured on real estate property - Of Which: non-SME	6,810	165	0	0	1,299	105	0	0	6,804	172	106	78	45.5%	
	Retail - Qualifying Revolving	6	1	0	0	1	1	0	0	6	1	1	1	75.3%	
	Retail - Other Retail	2,465	158	0	0	1,016	156	0	0	2,463	160	161	125	78.2%	
	Retail - Other Retail - Of Which: SME	549	15	0	0	182	14	0	0	549	15	16	12	84.1%	
	Retail - Other Retail - Of Which: non-SME	1,916	143	0	0	834	142	0	0	1,913	145	144	113	77.6%	
	Equity									68	0	0	0	-	
	Securitisation														-
Other non-credit obligation assets														-	
IRB TOTAL		9,364	327	3,802	180	2,378	263	2,589	0	13,153	516	389	308	59.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Romania	Central banks and central governments	0	0	16	0	0	0	3	0	0	0	0	0	0	-
	Institutions	0	0	14	0	0	0	1	0	0	0	0	0	0	-
	Corporates	0	0	588	40	0	0	444	0	580	39	24	23	58.7%	
	Corporates - Of Which: Specialised Lending	0	0	374	39	0	0	273	0	370	38	22	21	57.2%	
	Corporates - Of Which: SME	0	0	84	0	0	0	84	0	81	0	0	0	-	
	Retail	4	1	0	0	1	1	0	0	4	1	0	0	15.0%	
	Retail - Secured on real estate property	2	1	0	0	0	1	0	0	2	1	0	0	0.3%	
	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	1	1	0	0	0	1	0	0	1	1	0	0	0.3%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	91.2%	
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	88.6%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	100.0%	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	88.6%	
	Equity														-
	Securitisation														-
Other non-credit obligation assets														-	
IRB TOTAL		4	1	619	40	1	1	447	0	586	41	24	23	57.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Croatia	Central banks and central governments	0	0	121	0	0	0	40	0	103	0	0	0	0	-
	Institutions	0	0	26	0	0	0	11	0	11	0	0	0	0	-
	Corporates	0	0	2,273	457	0	0	2,235	0	2,190	489	344	298	60.9%	
	Corporates - Of Which: Specialised Lending	0	0	632	173	0	0	617	0	597	200	143	127	63.5%	
	Corporates - Of Which: SME	0	0	1,021	171	0	0	874	0	1,008	174	131	113	64.8%	
	Retail	2,025	201	0	0	716	86	0	0	2,022	204	144	130	63.9%	
	Retail - Secured on real estate property	755	86	0	0	244	27	0	0	753	87	53	50	56.6%	
	Retail - Secured on real estate property - Of Which: SME	51	12	0	0	39	2	0	0	51	13	10	9	72.5%	
	Retail - Secured on real estate property - Of Which: non-SME	704	74	0	0	205	25	0	0	702	75	44	41	54.1%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,270	115	0	0	472	59	0	0	1,269	116	91	81	69.4%	
	Retail - Other Retail - Of Which: SME	66	9	0	0	31	2	0	0	66	9	10	8	89.5%	
	Retail - Other Retail - Of Which: non-SME	1,204	106	0	0	441	56	0	0	1,203	107	81	72	67.6%	
	Equity														-
	Securitisation														-
Other non-credit obligation assets														-	
IRB TOTAL		2,025	201	2,420	457	716	86	2,286	0	4,589	693	488	428	61.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
Erste Group Bank AG

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Hungary	Central banks and central governments	0	0	105	0	0	0	25	0	104	0	0	0	0
	Institutions	0	0	192	0	0	0	57	0	126	0	0	0	100.0%
	Corporates	0	0	2,340	27	0	0	2,099	0	2,307	29	40	19	67.7%
	Corporates - Of Which: Specialised Lending	0	0	943	19	0	0	932	0	932	20	31	15	74.3%
	Corporates - Of Which: SME	0	0	834	9	0	0	661	0	830	9	9	5	52.7%
	Retail	2,280	180	0	0	1,871	49	0	0	2,125	181	137	109	60.3%
	Retail - Secured on real estate property	1,550	146	0	0	1,163	37	0	0	1,400	147	94	82	56.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	19.7%
	Retail - Secured on real estate property - Of Which: non-SME	1,548	146	0	0	1,163	37	0	0	1,399	147	94	82	56.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	730	34	0	0	708	13	0	0	725	34	43	27	79.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	94.9%
	Retail - Other Retail - Of Which: non-SME	729	34	0	0	707	13	0	0	724	34	43	27	78.9%
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									89	0	0	0	0
	<b>IRB TOTAL</b>		<b>2,280</b>	<b>180</b>	<b>2,637</b>	<b>27</b>	<b>1,871</b>	<b>49</b>	<b>2,181</b>	<b>0</b>	<b>4,751</b>	<b>210</b>	<b>177</b>	<b>129</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	Central banks and central governments	0	0	1	0	0	0	0	0	1	0	1	0	0
	Institutions	0	0	778	0	0	0	198	0	83	0	0	0	0
	Corporates	0	0	3,032	60	0	0	1,923	0	2,953	62	54	44	70.7%
	Corporates - Of Which: Specialised Lending	0	0	266	16	0	0	227	0	265	16	11	11	65.4%
	Corporates - Of Which: SME	0	0	492	23	0	0	329	0	486	23	19	15	59.4%
	Retail	563	49	0	0	114	7	0	0	562	50	23	20	40.7%
	Retail - Secured on real estate property	468	39	0	0	86	6	0	0	467	39	14	11	28.8%
	Retail - Secured on real estate property - Of Which: SME	144	13	0	0	26	4	0	0	144	13	4	3	22.1%
	Retail - Secured on real estate property - Of Which: non-SME	324	26	0	0	60	3	0	0	323	27	10	8	32.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	95	11	0	0	28	0	0	0	95	11	10	9	85.0%
	Retail - Other Retail - Of Which: SME	42	4	0	0	11	0	0	0	41	4	4	4	88.7%
	Retail - Other Retail - Of Which: non-SME	53	6	0	0	17	0	0	0	53	6	5	5	82.3%
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									9	0	0	0	0
	<b>IRB TOTAL</b>		<b>563</b>	<b>49</b>	<b>3,811</b>	<b>60</b>	<b>114</b>	<b>7</b>	<b>2,121</b>	<b>0</b>	<b>3,608</b>	<b>112</b>	<b>78</b>	<b>64</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	2,640	0	0	0	694	0	179	0	0	0	0
	Corporates	0	0	510	0	0	0	235	0	376	0	1	0	97.2%
	Corporates - Of Which: Specialised Lending	0	0	10	0	0	0	6	0	10	0	0	0	0
	Corporates - Of Which: SME	0	0	4	0	0	0	2	0	4	0	0	0	97.2%
	Retail	75	1	0	0	11	0	0	0	75	1	1	0	42.8%
	Retail - Secured on real estate property	38	1	0	0	6	0	0	0	37	1	0	0	32.3%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	2	0	0	0	6	0	0	0	82.8%
	Retail - Secured on real estate property - Of Which: non-SME	31	1	0	0	5	0	0	0	31	1	0	0	26.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37	0	0	0	5	0	0	0	37	0	0	0	82.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	83.3%
	Retail - Other Retail - Of Which: non-SME	36	0	0	0	4	0	0	0	36	0	0	0	80.6%
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
	<b>IRB TOTAL</b>		<b>75</b>	<b>1</b>	<b>3,150</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>929</b>	<b>0</b>	<b>630</b>	<b>1</b>	<b>2</b>	<b>0</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Revised 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio – Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Poland	Central banks and central governments	0	0	227	0	0	0	37	0	77	0	0	0	-
	Institutions	0	0	489	0	0	0	46	0	102	0	0	0	-
	Corporates	0	0	1,014	3	0	0	911	0	1,004	3	9	1	32.6%
	Corporates - Of Which: Specialised Lending	0	0	623	1	0	0	578	0	613	1	1	0	0.0%
	Corporates - Of Which: SME	0	0	69	1	0	0	71	0	69	1	1	1	44.8%
	Retail	5	0	0	0	2	0	0	0	5	0	0	0	66.7%
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	2	0	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	1	0	0	0	1	0	0	0	1	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	66.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	61.4%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	66.7%
	Equity									0	0	0	0	0.0%
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
<b>IRB TOTAL</b>	<b>5</b>	<b>0</b>	<b>1,730</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>993</b>	<b>0</b>	<b>1,189</b>	<b>3</b>	<b>10</b>	<b>1</b>	<b>32.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Revised 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio – Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United States	Central banks and central governments	0	0	608	0	0	0	60	0	483	0	0	0	-
	Institutions	0	0	180	0	0	0	82	0	88	0	0	0	0.0%
	Corporates	0	0	1,406	4	0	0	934	0	1,342	4	8	4	97.1%
	Corporates - Of Which: Specialised Lending	0	0	12	0	0	0	11	0	7	0	0	0	-
	Corporates - Of Which: SME	0	0	28	0	0	0	16	0	25	0	0	0	-
	Retail	23	1	0	0	4	0	0	0	22	1	0	0	37.9%
	Retail - Secured on real estate property	17	1	0	0	3	0	0	0	17	1	0	0	37.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	16	1	0	0	3	0	0	0	16	1	0	0	37.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5	0	0	0	2	0	0	0	5	0	0	0	72.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	43.8%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	2	0	0	0	5	0	0	0	75.6%
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									2	0	0	0	-	
<b>IRB TOTAL</b>	<b>22</b>	<b>1</b>	<b>2,194</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>1,076</b>	<b>0</b>	<b>1,936</b>	<b>5</b>	<b>8</b>	<b>4</b>	<b>83.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Erste Group Bank AG	Central banks and central governments	957	1	1	0	39.5%	956	2	1	1	39.5%	955	3	2	1	39.5%
	Institutions	3,456	17	16	8	46.5%	3,430	14	24	15	43.3%	3,418	54	32	23	42.1%
	Corporates	61,042	3,493	2,172	1,797	51.4%	60,391	4,144	2,507	2,155	52.0%	59,772	4,763	2,860	2,519	52.9%
	Corporates - Of Which: Specialised Lending	13,929	1,194	700	592	49.6%	13,743	1,381	807	705	51.0%	13,569	1,554	915	817	52.6%
	Corporates - Of Which: SME	18,229	1,360	900	740	51.4%	17,954	1,626	1,027	886	51.1%	17,698	1,891	1,178	1,033	51.6%
	Retail	68,890	2,919	1,923	1,371	47.0%	68,072	3,727	2,198	1,676	44.9%	67,297	4,512	2,473	1,982	43.9%
	Retail - Secured on real estate property	45,706	1,722	907	581	33.7%	45,199	2,230	1,055	749	33.6%	44,710	2,719	1,203	918	33.8%
	Retail - Secured on real estate property - Of Which: SME	6,591	528	225	162	30.6%	6,462	657	270	211	32.1%	6,344	775	316	260	33.5%
	Retail - Secured on real estate property - Of Which: non-SME	39,115	1,195	682	419	35.1%	38,737	1,573	785	538	34.2%	38,365	1,944	887	658	33.8%
	Retail - Qualifying Revolving	6	1	1	1	75.7%	6	1	1	1	75.4%	6	1	1	1	75.4%
	Retail - Other Retail	23,178	1,196	1,016	789	66.0%	22,868	1,505	1,142	927	61.6%	22,581	1,792	1,269	1,064	59.4%
	Retail - Other Retail - Of Which: SME	5,653	371	293	230	62.0%	5,540	483	333	276	57.1%	5,440	584	374	321	55.1%
	Retail - Other Retail - Of Which: non-SME	17,525	824	723	559	67.8%	17,327	1,022	809	650	63.6%	17,141	1,208	895	743	61.5%
	Equity	250	2	1	1	38.6%	248	3	2	2	39.7%	247	5	3	2	40.5%
	Securitisation	2,687	1	1	1	0.0%	2,687	1	1	1	0.0%	2,687	1	1	1	0.0%
	Other non-credit obligation assets	1,687	9	9	9	0.0%	1,687	10	10	10	0.0%	1,687	10	10	10	0.0%
<b>IRB TOTAL</b>	<b>137,281</b>	<b>6,432</b>	<b>4,123</b>	<b>3,176</b>	<b>49.4%</b>	<b>135,793</b>	<b>7,921</b>	<b>4,742</b>	<b>3,848</b>	<b>48.6%</b>	<b>134,376</b>	<b>9,338</b>	<b>5,379</b>	<b>4,528</b>	<b>48.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Austria	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	514	1	1	1	40.0%	513	2	2	1	40.0%	511	4	2	1	40.0%
	Corporates	34,564	1,602	919	745	46.5%	34,235	1,931	1,044	881	45.6%	33,915	2,251	1,176	1,019	45.3%
	Corporates - Of Which: Specialised Lending	7,473	395	208	159	40.4%	7,371	496	247	202	40.7%	7,277	599	288	245	41.4%
	Corporates - Of Which: SME	10,851	778	456	374	48.3%	10,706	834	514	434	47.8%	10,565	1,062	570	493	46.3%
	Retail	38,062	1,511	878	563	37.2%	37,609	1,964	980	683	34.8%	37,170	2,494	1,078	801	33.3%
	Retail - Secured on real estate property	25,856	968	420	216	22.3%	25,534	1,290	478	289	22.4%	25,217	1,607	535	362	22.5%
	Retail - Secured on real estate property - Of Which: SME	5,540	416	151	110	26.4%	5,449	507	182	141	27.8%	5,363	593	212	172	29.0%
	Retail - Secured on real estate property - Of Which: non-SME	20,317	552	268	106	19.2%	20,085	784	296	148	18.9%	19,855	1,014	324	190	18.7%
	Retail - Qualifying Revolving	0	0	0	0	48.6%	0	0	0	0	49.1%	0	0	0	0	50.2%
	Retail - Other Retail	12,206	543	459	347	63.9%	12,075	674	501	394	58.4%	11,953	796	542	439	55.1%
	Retail - Other Retail - Of Which: SME	3,633	266	204	168	63.1%	3,572	327	234	190	58.1%	3,515	384	243	212	55.0%
	Retail - Other Retail - Of Which: non-SME	8,573	276	254	179	64.8%	8,503	347	278	203	58.7%	8,438	412	299	227	55.1%
	Equity	107	0	0	0	31.9%	107	1	0	0	33.3%	107	1	1	0	34.4%
	Securitisation	1,638	0	0	0	0.0%	1,638	0	0	0	0.0%	1,638	0	0	0	0.0%
	Other non-credit obligation assets	1,638	0	0	0	0.0%	1,638	0	0	0	0.0%	1,638	0	0	0	0.0%
<b>IRB TOTAL</b>	<b>74,886</b>	<b>3,114</b>	<b>1,798</b>	<b>1,309</b>	<b>42.0%</b>	<b>74,103</b>	<b>3,898</b>	<b>2,026</b>	<b>1,565</b>	<b>40.1%</b>	<b>73,341</b>	<b>4,659</b>	<b>2,256</b>	<b>1,822</b>	<b>39.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Czech Republic	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,101	8	6	3	40.0%	1,095	15	8	6	40.1%	1,088	21	11	9	40.1%
	Corporates	9,705	567	403	305	53.7%	9,539	734	520	426	58.1%	9,382	890	647	556	62.5%
	Corporates - Of Which: Specialised Lending	2,399	216	137	110	50.7%	2,355	261	171	144	55.2%	2,312	303	207	181	59.7%
	Corporates - Of Which: SME	3,380	221	181	138	62.2%	3,310	292	229	189	64.8%	3,244	357	282	243	68.0%
	Retail	16,455	413	336	230	55.7%	16,290	578	416	312	54.1%	16,133	736	500	402	54.6%
	Retail - Secured on real estate property	10,093	182	134	85	46.5%	10,020	256	169	121	47.3%	9,949	327	208	161	49.4%
	Retail - Secured on real estate property - Of Which: SME	732	66	47	30	45.8%	701	97	58	44	45.3%	678	120	70	58	47.9%
	Retail - Secured on real estate property - Of Which: non-SME	9,362	116	87	54	46.8%	9,319	159	111	77	48.3%	9,271	206	137	104	50.2%
	Retail - Qualifying Revolving	0	0	0	0	48.6%	0	0	0	0	49.1%	0	0	0	0	50.3%
	Retail - Other Retail	6,362	231	202	145	63.0%	6,270	322	246	192	59.4%	6,184	409	292	241	58.8%
	Retail - Other Retail - Of Which: SME	1,358	62	47	28	45.3%	1,319	102	61	45	44.0%	1,286	135	77	62	45.9%
	Retail - Other Retail - Of Which: non-SME	5,004	169	155	117	69.5%	4,952	221	185	147	66.5%	4,898	274	216	179	65.2%
	Equity	13	0	0	0	57.4%	13	0	0	0	62.0%	13	0	0	0	65.9%
	Securitisation	463	1	1	1	0.0%	463	1	1	1	0.0%	463	1	1	1	0.0%
	Other non-credit obligation assets	463	1	1	1	0.0%	463	1	1	1	0.0%	463	1	1	1	0.0%
<b>IRB TOTAL</b>	<b>27,737</b>	<b>988</b>	<b>754</b>	<b>538</b>	<b>54.4%</b>	<b>27,399</b>	<b>1,327</b>	<b>954</b>	<b>745</b>	<b>56.2%</b>	<b>27,078</b>	<b>1,648</b>	<b>1,168</b>	<b>967</b>	<b>58.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk IRB**  
Erste Group Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Slovakia	Central banks and central governments	70	0	0	0	40.0%	70	0	0	0	40.0%	70	0	0	0	40.0%
	Institutions	190	0	0	0	40.0%	189	1	1	0	40.0%	188	2	1	1	40.0%
	Corporates	3,237	201	145	118	58.6%	3,203	236	168	142	60.1%	3,175	263	191	165	62.7%
	Corporates - Of Which: Specialised Lending	773	120	68	60	49.7%	770	123	76	67	54.5%	767	125	83	74	59.1%
	Corporates - Of Which: SME	1,193	67	61	47	70.9%	1,169	91	73	60	66.0%	1,150	109	84	72	66.1%
	Retail	9,265	426	243	258	60.5%	9,151	540	401	323	59.8%	9,053	638	456	367	59.9%
	Retail - Secured on real estate property	6,843	219	156	105	48.2%	6,773	288	191	143	49.8%	6,712	349	225	179	51.2%
	Retail - Secured on real estate property - Of Which: SME	81	5	6	4	76.6%	78	8	8	6	75.6%	76	10	10	8	76.7%
	Retail - Secured on real estate property - Of Which: non-SME	6,762	213	150	101	47.4%	6,696	280	183	137	49.0%	6,636	339	215	171	50.5%
	Retail - Qualifying Revolving	6	1	1	1	75.6%	6	1	1	1	75.3%	6	1	1	1	75.3%
	Retail - Other Retail	2,416	207	187	152	73.5%	2,372	251	209	179	71.2%	2,335	288	231	202	70.3%
	Retail - Other Retail - Of Which: SME	543	21	23	17	79.8%	535	29	28	23	78.0%	528	36	33	28	78.3%
	Retail - Other Retail - Of Which: non-SME	1,873	185	163	135	72.8%	1,837	222	181	156	70.3%	1,807	252	197	174	69.2%
	Equity	67	0	0	0	40.0%	67	1	1	0	40.0%	66	1	1	1	40.0%
	Securitisation															
Other non-credit obligation assets	211	0	0	0		211	0	0	0		211	0	0	0		
IRB TOTAL	<b>13,040</b>	<b>628</b>	<b>489</b>	<b>376</b>	<b>59.9%</b>	<b>12,891</b>	<b>777</b>	<b>570</b>	<b>465</b>	<b>59.8%</b>	<b>12,763</b>	<b>905</b>	<b>649</b>	<b>549</b>	<b>60.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Romania	Central banks and central governments	0	0	0	0		0	0	0	0		0	0	0	0	
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	576	43	27	26	59.5%	573	46	29	28	60.2%	570	50	31	29	59.1%
	Corporates - Of Which: Specialised Lending	369	39	24	23	59.9%	368	40	25	25	62.0%	366	42	26	26	61.8%
	Corporates - Of Which: SME	79	2	1	0	29.6%	78	3	1	1	30.9%	77	4	2	1	32.1%
	Retail	3	1	0	0	17.0%	3	2	0	0	18.6%	3	2	0	0	19.8%
	Retail - Secured on real estate property	2	1	0	0	1.0%	2	1	0	0	1.8%	1	1	0	0	2.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	31.3%	0	0	0	0	31.9%	0	0	0	0	32.5%
	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	1.0%	1	1	0	0	1.7%	1	1	0	0	2.4%
	Retail - Qualifying Revolving	0	0	0	0	91.2%	0	0	0	0	91.2%	0	0	0	0	91.2%
	Retail - Other Retail	2	0	0	0	77.4%	2	0	0	0	73.4%	2	0	0	0	71.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	30.6%	1	0	0	0	31.7%	1	0	0	0	32.8%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	86.7%	1	0	0	0	84.6%	1	0	0	0	82.5%
	Equity	0	0	0	0	29.3%	0	0	0	0	30.6%	0	0	0	0	31.7%
	Securitisation															
Other non-credit obligation assets	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%	
IRB TOTAL	<b>582</b>	<b>45</b>	<b>28</b>	<b>26</b>	<b>58.1%</b>	<b>579</b>	<b>48</b>	<b>29</b>	<b>28</b>	<b>58.9%</b>	<b>575</b>	<b>51</b>	<b>31</b>	<b>30</b>	<b>57.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Croatia	Central banks and central governments	102	0	0	0	40.0%	102	0	0	0	40.0%	102	1	0	0	40.0%
	Institutions	11	0	0	0	40.2%	11	0	0	0	40.2%	11	0	0	0	40.2%
	Corporates	2,148	529	346	327	61.9%	2,112	566	375	357	63.0%	2,077	602	403	385	64.0%
	Corporates - Of Which: Specialised Lending	583	213	144	138	64.5%	571	225	154	148	65.7%	560	236	164	158	66.7%
	Corporates - Of Which: SME	992	190	131	124	65.2%	977	205	142	135	65.8%	963	219	153	146	66.4%
	Retail	1,983	243	161	147	60.8%	1,943	283	180	167	59.0%	1,905	321	200	188	58.4%
	Retail - Secured on real estate property	742	99	60	56	56.9%	731	110	67	63	57.4%	720	121	74	70	58.2%
	Retail - Secured on real estate property - Of Which: SME	49	14	10	10	69.1%	47	16	11	10	66.4%	45	17	12	11	65.1%
	Retail - Secured on real estate property - Of Which: non-SME	693	85	50	47	54.9%	684	94	56	53	55.9%	674	103	62	59	57.0%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail	1,241	144	101	91	63.4%	1,212	173	113	104	59.9%	1,185	200	126	117	58.6%
	Retail - Other Retail - Of Which: SME	63	12	10	9	78.0%	61	15	11	10	70.5%	58	17	12	11	66.9%
	Retail - Other Retail - Of Which: non-SME	1,178	132	91	82	62.1%	1,152	158	102	93	59.0%	1,127	183	114	106	57.8%
	Equity	24	1	1	0	41.8%	24	1	1	1	43.3%	23	2	1	1	44.9%
	Securitisation															
Other non-credit obligation assets	238	0	0	0	0.0%	238	0	0	0	0.2%	238	0	0	0	0.2%	
IRB TOTAL	<b>4,508</b>	<b>773</b>	<b>508</b>	<b>475</b>	<b>61.5%</b>	<b>4,430</b>	<b>851</b>	<b>555</b>	<b>524</b>	<b>61.6%</b>	<b>4,356</b>	<b>926</b>	<b>604</b>	<b>574</b>	<b>62.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

### Erste Group Bank AG

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>Hungary</b>	<b>Central banks and central governments</b>	104	0	0	0	40.0%	104	0	0	0	40.0%	103	1	0	0	40.0%
	<b>Institutions</b>	125	0	1	0	40.1%	125	0	0	0	40.1%	125	1	1	0	40.1%
	<b>Corporates</b>	2,275	61	56	40	65.9%	2,258	77	64	51	65.6%	2,246	89	71	58	65.4%
	Corporates - Of Which: Specialised Lending	906	46	44	32	69.5%	894	58	50	40	68.7%	885	66	55	45	68.4%
	Corporates - Of Which: SME	824	14	11	8	55.6%	821	18	13	10	56.8%	818	20	14	12	57.4%
	<b>Retail</b>	2,089	218	148	126	58.0%	2,060	246	159	139	56.4%	2,034	273	170	150	55.1%
	<b>Retail - Secured on real estate property</b>	1,375	172	104	93	54.1%	1,356	191	111	101	53.0%	1,339	208	118	109	52.1%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	22.0%	1	0	0	0	23.8%	1	0	0	0	25.0%
	Retail - Secured on real estate property - Of Which: non-SME	1,374	172	104	93	54.2%	1,355	190	111	101	53.1%	1,338	208	118	108	52.2%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	48.6%	0	0	0	0	49.1%	0	0	0	0	50.3%
	<b>Retail - Other Retail</b>	714	46	45	33	72.7%	704	56	48	38	68.1%	695	65	52	42	64.7%
	Retail - Other Retail - Of Which: SME	1	0	0	0	80.2%	1	1	0	0	76.9%	1	1	0	0	75.1%
	Retail - Other Retail - Of Which: non-SME	713	45	44	33	72.7%	703	55	48	37	68.0%	694	64	51	42	64.6%
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Securitisation</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Other non-credit obligation assets</b>	89	0	0	0	-	89	0	0	0	-	89	0	0	0	-
<b>IRB TOTAL</b>	<b>4,682</b>	<b>279</b>	<b>206</b>	<b>167</b>	<b>59.7%</b>	<b>4,637</b>	<b>324</b>	<b>224</b>	<b>190</b>	<b>58.5%</b>	<b>4,597</b>	<b>363</b>	<b>242</b>	<b>209</b>	<b>57.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>Germany</b>	<b>Central banks and central governments</b>	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	<b>Institutions</b>	83	0	0	0	40.0%	83	0	0	0	40.0%	83	1	0	0	40.0%
	<b>Corporates</b>	2,932	84	64	53	62.8%	2,915	101	72	60	59.9%	2,897	119	80	69	57.9%
	Corporates - Of Which: Specialised Lending	263	19	13	12	63.6%	261	21	14	13	63.5%	259	23	15	14	63.6%
	Corporates - Of Which: SME	478	33	22	18	54.3%	473	39	25	20	52.6%	467	44	23	21	51.7%
	<b>Retail</b>	598	64	30	25	39.3%	578	73	33	29	39.2%	571	81	36	33	39.5%
	<b>Retail - Secured on real estate property</b>	456	51	19	15	30.0%	448	58	22	18	31.1%	442	65	25	21	32.2%
	Retail - Secured on real estate property - Of Which: SME	140	17	5	4	25.1%	137	20	6	5	26.8%	134	23	7	6	28.1%
	Retail - Secured on real estate property - Of Which: non-SME	316	34	14	11	32.5%	311	38	16	13	33.4%	308	42	17	14	34.3%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Retail - Other Retail</b>	92	13	11	10	76.1%	91	14	11	10	72.0%	89	16	12	11	69.3%
	Retail - Other Retail - Of Which: SME	40	6	5	4	77.4%	39	7	5	5	72.0%	39	7	5	5	68.3%
	Retail - Other Retail - Of Which: non-SME	52	7	6	5	75.1%	51	8	6	6	72.1%	51	9	7	6	70.2%
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Securitisation</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Other non-credit obligation assets</b>	9	0	0	0	-	9	0	0	0	-	9	0	0	0	-
<b>IRB TOTAL</b>	<b>3,573</b>	<b>148</b>	<b>94</b>	<b>78</b>	<b>52.7%</b>	<b>3,546</b>	<b>174</b>	<b>105</b>	<b>89</b>	<b>51.2%</b>	<b>3,520</b>	<b>200</b>	<b>117</b>	<b>101</b>	<b>50.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>United Kingdom</b>	<b>Central banks and central governments</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Institutions</b>	179	0	1	0	40.0%	178	1	1	0	40.0%	178	2	1	1	40.0%
	<b>Corporates</b>	375	1	1	0	32.5%	374	3	2	1	34.3%	372	4	2	2	35.6%
	Corporates - Of Which: Specialised Lending	10	0	0	0	29.3%	10	0	0	0	30.5%	10	0	0	0	31.4%
	Corporates - Of Which: SME	4	0	0	0	34.0%	4	0	0	0	35.1%	4	0	0	0	36.2%
	<b>Retail</b>	73	2	1	1	37.4%	72	3	2	1	36.4%	71	4	2	2	36.5%
	<b>Retail - Secured on real estate property</b>	37	1	1	0	32.0%	36	2	1	1	32.7%	36	2	1	1	33.7%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	45.0%	6	1	0	0	41.8%	6	1	0	0	40.7%
	Retail - Secured on real estate property - Of Which: non-SME	31	1	1	0	27.9%	30	1	1	0	29.6%	30	2	1	1	31.3%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	48.6%	0	0	0	0	49.2%	0	0	0	0	50.4%
	<b>Retail - Other Retail</b>	36	1	1	0	47.0%	36	1	1	1	41.3%	35	2	1	1	37.7%
	Retail - Other Retail - Of Which: SME	1	0	0	0	69.5%	1	0	0	0	66.4%	1	0	0	0	64.4%
	Retail - Other Retail - Of Which: non-SME	35	1	1	0	40.3%	35	1	1	1	36.9%	34	2	1	1	36.4%
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Securitisation</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Other non-credit obligation assets</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
<b>IRB TOTAL</b>	<b>627</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>36.1%</b>	<b>624</b>	<b>7</b>	<b>4</b>	<b>3</b>	<b>36.1%</b>	<b>621</b>	<b>10</b>	<b>5</b>	<b>4</b>	<b>36.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mín EUR, %)																
Poland	Central banks and central governments	77	0	0	0	40.0%	77	0	0	0	40.0%	77	0	0	0	40.0%
	Institutions	102	0	0	0	40.0%	102	0	0	0	40.0%	102	0	0	0	40.0%
	Corporates	985	22	14	8	34.7%	973	34	18	12	35.9%	963	44	22	16	37.7%
	Corporates - Of Which: Specialised Lending	603	10	4	3	29.3%	597	16	6	5	29.6%	592	21	8	7	31.2%
	Corporates - Of Which: SME	68	2	1	1	39.1%	67	3	1	1	38.2%	66	4	2	1	38.1%
	Retail	5	0	0	0	44.2%	5	0	0	0	45.1%	5	0	0	0	46.6%
	Retail - Secured on real estate property	2	0	0	0	34.4%	2	0	0	0	37.6%	2	0	0	0	40.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	31.3%	1	0	0	0	32.1%	1	0	0	0	33.0%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	35.0%	1	0	0	0	38.9%	1	0	0	0	42.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	52.3%	3	0	0	0	51.2%	3	0	0	0	51.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	34.0%	0	0	0	0	33.7%	0	0	0	0	33.8%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	52.8%	3	0	0	0	51.9%	3	0	0	0	52.5%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>IRB TOTAL</b>	<b>1,169</b>	<b>22</b>	<b>15</b>	<b>8</b>	<b>34.8%</b>	<b>1,157</b>	<b>35</b>	<b>19</b>	<b>12</b>	<b>36.0%</b>	<b>1,146</b>	<b>45</b>	<b>23</b>	<b>17</b>	<b>37.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mín EUR, %)																
United States	Central banks and central governments	483	0	0	0	39.8%	483	0	0	0	39.8%	483	0	0	0	39.8%
	Institutions	88	0	0	0	19.7%	88	0	0	0	26.7%	88	1	0	0	31.3%
	Corporates	1,336	10	8	6	56.4%	1,331	15	10	7	48.4%	1,325	21	12	9	44.1%
	Corporates - Of Which: Specialised Lending	7	0	0	0	29.3%	7	0	0	0	30.6%	7	0	0	0	31.8%
	Corporates - Of Which: SME	24	0	0	0	29.5%	24	0	0	0	30.7%	24	0	0	0	31.9%
	Retail	21	1	1	0	38.2%	21	1	1	1	38.8%	21	2	1	1	39.3%
	Retail - Secured on real estate property	17	1	0	0	37.1%	16	1	1	0	37.5%	16	1	1	1	38.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	30.8%	1	0	0	0	31.3%	1	0	0	0	31.9%
	Retail - Secured on real estate property - Of Which: non-SME	16	1	0	0	37.2%	16	1	1	0	37.7%	15	1	1	1	38.2%
	Retail - Qualifying Revolving	0	0	0	0	48.6%	0	0	0	0	49.2%	0	0	0	0	50.4%
	Retail - Other Retail	5	0	0	0	52.7%	5	0	0	0	49.4%	5	0	0	0	47.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	44.0%	0	0	0	0	42.9%	0	0	0	0	41.9%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	53.1%	4	0	0	0	49.7%	4	0	0	0	48.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	2	0	0	0	-	2	0	0	0	-	2	0	0	0	-
	<b>IRB TOTAL</b>	<b>1,930</b>	<b>11</b>	<b>8</b>	<b>6</b>	<b>53.6%</b>	<b>1,924</b>	<b>17</b>	<b>11</b>	<b>8</b>	<b>47.0%</b>	<b>1,917</b>	<b>24</b>	<b>13</b>	<b>10</b>	<b>43.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>
(mln EUR, %)																
Erste Group Bank AG	<b>Central banks and central governments</b>	956	1	1	1	39.5%	955	3	2	1	39.5%	953	4	2	2	39.5%
	<b>Institutions</b>	3,450	23	23	10	44.9%	3,415	58	36	24	41.9%	3,383	90	49	37	41.3%
	<b>Corporates</b>	60,581	3,954	2,574	2,019	51.1%	59,293	5,242	3,241	2,692	51.4%	58,034	6,501	3,869	3,369	51.8%
	Corporates - Of Which: Specialised Lending	13,758	1,365	856	671	49.2%	13,311	1,812	1,076	892	49.2%	12,844	2,279	1,302	1,134	49.8%
	Corporates - Of Which: SME	18,006	1,594	1,082	861	54.4%	17,441	2,148	1,290	1,178	54.8%	16,942	2,647	1,651	1,458	55.1%
	<b>Retail</b>	68,556	3,252	2,943	1,643	50.5%	67,318	4,401	3,173	2,344	52.2%	66,059	5,750	3,728	3,000	52.2%
	<b>Retail - Secured on real estate property</b>	45,507	1,922	1,344	751	39.0%	44,726	2,702	1,612	1,072	39.7%	43,984	3,444	1,854	1,390	40.3%
	Retail - Secured on real estate property - Of Which: SME	6,526	593	265	182	30.7%	6,357	762	325	245	32.2%	6,194	925	382	311	33.6%
	Retail - Secured on real estate property - Of Which: non-SME	38,981	1,329	1,079	568	42.8%	38,370	1,940	1,287	827	42.6%	37,790	2,519	1,472	1,079	42.8%
	<b>Retail - Qualifying Revolving</b>	9	1	1	1	75.5%	6	1	1	1	74.3%	6	1	1	1	74.0%
	<b>Retail - Other Retail</b>	23,044	1,329	1,198	892	67.1%	22,585	1,788	1,561	1,271	71.1%	22,069	2,305	1,873	1,609	69.8%
	Retail - Other Retail - Of Which: SME	5,611	413	357	275	66.7%	5,466	558	489	411	73.7%	5,237	787	614	545	69.3%
	Retail - Other Retail - Of Which: non-SME	17,433	816	841	617	67.3%	17,120	1,229	1,072	860	69.9%	16,832	1,517	1,258	1,064	70.1%
	<b>Equity</b>	250	2	1	1	38.2%	248	4	2	2	39.2%	245	6	3	3	40.0%
	<b>Securitisation</b>	2,687	1	0	0	0.0%	2,687	1	1	1	0.0%	2,687	1	1	1	0.0%
	<b>Other non-credit obligation assets</b>	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	<b>IRB TOTAL</b>	<b>136,480</b>	<b>7,233</b>	<b>5,153</b>	<b>3,674</b>	<b>50.8%</b>	<b>133,915</b>	<b>9,798</b>	<b>6,464</b>	<b>5,064</b>	<b>51.7%</b>	<b>131,361</b>	<b>12,352</b>	<b>7,662</b>	<b>6,410</b>	<b>51.9%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>
(mln EUR, %)																
Austria	<b>Central banks and central governments</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Institutions</b>	514	1	1	1	40.0%	512	3	2	1	40.0%	510	5	3	2	40.0%
	<b>Corporates</b>	24,319	1,847	1,104	838	45.4%	23,691	2,475	1,351	1,086	43.9%	23,033	3,133	1,599	1,358	43.3%
	Corporates - Of Which: Specialised Lending	7,352	515	305	210	40.8%	7,044	824	430	332	40.2%	6,713	1,155	562	471	40.8%
	Corporates - Of Which: SME	10,767	861	516	402	46.8%	10,557	1,081	591	483	45.8%	10,388	1,260	662	565	44.9%
	<b>Retail</b>	37,815	1,758	1,363	800	45.5%	37,150	2,424	1,740	1,224	50.5%	36,408	3,165	2,053	1,605	50.7%
	<b>Retail - Secured on real estate property</b>	25,703	1,122	789	366	32.6%	25,219	1,605	922	544	33.9%	24,744	2,081	1,040	720	34.6%
	Retail - Secured on real estate property - Of Which: SME	5,479	477	182	129	26.9%	5,362	594	221	169	28.4%	5,247	709	258	210	29.6%
	Retail - Secured on real estate property - Of Which: non-SME	20,224	645	607	238	36.9%	19,857	1,011	702	375	37.1%	19,497	1,372	782	510	37.2%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	48.6%	0	0	0	0	49.0%	0	0	0	0	50.2%
	<b>Retail - Other Retail</b>	12,112	636	574	434	68.2%	11,931	818	818	680	83.1%	11,664	1,084	1,013	885	81.6%
	Retail - Other Retail - Of Which: SME	3,594	305	260	212	69.5%	3,517	382	363	318	83.2%	3,354	545	459	419	76.9%
	Retail - Other Retail - Of Which: non-SME	8,518	332	314	222	66.3%	8,414	436	455	362	83.0%	8,310	540	554	466	86.3%
	<b>Equity</b>	107	1	0	0	31.9%	107	1	1	0	33.2%	106	2	1	1	34.2%
	<b>Securitisation</b>	1,638	0	0	0	0.0%	1,638	0	0	0	0.0%	1,638	0	0	0	0.0%
	<b>Other non-credit obligation assets</b>	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	<b>IRB TOTAL</b>	<b>74,394</b>	<b>3,607</b>	<b>2,468</b>	<b>1,639</b>	<b>45.4%</b>	<b>73,098</b>	<b>4,902</b>	<b>3,093</b>	<b>2,311</b>	<b>47.2%</b>	<b>71,695</b>	<b>6,305</b>	<b>3,656</b>	<b>2,966</b>	<b>47.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>2</sup>
(mln EUR, %)																
Czech Republic	<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Institutions</b>	1,101	8	8	3	40.0%	1,086	23	13	9	40.0%	1,075	34	17	14	40.1%
	<b>Corporates</b>	9,576	696	539	392	56.3%	9,170	1,102	820	669	60.7%	8,804	1,468	1,066	929	63.3%
	Corporates - Of Which: Specialised Lending	2,392	223	161	113	50.6%	2,329	287	206	158	55.0%	2,260	355	255	211	59.4%
	Corporates - Of Which: SME	3,262	340	277	220	64.8%	2,991	611	463	405	66.3%	2,771	830	606	553	66.6%
	<b>Retail</b>	16,444	424	388	234	55.3%	16,190	679	504	353	52.1%	15,939	930	620	485	52.2%
	<b>Retail - Secured on real estate property</b>	10,088	187	156	87	46.3%	9,975	300	208	139	46.4%	9,862	414	261	199	48.1%
	Retail - Secured on real estate property - Of Which: SME	730	68	55	31	45.6%	690	108	70	48	44.2%	652	146	86	67	45.9%
	Retail - Secured on real estate property - Of Which: non-SME	9,358	120	101	56	46.7%	9,285	192	138	92	47.6%	9,210	268	175	132	49.3%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	48.6%	0	0	0	0	49.0%	0	0	0	0	50.3%
	<b>Retail - Other Retail</b>	6,356	237	232	148	62.4%	6,215	378	296	214	56.6%	6,077	516	358	286	55.5%
	Retail - Other Retail - Of Which: SME	1,357	63	53	29	45.0%	1,304	116	74	50	42.6%	1,251	170	95	74	43.7%
	Retail - Other Retail - Of Which: non-SME	4,999	173	179	119	68.8%	4,911	262	222	164	62.8%	4,826	346	264	212	61.2%
	<b>Equity</b>	13	0	0	0	57.4%	13	0	0	0	61.4%	13	0	0	0	64.5%
	<b>Securitisation</b>	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	<b>Other non-credit obligation assets</b>	463	1	0	0	0.0%	463	1	10	0	54.3%	463	1	10	0	54.3%
	<b>IRB TOTAL</b>	<b>27,597</b>	<b>1,128</b>	<b>944</b>	<b>629</b>	<b>55.8%</b>	<b>26,921</b>	<b>1,804</b>	<b>1,346</b>	<b>1,032</b>	<b>57.2%</b>	<b>26,293</b>	<b>2,433</b>	<b>1,712</b>	<b>1,428</b>	<b>58.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk IRB Erste Group Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Slovakia	Central banks and central governments	70	0	0	0	40.0%	70	0	0	0	40.0%	70	0	0	0	40.0%
	Institutions	190	0	0	0	40.0%	189	1	1	0	40.0%	188	2	1	1	40.0%
	Corporates	3,236	203	150	119	58.5%	3,191	248	177	147	59.3%	3,152	286	205	176	61.5%
	Corporates - Of Which: Specialised Lending	773	120	68	60	49.7%	769	123	76	67	54.4%	767	126	83	74	59.0%
	Corporates - Of Which: SME	1,191	68	65	48	70.3%	1,160	100	79	64	64.0%	1,134	126	95	80	63.7%
	Retail	9,228	463	403	276	59.6%	9,020	660	489	383	58.0%	8,884	807	564	469	58.1%
	Retail - Secured on real estate property	6,824	237	190	114	48.2%	6,701	361	244	179	49.7%	6,607	454	290	233	51.2%
	Retail - Secured on real estate property - Of Which: SME	80	5	7	4	76.2%	77	9	9	7	74.7%	74	12	11	9	75.7%
	Retail - Secured on real estate property - Of Which: non-SME	6,744	232	183	110	47.5%	6,624	352	235	173	49.1%	6,533	442	279	223	50.5%
	Retail - Qualifying Revolving	6	1	1	1	75.4%	6	1	1	1	74.3%	6	1	1	1	74.0%
	Retail - Other Retail	2,398	225	212	161	71.5%	2,324	299	244	203	67.8%	2,271	352	272	236	67.0%
	Retail - Other Retail - Of Which: SME	542	22	25	17	79.5%	533	31	31	29	77.3%	524	40	37	31	77.5%
	Retail - Other Retail - Of Which: non-SME	1,856	203	187	144	70.7%	1,791	267	212	178	66.7%	1,747	312	235	205	65.7%
	Equity	67	0	0	0	40.0%	67	1	1	0	40.0%	66	2	1	1	40.0%
	Securitisation															
Other non-credit obligation assets	211	0	0	0	-	211	0	0	0	-	211	0	0	0	-	
<b>IRB TOTAL</b>	<b>13,091</b>	<b>667</b>	<b>554</b>	<b>395</b>	<b>59.2%</b>	<b>12,758</b>	<b>910</b>	<b>668</b>	<b>530</b>	<b>58.3%</b>	<b>12,570</b>	<b>1,098</b>	<b>771</b>	<b>647</b>	<b>58.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Romania	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	574	45	29	26	58.4%	569	50	32	29	57.9%	563	56	35	31	55.9%
	Corporates - Of Which: Specialised Lending	368	39	24	23	59.4%	366	41	26	25	60.9%	364	44	27	26	60.0%
	Corporates - Of Which: SME	79	2	1	1	29.6%	77	4	2	2	30.8%	75	6	3	2	32.1%
	Retail	3	2	0	0	17.6%	3	2	0	0	19.7%	3	2	0	0	21.2%
	Retail - Secured on real estate property	2	1	0	0	1.4%	1	1	0	0	2.7%	1	1	0	0	3.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	31.3%	0	0	0	0	31.9%	0	0	0	0	32.6%
	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	1.4%	1	1	0	0	2.9%	1	1	0	0	3.6%
	Retail - Qualifying Revolving	0	0	0	0	91.2%	0	0	0	0	91.2%	0	0	0	0	91.1%
	Retail - Other Retail	2	0	0	0	72.6%	2	0	0	0	67.8%	2	0	0	0	65.3%
	Retail - Other Retail - Of Which: SME	1	0	0	0	30.6%	1	0	0	0	31.8%	1	0	0	0	32.9%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	85.2%	1	0	0	0	80.8%	1	0	0	0	77.8%
	Equity	0	0	0	0	29.3%	0	0	0	0	30.6%	0	0	0	0	31.7%
	Securitisation															
Other non-credit obligation assets	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%	
<b>IRB TOTAL</b>	<b>580</b>	<b>46</b>	<b>30</b>	<b>26</b>	<b>57.0%</b>	<b>575</b>	<b>52</b>	<b>33</b>	<b>29</b>	<b>56.7%</b>	<b>569</b>	<b>58</b>	<b>35</b>	<b>32</b>	<b>54.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Croatia	Central banks and central governments	102	0	0	0	40.0%	102	1	0	0	40.0%	102	1	0	0	40.0%
	Institutions	11	0	0	0	40.2%	11	0	0	0	40.2%	10	1	0	0	40.1%
	Corporates	2,129	550	368	336	61.1%	2,061	617	404	378	61.3%	2,007	671	440	416	62.0%
	Corporates - Of Which: Specialised Lending	576	221	151	141	63.7%	555	241	163	154	64.0%	538	258	175	167	64.6%
	Corporates - Of Which: SME	984	198	140	127	64.3%	956	225	154	144	63.7%	934	247	168	158	63.9%
	Retail	1,968	258	172	122	58.9%	1,906	320	198	178	55.8%	1,849	377	225	208	55.1%
	Retail - Secured on real estate property	737	104	63	58	55.5%	718	122	72	67	54.8%	701	139	82	77	55.2%
	Retail - Secured on real estate property - Of Which: SME	49	14	11	10	68.1%	46	17	12	11	63.7%	43	19	13	12	62.0%
	Retail - Secured on real estate property - Of Which: non-SME	688	90	53	48	53.5%	672	105	61	56	53.4%	658	120	69	65	54.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1,231	154	109	94	61.1%	1,188	197	125	111	56.4%	1,148	238	143	131	55.0%
	Retail - Other Retail - Of Which: SME	63	12	11	9	76.6%	59	16	12	11	66.5%	56	19	13	12	62.7%
	Retail - Other Retail - Of Which: non-SME	1,168	142	98	85	59.8%	1,129	181	114	101	55.9%	1,092	218	130	118	54.3%
	Equity	24	1	1	0	41.8%	24	2	1	1	43.1%	23	2	1	1	44.7%
	Securitisation															
Other non-credit obligation assets	238	0	0	0	0.0%	238	0	0	0	0.2%	238	0	0	0	0.2%	
<b>IRB TOTAL</b>	<b>4,472</b>	<b>809</b>	<b>541</b>	<b>488</b>	<b>60.4%</b>	<b>4,342</b>	<b>940</b>	<b>604</b>	<b>558</b>	<b>59.4%</b>	<b>4,229</b>	<b>1,052</b>	<b>667</b>	<b>625</b>	<b>59.4%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk IRB

Erste Group Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Hungary	<b>Central banks and central governments</b>	104	0	0	0	40.0%	104	1	0	0	40.0%	103	1	0	0	40.0%
	<b>Institutions</b>	125	0	1	0	40.1%	125	1	1	0	40.1%	124	2	2	1	40.1%
	<b>Corporates</b>	2,241	94	88	64	67.3%	2,200	136	112	92	67.6%	2,163	172	134	117	68.1%
	Corporates - Of Which: Specialised Lending	878	73	67	51	70.0%	849	102	83	71	69.7%	825	127	98	89	69.9%
	Corporates - Of Which: SME	819	20	19	11	58.7%	809	30	26	18	61.9%	798	40	32	26	64.3%
	<b>Retail</b>	2,079	228	155	131	57.5%	2,044	263	171	146	55.7%	2,004	303	187	164	54.0%
	<b>Retail - Secured on real estate property</b>	1,368	179	108	96	53.6%	1,345	202	119	106	52.4%	1,319	228	129	117	51.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	22.5%	1	0	0	0	24.4%	1	0	0	0	25.8%
	Retail - Secured on real estate property - Of Which: non-SME	1,367	179	108	96	53.7%	1,344	201	119	106	52.9%	1,318	228	129	117	51.3%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	48.6%	0	0	0	0	49.0%	0	0	0	0	50.3%
	<b>Retail - Other Retail</b>	711	49	47	35	71.4%	699	61	52	40	66.4%	685	75	57	47	62.3%
	Retail - Other Retail - Of Which: SME	1	1	0	0	75.6%	1	1	0	0	72.6%	1	1	0	0	70.8%
	Retail - Other Retail - Of Which: non-SME	709	49	46	35	71.4%	698	60	52	40	66.4%	684	74	57	46	62.2%
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>	89	0	0	0	-	89	0	0	0	-	89	0	0	0	-	
<b>IRB TOTAL</b>	<b>4,638</b>	<b>323</b>	<b>244</b>	<b>195</b>	<b>60.3%</b>	<b>4,561</b>	<b>400</b>	<b>285</b>	<b>238</b>	<b>59.7%</b>	<b>4,483</b>	<b>478</b>	<b>323</b>	<b>282</b>	<b>59.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	<b>Central banks and central governments</b>	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	<b>Institutions</b>	83	0	0	0	40.0%	83	0	0	0	40.0%	83	1	0	0	40.0%
	<b>Corporates</b>	2,925	91	70	55	60.4%	2,899	117	81	66	56.5%	2,871	145	93	78	53.9%
	Corporates - Of Which: Specialised Lending	262	20	14	12	62.2%	259	23	15	14	61.0%	255	26	17	16	60.3%
	Corporates - Of Which: SME	475	36	25	19	52.5%	467	44	28	22	50.4%	459	53	31	26	49.3%
	<b>Retail</b>	541	71	34	27	38.5%	528	84	38	32	38.4%	516	95	42	37	38.6%
	<b>Retail - Secured on real estate property</b>	449	57	22	17	30.2%	439	68	26	21	31.4%	429	77	29	25	32.5%
	Retail - Secured on real estate property - Of Which: SME	138	19	6	5	25.8%	134	23	8	6	27.5%	130	26	9	8	28.9%
	Retail - Secured on real estate property - Of Which: non-SME	312	38	16	12	32.4%	305	45	18	15	33.3%	299	51	21	17	34.3%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Retail - Other Retail</b>	91	14	12	10	72.4%	89	16	12	11	67.7%	87	18	13	12	64.7%
	Retail - Other Retail - Of Which: SME	40	6	5	5	73.4%	39	7	5	5	67.8%	38	8	6	5	64.0%
	Retail - Other Retail - Of Which: non-SME	51	8	6	6	71.6%	50	9	7	6	67.7%	49	10	7	6	65.3%
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>	9	0	0	0	-	9	0	0	0	-	9	0	0	0	-	
<b>IRB TOTAL</b>	<b>3,558</b>	<b>163</b>	<b>103</b>	<b>82</b>	<b>50.8%</b>	<b>3,519</b>	<b>201</b>	<b>119</b>	<b>98</b>	<b>48.9%</b>	<b>3,479</b>	<b>241</b>	<b>135</b>	<b>115</b>	<b>47.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
United Kingdom	<b>Central banks and central governments</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Institutions</b>	179	0	1	1	40.0%	178	1	1	1	40.0%	178	2	1	1	40.0%
	<b>Corporates</b>	374	2	1	1	31.8%	372	4	3	1	33.6%	370	6	4	2	34.9%
	Corporates - Of Which: Specialised Lending	10	0	0	0	29.3%	10	0	0	0	30.4%	10	0	0	0	31.2%
	Corporates - Of Which: SME	4	0	0	0	33.9%	4	0	0	0	35.0%	4	0	0	0	36.0%
	<b>Retail</b>	73	3	2	1	36.0%	71	5	2	2	35.3%	70	6	3	2	35.6%
	<b>Retail - Secured on real estate property</b>	37	2	1	1	31.8%	36	2	1	1	32.8%	35	3	1	1	33.9%
	Retail - Secured on real estate property - Of Which: SME	6	0	0	0	41.7%	6	1	0	0	39.8%	6	1	0	0	39.3%
	Retail - Secured on real estate property - Of Which: non-SME	31	1	1	1	28.1%	30	2	1	1	30.2%	30	2	1	1	32.0%
	<b>Retail - Qualifying Revolving</b>	0	0	0	0	48.6%	0	0	0	0	49.1%	0	0	0	0	50.5%
	<b>Retail - Other Retail</b>	36	1	1	1	42.6%	35	3	1	1	38.4%	34	3	1	1	37.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	65.1%	1	0	0	0	62.3%	1	0	0	0	60.2%
	Retail - Other Retail - Of Which: non-SME	35	1	1	1	37.3%	34	2	1	1	35.2%	33	3	1	1	35.1%
	<b>Equity</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>626</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>34.9%</b>	<b>622</b>	<b>9</b>	<b>6</b>	<b>3</b>	<b>35.2%</b>	<b>617</b>	<b>14</b>	<b>8</b>	<b>5</b>	<b>35.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk IRB**  
Erste Group Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Poland	Central banks and central governments	77	0	0	0	40.0%	77	0	0	0	40.0%	77	0	0	0	40.0%
	Institutions	102	0	1	0	40.0%	101	1	1	1	40.0%	99	3	2	1	40.0%
	Corporates	976	30	17	10	33.7%	959	48	24	17	35.1%	943	63	29	23	36.9%
	Corporates - Of Which: Specialised Lending	598	15	7	5	29.3%	588	25	10	7	30.0%	580	33	13	11	31.4%
	Corporates - Of Which: SME	67	3	1	1	37.2%	66	4	2	1	36.1%	65	6	2	2	36.0%
	Retail	5	0	0	0	41.4%	5	0	0	0	43.0%	5	0	0	0	44.9%
	Retail - Secured on real estate property	2	0	0	0	33.7%	2	0	0	0	37.4%	2	0	0	0	40.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	31.3%	0	0	0	0	32.2%	0	0	0	0	33.1%
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	34.2%	1	0	0	0	38.6%	1	0	0	0	42.0%
	Retail - Qualifying Revolving	3	0	0	0	49.3%	3	0	0	0	48.1%	3	0	0	0	48.8%
	Retail - Other Retail	0	0	0	0	32.8%	0	0	0	0	33.1%	0	0	0	0	33.5%
	Retail - Other Retail - Of Which: SME	3	0	0	0	50.0%	3	0	0	0	48.8%	3	0	0	0	49.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	<b>IRB TOTAL</b>	<b>1,160</b>	<b>31</b>	<b>18</b>	<b>10</b>	<b>33.9%</b>	<b>1,142</b>	<b>50</b>	<b>25</b>	<b>18</b>	<b>35.3%</b>	<b>1,124</b>	<b>67</b>	<b>32</b>	<b>25</b>	<b>37.1%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
United States	Central banks and central governments	483	0	0	0	39.8%	483	0	0	0	39.8%	483	0	0	0	39.8%
	Institutions	88	0	0	0	19.7%	88	0	0	0	26.7%	88	1	0	0	31.3%
	Corporates	1,334	12	9	6	51.6%	1,326	20	12	9	43.9%	1,316	30	15	12	40.4%
	Corporates - Of Which: Specialised Lending	7	0	0	0	29.3%	7	0	0	0	30.5%	7	0	0	0	31.6%
	Corporates - Of Which: SME	24	0	0	0	29.5%	24	0	0	0	30.7%	24	1	0	0	31.8%
	Retail	21	1	1	0	37.2%	21	3	1	1	37.7%	21	2	1	1	38.3%
	Retail - Secured on real estate property	17	1	1	0	36.0%	16	1	1	1	36.4%	16	2	1	1	36.9%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	30.8%	1	0	0	0	31.3%	1	0	0	0	31.9%
	Retail - Secured on real estate property - Of Which: non-SME	16	1	0	0	36.2%	15	1	1	1	36.5%	15	2	1	1	37.1%
	Retail - Qualifying Revolving	0	0	0	0	48.6%	0	0	0	0	49.1%	0	0	0	0	50.5%
	Retail - Other Retail	5	0	0	0	50.5%	5	0	0	0	47.1%	5	0	0	0	46.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	41.7%	0	0	0	0	40.6%	0	0	0	0	39.8%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	51.0%	4	0	0	0	47.3%	4	0	0	0	46.3%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other non-credit obligation assets	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	<b>IRB TOTAL</b>	<b>1,927</b>	<b>14</b>	<b>10</b>	<b>7</b>	<b>49.6%</b>	<b>1,919</b>	<b>22</b>	<b>13</b>	<b>10</b>	<b>43.1%</b>	<b>1,908</b>	<b>33</b>	<b>17</b>	<b>13</b>	<b>40.1%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Erste Group Bank AG	Central governments or central banks	54,412	0	1,184	0	39,896	0	8	0	0.0%
	Regional governments or local authorities	6,315	4	371	3	5,906	4	26	1	30.1%
	Public sector entities	1,212	19	273	26	1,056	20	5	2	12.2%
	Multilateral Development Banks	369	0	1	0	84	0	1	0	0.0%
	International Organisations	348	0	0	0	41	0	0	0	0.0%
	Institutions	1,766	0	166	0	353	0	0	0	0.0%
	Corporates	8,212	896	6,340	403	7,256	519	430	305	58.8%
	of which: SME	3,110	386	2,855	208	3,067	370	254	204	55.1%
	Retail	4,270	426	3,002	152	3,368	462	355	287	62.1%
	of which: SME	657	64	371	19	663	64	58	48	74.4%
	Secured by mortgages on immovable property	3,302	0	1,221	0	3,090	9	9	0	1.6%
	of which: SME	534	0	193	0	533	0	0	0	0.0%
	Items associated with particularly high risk	107	0	157	0	20	1	1	1	56.5%
	Covered bonds	18	0	3	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	121	0	67	0	0	0	0	0	0.0%
	Equity			578	0	87	0	0	0	0.0%
	Securitisation									
	Other exposures			1,813	0	388	0	3	0	0.0%
	Standardised Total		<b>84,011</b>	<b>1,346</b>	<b>15,177</b>	<b>584</b>	<b>61,545</b>	<b>1,014</b>	<b>840</b>	<b>596</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Austria	Central governments or central banks	8,863	0	155	0	5,705	0	2	0	0.0%
	Regional governments or local authorities	4,935	0	23	0	4,828	0	3	0	0.0%
	Public sector entities	729	0	145	0	726	0	0	0	13.1%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	308	0	26	0	172	0	0	0	0.0%
	Corporates	2,532	35	1,138	12	2,267	24	21	17	70.7%
	of which: SME	499	7	465	1	491	7	8	6	83.9%
	Retail	431	11	281	7	427	11	7	4	35.8%
	of which: SME	239	5	137	2	239	5	4	3	57.0%
	Secured by mortgages on immovable property	386	0	128	0	390	0	0	0	0.0%
	of which: SME	122	0	35	0	122	0	0	0	0.0%
	Items associated with particularly high risk	7	0	10	0	6	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	94	0	47	0	0	0	0	0	0.0%
	Equity					79	0	0	0	0.0%
	Securitisation									
	Other exposures					2	0	0	0	0.0%
	Standardised Total		<b>19,536</b>	<b>45</b>	<b>3,279</b>	<b>19</b>	<b>14,600</b>	<b>35</b>	<b>33</b>	<b>21</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Czech Republic	Central governments or central banks	23,627	0	83	0	17,711	0	1	0	0.0%
	Regional governments or local authorities	4	0	1	0	4	0	0	0	0.0%
	Public sector entities	2	0	0	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	66	0	19	0	6	0	0	0	0.0%
	Corporates	785	66	706	20	781	47	43	34	73.0%
	of which: SME	519	43	490	17	518	43	42	33	77.3%
	Retail	409	27	268	22	405	27	15	7	27.3%
	of which: SME	196	10	111	6	196	10	9	6	56.7%
	Secured by mortgages on immovable property	265	0	101	0	265	0	0	0	0.0%
	of which: SME	178	0	67	0	178	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					2	0	0	0	0.0%
	Securitisation									
	Other exposures					9	0	0	0	0.0%
	Standardised Total		<b>25,238</b>	<b>94</b>	<b>1,253</b>	<b>42</b>	<b>19,187</b>	<b>74</b>	<b>60</b>	<b>42</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Slovakia	Central governments or central banks	4,094	0	87	0	3,069	0	0	0	0.0%
	Regional governments or local authorities	222	0	44	0	222	0	0	0	0.0%
	Public sector entities	8	0	4	0	8	0	0	0	42.9%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0	0	0.0%
	Corporates	148	59	142	39	76	34	15	15	44.0%
	of which: SME	47	34	43	27	46	34	15	15	43.9%
	Retail	112	7	83	5	1	7	2	2	29.5%
	of which: SME	0	2	0	0	0	2	2	2	90.4%
	Secured by mortgages on immovable property	6	0	2	0	6	0	0	0	0.0%
	of which: SME	5	0	2	0	5	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>4,663</b>	<b>66</b>	<b>435</b>	<b>44</b>	<b>3,381</b>	<b>41</b>	<b>18</b>	<b>17</b>	<b>41.6%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Romania	Central governments or central banks	6,824	0	95	0	5,148	0	1	0	0.0%
	Regional governments or local authorities	676	4	182	3	623	4	20	1	30.1%
	Public sector entities	3	0	1	0	3	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	92	0	23	0	91	0	0	0	0.0%
	Corporates	2,499	392	2,335	189	2,398	329	255	181	55.1%
	of which: SME	1,071	241	992	146	1,066	225	134	111	49.5%
	Retail	1,763	309	1,281	90	1,698	344	264	228	66.2%
	of which: SME	73	14	41	4	73	14	12	11	74.9%
	Secured by mortgages on immovable property	1,691	0	628	0	1,671	9	7	0	1.7%
	of which: SME	25	0	7	0	25	0	0	0	0.0%
	Items associated with particularly high risk	77	0	112	0	0	0	0	0	21.5%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					318	0	3	0	0.0%	
Standardised Total		<b>15,054</b>	<b>705</b>	<b>5,070</b>	<b>281</b>	<b>11,950</b>	<b>686</b>	<b>550</b>	<b>410</b>	<b>59.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Croatia	Central governments or central banks	2,582	0	78	0	2,005	0	1	0	0.0%
	Regional governments or local authorities	109	0	71	0	106	0	2	0	0.0%
	Public sector entities	50	0	8	0	42	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5	0	1	0	3	0	0	0	0.0%
	Corporates	341	207	331	112	122	12	15	11	83.7%
	of which: SME	44	5	27	0	29	5	6	5	96.6%
	Retail	383	0	279	0	0	0	0	0	47.9%
	of which: SME	0	0	0	0	0	0	0	0	56.1%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	5	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	5	0	7	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	19	0	19	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>3,596</b>	<b>207</b>	<b>896</b>	<b>112</b>	<b>2,283</b>	<b>12</b>	<b>19</b>	<b>11</b>	<b>91.9%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Hungary	Central governments or central banks	2,870	0	0	0	1,970	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	76	19	74	26	76	19	4	2	12.2%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	15	0	15	0	0	0	0	0	0.0%
	Corporates	137	4	108	3	127	3	1	0	13.6%
	of which: SME	102	3	97	3	91	3	1	0	13.9%
	Retail	56	3	36	0	19	2	2	1	76.7%
	of which: SME	19	2	11	0	19	2	2	1	76.7%
	Secured by mortgages on immovable property	16	0	6	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	16	0	0	0	0	0	0	0	0.0%
	Covered bonds	16	0	3	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>3,262</b>	<b>25</b>	<b>317</b>	<b>29</b>	<b>2,193</b>	<b>25</b>	<b>8</b>	<b>4</b>	<b>17.1%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Germany	Central governments or central banks	2,520	0	0	0	2,446	0	0	0	0.0%
	Regional governments or local authorities	293	0	0	0	75	0	0	0	0.0%
	Public sector entities	299	0	4	0	165	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	21	0	2	0	29	0	0	0	0.0%
	Corporates	192	0	118	0	192	0	0	0	34.1%
	of which: SME	15	0	12	0	15	0	0	0	77.0%
	Retail	3	0	2	0	9	0	0	0	81.2%
	of which: SME	0	0	0	0	6	0	0	0	0.0%
	Secured by mortgages on immovable property	10	0	3	0	10	0	0	0	0.0%
	of which: SME	3	0	1	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					5	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>3,345</b>	<b>1</b>	<b>138</b>	<b>0</b>	<b>2,917</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>73.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
United Kingdom	Central governments or central banks	2	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	4	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	6	0	0	0	1	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,151	0	27	0	6	0	0	0	0.0%
	Corporates	102	0	41	0	105	0	0	0	88.2%
	of which: SME	24	0	6	0	24	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	87.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	13	0	4	0	13	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>1,280</b>	<b>0</b>	<b>73</b>	<b>0</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>87.6%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Poland	Central governments or central banks	921	0	1	0	719	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	21	0	21	0	0	0	0	0	0.0%
	Corporates	16	0	16	0	12	0	0	0	0.0%
	of which: SME	2	0	2	0	2	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
<b>Standardised Total</b>		<b>980</b>	<b>0</b>	<b>59</b>	<b>0</b>	<b>731</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	10	0	2	0	10	0	0	0	0.0%
	Corporates	115	1	115	0	68	1	1	0	56.9%
	of which: SME	1	1	1	0	1	1	0	0	16.9%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					0	0	0	0	0.0%	
<b>Standardised Total</b>		<b>176</b>	<b>1</b>	<b>168</b>	<b>0</b>	<b>78</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>47.8%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Slovakia	Central governments or central banks	3,066	3	2	1	40.0%	3,064	5	3	2	40.0%	3,061	8	4	3	40.0%
	Regional governments or local authorities	222	0	0	0	40.0%	222	0	0	0	40.0%	222	0	0	0	40.0%
	Public sector entities	8	0	0	0	41.3%	8	0	0	0	40.8%	8	0	0	0	40.6%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	74	36	18	17	48.0%	72	38	20	20	51.2%	70	39	22	21	54.4%
	of which: SME	45	35	17	17	47.6%	43	36	19	18	50.7%	43	37	20	20	53.5%
	Retail	1	7	2	2	29.7%	1	7	2	2	30.0%	1	7	2	2	30.3%
	of which: SME	0	2	2	2	90.8%	0	2	2	2	91.2%	0	2	2	2	91.7%
	Secured by mortgages on immovable property	5	1	0	0	30.1%	5	1	0	0	33.4%	5	1	1	0	37.0%
	of which: SME	4	1	0	0	30.0%	4	1	0	0	33.4%	4	1	1	0	37.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	42.2%	0	0	0	0	48.5%	0	0	0	0	53.5%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	3,376	46	23	21	44.6%	3,371	51	26	24	46.9%	3,367	55	29	27	48.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Romania	Central governments or central banks	5,126	22	26	7	30.2%	5,103	45	32	14	30.2%	5,070	78	40	23	30.2%
	Regional governments or local authorities	623	4	2	2	40.0%	623	4	2	2	40.0%	623	4	2	2	40.0%
	Public sector entities	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	90	1	1	0	40.0%	89	1	1	1	40.0%	89	2	1	1	40.0%
	Corporates	2,337	390	359	229	58.7%	2,254	473	451	294	62.1%	2,110	617	565	403	65.3%
	of which: SME	1,045	245	198	129	52.8%	1,011	279	234	157	56.4%	948	342	287	206	60.2%
	Retail	1,677	365	322	248	67.8%	1,629	413	363	279	67.6%	1,559	483	404	324	67.0%
	of which: SME	72	16	13	12	75.0%	69	18	15	13	72.8%	66	21	16	15	71.2%
	Secured by mortgages on immovable property	1,653	27	52	9	34.9%	1,615	65	76	30	46.2%	1,558	122	106	63	51.9%
	of which: SME	25	1	1	0	62.4%	24	2	2	1	61.9%	22	3	3	2	64.9%
	Items associated with particularly high risk	0	0	0	0	21.5%	0	0	0	0	21.5%	0	0	0	0	21.5%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	318	0	0	0	0.0%	318	0	0	0	0.0%	318	0	0	0	0.0%
Standardised Total	11,827	808	762	494	61.2%	11,634	1001	925	619	61.8%	11,329	1306	1,119	816	62.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Croatia	Central governments or central banks	2,000	5	4	1	24.3%	1,994	11	4	3	24.3%	1,990	15	5	4	24.4%
	Regional governments or local authorities	106	0	0	0	40.0%	106	0	0	0	40.0%	106	0	0	0	40.0%
	Public sector entities	42	0	0	0	40.0%	42	0	0	0	40.0%	42	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Corporates	112	23	19	16	70.4%	104	30	22	20	65.7%	99	36	25	23	64.5%
	of which: SME	27	8	7	6	80.2%	25	9	8	7	74.9%	24	11	8	8	73.1%
	Retail	0	0	0	0	56.6%	0	0	0	0	58.1%	0	0	0	0	59.5%
	of which: SME	0	0	0	0	57.9%	0	0	0	0	59.6%	0	0	0	0	61.4%
	Secured by mortgages on immovable property	1	0	0	0	42.1%	1	0	0	0	44.7%	0	0	0	0	47.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	0	0	31.0%	3	0	0	0	35.8%	3	0	0	0	40.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	29.3%	0	0	0	0	32.7%	0	0	0	0	35.7%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	2,268	28	24	17	62.1%	2,254	42	27	23	54.8%	2,244	52	31	27	52.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

	Baseline Scenario															
	31/12/2018					31/12/2019					31/12/2020					
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																
Hungary	Central governments or central banks	1,966	4	4	2	38.4%	1,962	8	5	3	38.4%	1,958	11	6	4	38.4%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	76	20	8	8	40.0%	76	20	8	8	40.0%	76	20	8	8	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	126	4	2	1	24.7%	125	5	3	2	32.0%	124	6	3	2	36.8%
	of which: SME	90	4	2	1	24.2%	89	5	3	2	31.3%	89	6	3	2	35.9%
	Retail	19	2	2	2	67.2%	19	2	2	2	63.9%	18	3	2	2	61.9%
	of which: SME	19	2	2	2	68.0%	18	3	2	2	64.7%	18	3	2	2	62.5%
	Secured by mortgages on immovable property	1	0	0	0	30.6%	1	0	0	0	31.1%	1	0	0	0	31.7%
	of which: SME	0	0	0	0	30.2%	0	0	0	0	30.8%	0	0	0	0	31.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	29.3%	0	0	0	0	32.7%	0	0	0	0	35.1%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,187	30	15	12	39.7%	2,182	35	17	14	40.3%	2,177	40	19	16	40.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Baseline Scenario															
	31/12/2018					31/12/2019					31/12/2020					
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																
Germany	Central governments or central banks	2,446	0	0	0	0.1%	2,446	0	0	0	0.1%	2,446	1	0	0	0.1%
	Regional governments or local authorities	75	0	0	0	40.0%	75	0	0	0	40.0%	75	0	0	0	40.0%
	Public sector entities	165	0	0	0	40.0%	165	0	0	0	40.0%	164	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	29	0	0	0	40.0%	28	0	0	0	40.0%	29	0	0	0	40.0%
	Corporates	178	1	1	0	32.9%	178	2	1	1	26.4%	177	2	1	1	29.7%
	of which: SME	15	0	0	0	46.4%	14	0	0	0	47.6%	14	0	0	0	52.1%
	Retail	8	1	1	1	55.5%	8	1	1	1	53.3%	8	1	1	1	52.8%
	of which: SME	6	0	0	0	30.5%	6	1	0	0	32.6%	6	1	0	0	34.6%
	Secured by mortgages on immovable property	10	0	0	0	30.9%	9	0	0	0	32.8%	9	0	0	0	34.5%
	of which: SME	3	0	0	0	29.7%	3	0	0	0	32.8%	3	0	0	0	35.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	5	0	0	0	34.3%	5	0	0	0	38.0%	5	0	0	0	40.7%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,915	3	2	1	39.4%	2,914	4	2	1	37.6%	2,912	5	2	2	38.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Baseline Scenario															
	31/12/2018					31/12/2019					31/12/2020					
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Corporates	104	0	0	0	29.7%	104	1	0	0	33.1%	104	1	0	0	36.0%
	of which: SME	24	0	0	0	29.3%	24	0	0	0	32.6%	24	0	0	0	35.1%
	Retail	1	0	0	0	59.1%	1	0	0	0	59.8%	1	0	0	0	47.6%
	of which: SME	0	0	0	0	35.5%	0	0	0	0	36.2%	0	0	0	0	37.0%
	Secured by mortgages on immovable property	13	0	0	0	30.6%	13	0	0	0	33.0%	13	0	0	0	35.0%
	of which: SME	0	0	0	0	30.5%	0	0	0	0	32.0%	0	0	0	0	33.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	124	0	0	0	31.0%	124	1	0	0	33.7%	124	1	1	0	36.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Poland	Central governments or central banks	718	1	1	0	40.0%	717	2	1	1	40.0%	716	3	2	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	12	0	0	0	32.0%	11	0	0	0	38.3%	11	0	0	0	44.7%
	of which: SME	2	0	0	0	35.0%	2	0	0	0	41.0%	2	0	0	0	48.2%
	Retail	0	0	0	0	49.1%	0	0	0	0	52.7%	0	0	0	0	56.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	<b>Standardised Total</b>	<b>730</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>39.0%</b>	<b>728</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>39.8%</b>	<b>727</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>40.6%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	10	0	0	0	40.0%	10	0	0	0	40.0%	10	0	0	0	40.0%
	Corporates	67	1	1	0	47.9%	67	1	1	1	46.6%	66	2	1	1	46.3%
	of which: SME	1	1	0	0	62.2%	1	1	0	0	67.4%	1	1	0	0	72.7%
	Retail	0	0	0	0	17.5%	0	0	0	0	17.9%	0	0	0	0	18.3%
	of which: SME	0	0	0	0	47.0%	0	0	0	0	49.3%	0	0	0	0	51.7%
	Secured by mortgages on immovable property	0	0	0	0	34.6%	0	0	0	0	38.2%	0	0	0	0	40.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	68.4%	0	0	0	0	70.5%	0	0	0	0	72.5%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	<b>Standardised Total</b>	<b>77</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>43.5%</b>	<b>77</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>43.5%</b>	<b>76</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>44.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Erste Group Bank AG	Central governments or central banks	39,820	76	60	20	26.1%	39,727	170	85	44	23.8%	39,634	262	106	69	26.3%
	Regional governments or local authorities	5,904	6	3	2	40.0%	5,902	7	4	3	40.0%	5,900	9	5	4	40.0%
	Public sector entities	1,056	20	8	8	40.0%	1,056	20	8	8	40.0%	1,055	20	9	8	40.0%
	Multilateral Development Banks	84	0	0	0	40.0%	84	0	0	0	40.0%	84	0	0	0	40.0%
	International Organisations	41	0	0	0	40.0%	41	0	0	0	40.0%	41	0	0	0	40.0%
	Institutions	351	2	2	1	40.7%	349	4	4	2	41.1%	343	10	6	4	40.9%
	Corporates	7,064	711	699	425	59.7%	6,815	960	903	612	63.7%	6,441	1,334	1,146	892	66.9%
	of which: SME	2,994	442	397	256	58.0%	2,882	554	494	346	62.3%	2,706	730	615	483	66.2%
	Retail	3,295	535	440	327	61.2%	3,194	636	514	386	60.6%	3,065	765	588	464	60.7%
	of which: SME	638	89	65	57	64.7%	618	109	75	67	61.7%	599	128	85	78	60.8%
	Secured by mortgages on immovable property	3,031	68	86	23	34.2%	2,956	143	130	60	42.1%	2,858	242	179	115	47.7%
	of which: SME	512	23	11	7	31.3%	498	36	16	12	34.6%	484	50	23	19	38.5%
	Items associated with particularly high risk	19	2	1	1	49.5%	18	3	2	2	50.5%	18	4	2	2	52.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	83	4	2	1	33.9%	82	5	2	2	39.5%	81	6	3	3	44.7%	
Securitisation																
Other exposures	388	0	0	0	0.0%	388	0	0	0	0.0%	388	0	0	0	0.0%	
Standardised Total	<b>61,135</b>	<b>1,425</b>	<b>1,302</b>	<b>809</b>	<b>56.8%</b>	<b>60,610</b>	<b>1,949</b>	<b>1,654</b>	<b>1,118</b>	<b>57.3%</b>	<b>59,907</b>	<b>2,652</b>	<b>2,044</b>	<b>1,561</b>	<b>58.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Austria	Central governments or central banks	5,703	1	1	0	31.2%	5,702	3	2	1	31.2%	5,700	5	2	1	31.2%
	Regional governments or local authorities	4,827	1	1	1	40.0%	4,825	3	2	1	40.0%	4,824	4	2	2	40.0%
	Public sector entities	726	0	0	0	40.0%	726	0	0	0	40.0%	725	1	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	172	0	0	0	40.0%	172	0	0	0	40.0%	171	1	1	1	40.0%
	Corporates	2,249	42	28	23	54.4%	2,234	56	35	28	50.3%	2,217	73	42	35	48.4%
	of which: SME	484	14	11	9	61.7%	479	19	13	11	55.7%	474	25	15	13	53.0%
	Retail	421	17	8	6	35.0%	417	20	9	7	35.4%	413	24	10	9	36.0%
	of which: SME	235	9	5	4	46.8%	232	12	6	5	44.9%	230	15	8	7	44.2%
	Secured by mortgages on immovable property	387	3	1	1	30.3%	385	5	2	2	31.6%	382	8	3	3	32.9%
	of which: SME	121	1	0	0	30.8%	121	2	1	1	33.6%	120	3	1	1	35.9%
	Items associated with particularly high risk	6	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	75	4	2	1	34.0%	74	5	2	2	39.6%	73	6	3	3	44.7%	
Securitisation																
Other exposures	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%	
Standardised Total	<b>14,567</b>	<b>68</b>	<b>42</b>	<b>32</b>	<b>46.6%</b>	<b>14,542</b>	<b>93</b>	<b>53</b>	<b>41</b>	<b>44.4%</b>	<b>14,514</b>	<b>121</b>	<b>64</b>	<b>53</b>	<b>43.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Czech Republic	Central governments or central banks	17,684	27	10	4	15.5%	17,649	62	14	10	15.5%	17,623	88	18	14	15.5%
	Regional governments or local authorities	4	0	0	0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.0%
	Public sector entities	2	0	0	0	40.0%	2	0	0	0	40.0%	2	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Corporates	748	80	81	57	71.1%	706	122	123	101	82.5%	669	160	161	141	88.2%
	of which: SME	496	65	67	50	76.3%	470	92	93	77	83.8%	445	116	119	105	89.9%
	Retail	389	44	28	14	32.4%	370	63	33	24	38.6%	352	80	44	36	45.2%
	of which: SME	186	20	12	9	47.7%	177	28	17	14	48.7%	169	37	22	19	52.6%
	Secured by mortgages on immovable property	251	14	7	4	30.4%	242	23	10	8	32.5%	234	31	13	11	34.5%
	of which: SME	167	11	5	3	30.1%	161	17	7	6	32.7%	155	23	10	8	35.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	2	0	0	0	33.6%	2	0	0	0	45.8%	2	0	0	0	56.8%	
Securitisation																
Other exposures	9	0	0	0	0.0%	9	0	0	0	0.0%	9	0	0	0	0.0%	
Standardised Total	<b>19,095</b>	<b>166</b>	<b>121</b>	<b>80</b>	<b>48.2%</b>	<b>18,990</b>	<b>270</b>	<b>180</b>	<b>142</b>	<b>52.6%</b>	<b>18,902</b>	<b>359</b>	<b>236</b>	<b>202</b>	<b>56.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk STA**  
Erste Group Bank AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Slovakia	Central governments or central banks	3,063	6	5	2	40.0%	3,057	12	7	5	40.0%	3,050	19	10	8	40.0%
	Regional governments or local authorities	222	0	0	0	40.0%	222	0	0	0	40.0%	222	0	0	0	40.0%
	Public sector entities	8	0	0	0	41.3%	8	0	0	0	40.8%	8	0	0	0	40.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	73	37	19	18	48.1%	71	39	21	20	51.3%	69	41	23	22	54.5%
	of which: SME	45	35	18	17	47.5%	43	37	19	19	50.5%	42	38	21	20	53.5%
	Retail	1	7	2	2	29.8%	1	7	2	2	30.1%	1	7	2	2	30.4%
	of which: SME	0	2	2	2	90.6%	0	2	2	2	91.0%	0	2	2	2	91.4%
	Secured by mortgages on immovable property	5	1	1	0	30.1%	4	1	1	0	33.4%	4	1	1	1	36.9%
	of which: SME	4	1	1	0	30.0%	4	1	1	0	33.3%	3	1	1	1	36.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	42.2%	0	0	0	0	48.5%	0	0	0	0	53.5%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>3,372</b>	<b>51</b>	<b>26</b>	<b>22</b>	<b>44.3%</b>	<b>3,362</b>	<b>60</b>	<b>31</b>	<b>28</b>	<b>46.1%</b>	<b>3,354</b>	<b>68</b>	<b>36</b>	<b>32</b>	<b>47.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Romania	Central governments or central banks	5,124	24	29	7	30.2%	5,093	55	42	17	30.2%	5,053	94	51	28	30.2%
	Regional governments or local authorities	623	4	2	2	40.0%	623	4	2	2	40.0%	623	4	2	2	40.0%
	Public sector entities	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	89	2	1	1	40.0%	88	3	2	1	40.0%	87	5	3	3	40.0%
	Corporates	2,325	401	450	237	59.0%	2,181	546	579	344	63.1%	1,904	822	750	548	66.6%
	of which: SME	1,042	249	239	132	53.0%	982	308	293	178	57.6%	857	433	372	270	62.3%
	Retail	1,675	367	340	249	67.7%	1,615	427	396	287	67.1%	1,524	518	448	343	66.2%
	of which: SME	71	16	14	12	74.2%	67	20	16	14	70.9%	64	23	18	16	69.3%
	Secured by mortgages on immovable property	1,650	29	64	11	37.2%	1,601	78	99	38	48.7%	1,526	154	139	83	54.2%
	of which: SME	24	1	1	1	62.8%	23	3	2	2	63.1%	20	6	4	4	66.8%
	Items associated with particularly high risk	0	0	0	0	21.5%	0	0	0	0	21.5%	0	0	0	0	21.5%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	318	0	0	0	0.0%	318	0	0	0	0.0%	318	0	0	0	0.0%	
<b>Standardised Total</b>	<b>11,808</b>	<b>827</b>	<b>886</b>	<b>506</b>	<b>61.1%</b>	<b>11,522</b>	<b>1,114</b>	<b>1,121</b>	<b>689</b>	<b>61.9%</b>	<b>11,035</b>	<b>1,601</b>	<b>1,396</b>	<b>1,008</b>	<b>63.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Croatia	Central governments or central banks	1,998	7	6	2	24.3%	1,990	16	7	4	24.3%	1,983	23	8	6	24.4%
	Regional governments or local authorities	106	0	0	0	40.0%	106	0	0	0	40.0%	106	0	0	0	40.0%
	Public sector entities	42	0	0	0	40.0%	42	0	0	0	40.0%	42	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Corporates	111	23	20	16	69.6%	103	31	23	20	65.0%	98	37	26	24	64.0%
	of which: SME	27	8	7	6	79.1%	25	10	8	7	73.7%	24	11	8	8	72.1%
	Retail	0	0	0	0	56.8%	0	0	0	0	58.2%	0	0	0	0	59.6%
	of which: SME	0	0	0	0	57.9%	0	0	0	0	59.6%	0	0	0	0	61.4%
	Secured by mortgages on immovable property	1	0	0	0	42.0%	1	0	0	0	44.6%	0	0	0	0	47.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	0	0	31.6%	3	0	0	0	35.0%	3	0	0	0	39.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	29.3%	0	0	0	0	32.4%	0	0	0	0	35.2%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>2,264</b>	<b>31</b>	<b>26</b>	<b>18</b>	<b>58.7%</b>	<b>2,248</b>	<b>48</b>	<b>30</b>	<b>25</b>	<b>51.3%</b>	<b>2,235</b>	<b>61</b>	<b>35</b>	<b>30</b>	<b>48.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note





## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(mln EUR, %)																			
Hungary	Central governments or central banks	1,965	5	5	2	38.4%	1,959	11	7	4	38.4%	1,954	16	8	6	38.4%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	76	20	8	8	40.0%	76	20	8	8	40.0%	76	20	8	8	40.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%			
	Corporates	126	5	2	1	25.4%	125	6	3	2	32.8%	124	6	4	2	37.7%			
	of which: SME	90	4	2	1	24.8%	89	5	3	2	32.1%	88	6	3	2	36.7%			
	Retail	18	3	2	2	60.2%	17	4	3	2	53.9%	16	5	3	3	48.5%			
	of which: SME	18	3	2	2	60.2%	17	4	3	2	54.1%	16	5	3	2	48.6%			
	Secured by mortgages on immovable property	1	0	0	0	30.1%	1	0	0	0	31.3%	1	0	0	0	31.8%			
	of which: SME	0	0	0	0	29.9%	0	0	0	0	31.2%	0	0	0	0	31.7%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Equity	0	0	0	0	29.3%	0	0	0	0	32.4%	0	0	0	0	34.7%				
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Standardised Total	2,185	32	17	13	39.5%	2,178	40	20	16	39.9%	2,170	47	23	19	40.1%				

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(mln EUR, %)																			
Germany	Central governments or central banks	2,446	0	0	0	0.1%	2,446	0	0	0	0.1%	2,446	1	0	0	0.1%			
	Regional governments or local authorities	75	0	0	0	40.0%	75	0	0	0	40.0%	75	0	0	0	40.0%			
	Public sector entities	165	0	0	0	40.0%	165	0	0	0	40.0%	164	0	0	0	40.0%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	29	0	0	0	40.0%	28	0	0	0	40.0%	28	0	0	0	40.0%			
	Corporates	178	1	1	1	32.1%	177	2	1	1	35.1%	176	4	2	2	29.2%			
	of which: SME	15	0	0	0	43.7%	14	0	0	0	45.2%	14	1	0	0	49.7%			
	Retail	8	1	1	1	50.9%	8	1	1	1	49.7%	8	2	1	1	49.7%			
	of which: SME	6	1	0	0	30.5%	6	1	0	0	32.7%	6	1	0	0	34.8%			
	Secured by mortgages on immovable property	10	0	0	0	31.0%	9	0	0	0	32.9%	9	0	0	0	34.6%			
	of which: SME	3	0	0	0	29.7%	3	0	0	0	32.8%	3	0	0	0	35.4%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Equity	5	0	0	0	34.3%	5	0	0	0	37.7%	4	0	0	0	40.2%				
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Standardised Total	2,914	3	2	1	37.3%	2,913	5	2	2	36.5%	2,911	7	3	3	37.9%				

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(mln EUR, %)																			
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Multilateral Development Banks	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%			
	Corporates	104	0	0	0	29.7%	104	1	0	0	32.9%	103	1	1	1	35.5%			
	of which: SME	24	0	0	0	29.3%	24	0	0	0	32.4%	24	0	0	0	34.6%			
	Retail	1	0	0	0	54.6%	1	0	0	0	47.2%	1	0	0	0	44.6%			
	of which: SME	0	0	0	0	35.3%	0	0	0	0	36.3%	0	0	0	0	37.0%			
	Secured by mortgages on immovable property	13	0	0	0	30.7%	13	0	0	0	33.1%	13	0	0	0	35.1%			
	of which: SME	0	0	0	0	30.5%	0	0	0	0	32.0%	0	0	0	0	33.0%			
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Standardised Total	124	0	0	0	30.8%	124	1	0	0	33.4%	123	1	1	0	35.7%				

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Poland	Central governments or central banks	718	1	1	0	40.0%	716	3	2	1	40.0%	715	4	2	2	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Corporates	12	0	0	0	31.6%	11	0	0	0	37.9%	11	1	0	0	44.3%
	of which: SME	2	0	0	0	34.1%	2	0	0	0	40.3%	2	0	0	0	47.5%
	Retail	0	0	0	0	49.2%	0	0	0	0	52.4%	0	0	0	0	55.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>729</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>38.6%</b>	<b>728</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>39.7%</b>	<b>726</b>	<b>5</b>	<b>3</b>	<b>2</b>	<b>40.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	10	0	0	0	40.0%	10	0	0	0	40.0%	10	0	0	0	40.0%
	Corporates	67	1	1	0	47.7%	67	1	1	1	46.3%	66	2	1	1	45.9%
	of which: SME	1	1	0	0	62.5%	1	1	0	0	67.4%	1	1	0	0	72.6%
	Retail	0	0	0	0	17.5%	0	0	0	0	18.0%	0	0	0	0	18.5%
	of which: SME	0	0	0	0	47.0%	0	0	0	0	49.2%	0	0	0	0	51.8%
	Secured by mortgages on immovable property	0	0	0	0	35.8%	0	0	0	0	39.9%	0	0	0	0	43.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	68.4%	0	0	0	0	70.5%	0	0	0	0	72.5%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>77</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>43.4%</b>	<b>77</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>43.3%</b>	<b>76</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>43.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Securitisations

Erste Group Bank AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	0	0						
	IRB		1,063	1,019						
	<b>Total</b>		<b>1,063</b>	<b>1,019</b>						
REA	STA		0	0	0	0	0	0	0	0
	IRB		101	101	143	152	160	166	193	330
	<b>Total</b>		<b>101</b>	<b>101</b>	<b>143</b>	<b>152</b>	<b>160</b>	<b>166</b>	<b>193</b>	<b>330</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>8</b>	<b>4</b>	<b>6</b>

## 2018 EU-wide Stress Test: Risk exposure amounts

Erste Group Bank AG

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	86,162	86,287	86,329	86,339	86,346	86,352	86,379	86,516
Risk exposure amount for securitisations and re-securitisations	101	101	143	152	160	166	193	330
Risk exposure amount other credit risk	86,061	86,186	86,186	86,186	86,186	86,186	86,186	86,186
Risk exposure amount for market risk	3,536	3,536	3,536	3,536	3,536	4,534	4,564	4,670
Risk exposure amount for operational risk	17,911	17,911	18,277	20,381	20,265	19,562	21,045	22,267
Other risk exposure amounts	2,419	2,419	2,419	2,419	2,419	2,624	2,624	2,624
<b>Total risk exposure amount</b>	<b>110,028</b>	<b>110,153</b>	<b>110,561</b>	<b>112,674</b>	<b>112,566</b>	<b>113,071</b>	<b>114,611</b>	<b>116,077</b>

## 2018 EU-wide Stress Test: Capital

Erste Group Bank AG

			Actual	Restated	Baseline Scenario			Adverse Scenario			
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
(m€ EUR,%)											
OWN FUNDS	A	OWN FUNDS	20,309	20,396	20,619	20,761	20,786	17,999	17,000	15,912	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,712	14,789	14,684	14,894	14,988	12,029	11,110	9,942	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,230	2,230	2,230	2,230	2,230	2,230	2,230	2,230	
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0	
	A.1.2	Retained earnings	9,382	9,724	9,804	9,966	10,036	8,337	7,811	7,142	
	A.1.3	Accumulated other comprehensive income	-233	-1,287	-1,287	-1,287	-1,287	-1,478	-1,478	-1,478	
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	696	400	400	400	400	80	80	80	
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-407	-464	-464	-464	-464	-335	-335	-335	
	A.1.3.3	Other OCI contributions	-921	-1,223	-1,223	-1,223	-1,223	-1,223	-1,223	-1,223	
	A.1.4	Other Reserves	884	884	884	884	884	884	884	884	
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital	3,909	3,979	4,002	4,048	4,068	3,707	3,604	3,472	
	A.1.7	Adjustments to CET1 due to prudential filters	54	648	644	644	644	701	701	701	
	A.1.8	(-) Intangible assets (including Goodwill)	-1,513	-1,515	-1,515	-1,515	-1,515	-1,515	-1,515	-1,515	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-49	-49	-49	-49	-49	-810	-1,105	-1,477	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-187	-51	-5	-5	-5	-6	-6	-7	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-29	-29	-23	-21	-18	-21	-16	-11	
	A.1.14.1	Of which: from securitisation positions (-)	-29	-29	-23	-21	-18	-21	-16	-13	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0	
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0	
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		77							
	A.1.21.1	Of which: subject to transitional arrangements		0							
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0							
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0							
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0							
	A.1.22	Transitional adjustments	265	255	0	0	0	0	0	0	
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0		
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	37	37	0	0	0	0	0	0		
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0								
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0								
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0								
A.1.22.4	Other transitional adjustments to CET1 Capital	227	217	0	0	0	0	0	0		
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	11	11	0	0	0	0	0	0		
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0		
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-138	-138								

## 2018 EU-wide Stress Test: Capital

Erste Group Bank AG

		Actual	Restated	Baseline Scenario			Adverse Scenario		
(mBt EUR,%)		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	656	661	992	992	992	992	992	992
	A.2.1	992	992	992	992	992	992	992	992
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	-36	-31	0	0	0	0	0	0
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	15,368	15,450	15,676	15,886	15,980	13,021	12,102	10,933
	A.4	4,940	4,945	4,943	4,875	4,806	4,978	4,978	4,979
	A.4.1	4,555	4,555	4,555	4,555	4,555	4,555	4,555	4,555
	A.4.2	343	343	389	320	252	424	424	425
	A.4.3	43	48	0	0	0	0	0	0
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	110,028	110,153	110,561	112,674	112,566	113,071	114,611	116,077
	B.1	-1,543	-1,543	-1,543	-1,543	-1,543	-1,543	-1,543	-1,543
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	13.37%	13.43%	13.28%	13.22%	13.31%	10.64%	9.69%	8.56%
	C.2	13.97%	14.03%	14.18%	14.10%	14.20%	11.52%	10.56%	9.42%
	C.3	18.46%	18.52%	18.65%	18.43%	18.47%	15.92%	14.90%	13.71%
Fully loaded CAPITAL	D.1	14,448	14,535	14,684	14,894	14,988	12,029	11,110	9,942
	D.2	15,440	15,527	15,676	15,886	15,980	13,021	12,102	10,933
	D.3	20,337	20,424	20,619	20,761	20,786	17,999	17,080	15,912
CAPITAL RATIOS (%) Fully loaded	E.1	12.95%	13.01%	13.10%	13.04%	13.13%	10.50%	9.57%	8.45%
	E.2	13.84%	13.90%	13.98%	13.91%	14.00%	11.36%	10.42%	9.30%
	E.3	18.23%	18.29%	18.39%	18.18%	18.22%	15.70%	14.70%	13.53%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	234,481	234,296	234,296	234,296	234,296	234,296	234,296	234,296
	H.2	234,606	234,420	234,420	234,420	234,420	234,420	234,420	234,420
	H.3	6.55%	6.59%	6.69%	6.78%	6.82%	5.56%	5.17%	4.67%
	H.4	6.58%	6.62%	6.69%	6.78%	6.82%	5.55%	5.16%	4.66%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.15%	0.15%	0.32%	0.37%	0.37%	0.32%	0.37%	0.37%
	P.3	0.50%	0.50%	1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.50%	0.50%	1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.90%	1.90%	3.20%	4.87%	4.87%	3.20%	4.87%	4.87%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Erste Group Bank AG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	4,339	3,707	3,624	3,399	3,398	3,186	2,812
Interest income	5,985	5,620	5,765	5,963	6,064	6,208	6,361
Interest expense	-1,646	-1,914	-2,141	-2,565	-2,667	-3,022	-3,550
<b>Dividend income</b>	86	86	86	86	43	43	43
<b>Net fee and commission income</b>	1,800	1,800	1,800	1,800	1,620	1,620	1,620
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	238	157	157	157	-212	118	118
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-313		
<b>Other operating income not listed above, net</b>	39	-24	-24	-24	-2	-24	-24
<b>Total operating income, net</b>	6,502	5,726	5,643	5,418	4,533	4,943	4,568
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-132	-1,207	-870	-927	-2,413	-1,668	-1,594
<b>Other income and expenses not listed above, net</b>	-4,311	-4,287	-4,287	-4,287	-4,629	-4,232	-4,190
<b>Profit or (-) loss before tax from continuing operations</b>	2,059	232	486	204	-2,508	-957	-1,216
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-402	-61	-138	-53	761	295	373
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>1,657</b>	<b>170</b>	<b>348</b>	<b>151</b>	<b>-1,748</b>	<b>-662</b>	<b>-843</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	934	91	186	81	-360	-136	-174
<b>Attributable to owners of the parent net of estimated dividends</b>	723	79	162	70	-1,388	-525	-669
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

# 2018 EU-wide Stress Test: Major capital measures and realised losses

Erste Group Bank AG

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Erste Group Bank AG

	Actual						
	31/12/2017						
	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
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>34,241</b>	<b>14</b>	<b>13</b>	<b>13</b>	<b>-3</b>	<b>8</b>	<b>0</b>
Central banks	13	0	0	0	0	0	0
General governments	27,682	14	5	5	2	0	0
Credit institutions	3,367	0	0	0	-4	0	0
Other financial corporations	785	0	1	1	-3	1	0
Non-financial corporations	2,393	0	7	7	1	7	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>170,320</b>	<b>513</b>	<b>5,777</b>	<b>5,687</b>	<b>708</b>	<b>3,273</b>	<b>1,786</b>
Central banks	22,330	0	0	0	0	0	0
General governments	7,000	13	23	23	14	2	9
Credit institutions	4,189	4	2	2	4	2	0
Other financial corporations	3,811	1	147	147	17	105	13
Non-financial corporations	62,840	185	3,248	3,217	413	1,767	969
Households	70,150	310	2,356	2,297	260	1,398	795
<b>DEBT INSTRUMENTS other than HFT</b>	<b>204,561</b>	<b>527</b>	<b>5,790</b>	<b>5,700</b>	<b>705</b>	<b>3,282</b>	<b>1,786</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>41,823</b>		<b>513</b>	<b>505</b>	<b>-137</b>	<b>-186</b>	<b>97</b>

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Erste Group Bank AG

	Actual				
	31/12/2017				
	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
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>4</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	4	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,029</b>	<b>1,845</b>	<b>971</b>	<b>929</b>	<b>1,254</b>
Central banks	0	0	0	0	0
General governments	211	1	4	1	0
Credit institutions	0	0	0	0	0
Other financial corporations	33	33	18	18	10
Non-financial corporations	1,813	1,295	709	680	733
Households	971	515	241	231	511
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,033</b>	<b>1,845</b>	<b>972</b>	<b>929</b>	<b>1,254</b>
<b>Loan commitments given</b>	<b>178</b>	<b>142</b>	<b>-15</b>	<b>-14</b>	<b>50</b>

<sup>1</sup> 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