



## 2016 EU-wide Transparency Exercise

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

## 2016 EU-wide Transparency Exercise

### Capital

Erste Group Bank AG

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>17,566</b>	<b>18,933</b>		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>12,136</b>	<b>13,408</b>		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,264	2,299		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,943	8,565		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-190	-293		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	868	873		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,395	3,515		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-256	-246		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,428	-1,376		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-93	-53		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-220	-210		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-663	0		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	516	334		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	57	38		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	459	296		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>127</b>		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1	498		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	659	-4		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-660	-367		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>12,136</b>	<b>13,534</b>		C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,431</b>	<b>5,398</b>		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,831	4,835		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	407	402		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	192	161		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>98,300</b>	<b>101,021</b>		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.35%</b>	<b>13.27%</b>		CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.35%</b>	<b>13.40%</b>		CA1 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.87%</b>	<b>18.74%</b>		CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>12,280</b>	<b>13,074</b>		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.49%</b>	<b>12.94%</b>		[D.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



# 2016 EU-wide Transparency Exercise

## Risk exposure amounts

Erste Group Bank AG

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	83,445	82,217
Risk exposure amount for securitisation and re-securitisations in the banking book	196	134
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	83,249	82,083
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,847	3,417
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1,252	1,191
Risk exposure amount for operational risk	10,755	14,196
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>98,300</b>	<b>101,021</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

Erste Group Bank AG

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	6,783	3,210
Of which debt securities income	1,138	552
Of which loans and advances income	4,417	2,079
Interest expenses	2,362	1,027
(Of which deposits expenses)	771	314
(Of which debt securities issued expenses)	926	441
(Expenses on share capital repayable on demand)	0	0
Dividend income	102	50
Net Fee and commission income	1,816	860
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	94	157
Gains or (-) losses on financial assets and liabilities held for trading, net	83	42
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	32	-13
Gains or (-) losses from hedge accounting, net	-6	31
Exchange differences [gain or (-) loss], net	108	54
Net other operating income /(expenses)	-139	-114
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,512</b>	<b>3,250</b>
(Administrative expenses)	3,445	1,767
(Depreciation)	417	205
(Provisions or (-) reversal of provisions)	311	-6
(Commitments and guarantees given)	66	1
(Other provisions)	245	-7
Of which pending legal issues and tax litigation <sup>1</sup>	105	
Of which restructuring <sup>1</sup>	-3	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	722	-3
(Loans and receivables)	665	-4
(Held to maturity investments, AFS assets and financial assets measured at cost)	57	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	95	67
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	48	71
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	22	19
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,592</b>	<b>1,309</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,233</b>	<b>1,032</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,233</b>	<b>1,032</b>
Of which attributable to owners of the parent	933	872

<sup>(1)</sup> Information available only as of end of the year



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	36,791	40,506	1,105		37,237	40,893	1,043	
	Regional governments or local authorities	5,231	6,367	449		5,478	6,488	438	
	Public sector entities	3,189	1,029	343		3,538	1,036	323	
	Multilateral Development Banks	549	609	0		547	587	0	
	International Organisations	387	387	0		399	399	0	
	Institutions	1,340	1,182	202		1,844	1,783	179	
	Corporates	10,698	7,558	5,844		10,654	7,229	5,789	
	of which: SME	3,134	1,929	1,779		3,186	1,941	1,794	
	Retail	5,090	3,790	2,751		5,226	3,771	2,736	
	of which: SME	862	672	421		880	697	440	
	Secured by mortgages on immovable property	2,930	2,885	1,034		2,917	2,878	1,066	
	of which: SME	523	500	176		506	484	173	
	Exposures in default	2,569	685	764	1,823	1,885	557	644	1,251
	Items associated with particularly high risk	34	21	31		137	123	184	
	Covered bonds	15	15	15		33	33	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	112	112	66		107	107	64	
Equity	845	844	1,042		710	709	876		
Securitisation	0	0	0		0	0	0		
Other exposures	2,510	2,481	1,884		2,498	2,436	1,827		
<b>Standardised Total<sup>2</sup></b>	<b>72,278</b>	<b>68,471</b>	<b>15,528</b>	<b>2,113</b>	<b>73,210</b>	<b>69,028</b>	<b>15,185</b>	<b>1,596</b>	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	7,486	9,233	204		7,290	9,061	155	
	Regional governments or local authorities	3,302	4,532	15		3,654	4,762	19	
	Public sector entities	2,560	820	164		2,697	830	165	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	126	123	41		97	98	43	
	Corporates	3,723	2,432	1,058		3,531	2,139	1,038	
	of which: SME	593	140	127		617	136	125	
	Retail	382	317	225		397	335	237	
	of which: SME	231	176	119		244	191	129	
	Secured by mortgages on immovable property	419	415	138		402	397	132	
	of which: SME	157	155	49		136	135	43	
	Exposures in default	79	27	23	41	69	24	26	36
	Items associated with particularly high risk	10	10	15		11	11	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	67	67	29		63	63	27	
Equity	624	624	819		538	538	701		
Securitisation									
Other exposures	1,030	1,030	1,013		1,008	1,008	992		
<b>Standardised Total<sup>2</sup></b>	<b>1,030</b>	<b>1,030</b>	<b>1,013</b>	<b>54</b>	<b>1,008</b>	<b>1,008</b>	<b>992</b>	<b>54</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	11,068	11,345	7		12,844	13,105	7	
	Regional governments or local authorities	1	6	1		1	4	1	
	Public sector entities	5	3	1		199	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	85	90	22		85	90	18	
	Corporates	629	593	540		686	617	567	
	of which: SME	135	123	105		131	123	106	
	Retail	347	326	216		346	326	216	
	of which: SME	181	166	97		177	164	95	
	Secured by mortgages on immovable property	242	235	90		237	230	88	
	of which: SME	162	157	59		154	149	55	
	Exposures in default	69	29	35	40	103	50	60	53
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		18	18	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	18	18	18		17	17	17	
Equity	50	50	50		51	51	54		
Securitisation									
Other exposures	60	59	63		56	55	60		
<b>Standardised Total<sup>2</sup></b>	<b>60</b>	<b>59</b>	<b>63</b>	<b>64</b>	<b>56</b>	<b>55</b>	<b>60</b>	<b>73</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	5,380	5,380	78		5,564	5,529	85	
	Regional governments or local authorities	242	237	47		216	209	42	
	Public sector entities	7	6	4		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	2		9	9	4	
	Corporates	324	309	287		302	280	272	
	of which: SME	63	61	55		49	47	41	
	Retail	19	19	14		20	20	15	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	18	18	7		14	14	6	
	of which: SME	15	15	6		12	12	5	
	Exposures in default	55	37	45	18	86	54	62	32
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	18	18	18		8	8	8		
Securitisation									
Other exposures	81	81	75		73	73	67		
<b>Standardised Total<sup>2</sup></b>	<b>81</b>	<b>81</b>	<b>75</b>	<b>32</b>	<b>73</b>	<b>73</b>	<b>67</b>	<b>36</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ROMANIA	Central governments or central banks	5,429	6,278	146		5,257	6,142	158	
	Regional governments or local authorities	1,035	950	269		1,008	925	259	
	Public sector entities	1	0	0		0	0	0	
	Multilateral Development Banks	3	3	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	113	60		305	252	66	
	Corporates	3,407	2,204	2,116		3,266	2,024	1,941	
	of which: SME	1,607	1,016	972		1,568	968	929	
	Retail	2,749	1,784	1,318		2,748	1,711	1,263	
	of which: SME	113	105	67		172	108	69	
	Secured by mortgages on immovable property	1,577	1,564	546		1,584	1,573	587	
	of which: SME	49	36	11		42	32	10	
	Exposures in default	1,876	435	471	1,397	1,222	286	320	872
	Items associated with particularly high risk	2	0	0		110	98	147	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	12		9	9	11		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	937	937	437	1,531	988	942	430	1,028	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	2,107	2,809	90		1,942	2,573	88	
	Regional governments or local authorities	101	94	81		103	95	79	
	Public sector entities	420	54	29		492	58	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	36	20		5	3	1	
	Corporates	700	509	507		707	514	512	
	of which: SME	204	112	111		208	123	120	
	Retail	396	320	240		429	349	262	
	of which: SME	21	21	16		37	37	28	
	Secured by mortgages on immovable property	3	3	1		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	123	21	27	103	112	19	24	94
	Items associated with particularly high risk	2	2	3		5	5	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	18	18	18		18	18	18		
Equity	9	9	9		6	6	6		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	89	89	89	121	93	93	93	113	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	941	946	0		247	247	0	
	Regional governments or local authorities	476	477	0		420	420	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	188	54	6		16	7	1	
	Corporates	88	85	69		148	165	87	
	of which: SME	4	4	4		6	24	9	
	Retail	3	2	1		5	4	3	
	of which: SME	1	1	1		2	2	1	
	Secured by mortgages on immovable property	12	12	5		11	11	4	
	of which: SME	7	7	3		6	6	3	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	7		6	6	6		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HUNGARY	Central governments or central banks	1,769	1,898	0		1,483	1,645	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	121	119	119		112	112	112	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	18	10		19	19	5	
	Corporates	224	116	92		284	146	115	
	of which: SME	84	68	67		87	63	62	
	Retail	60	34	21		111	34	22	
	of which: SME	39	24	14		38	22	13	
	Secured by mortgages on immovable property	6	6	2		4	4	2	
	of which: SME	4	4	2		2	2	1	
	Exposures in default	108	56	75	49	88	53	74	32
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	15		14	14	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	54	54	54		46	46	46		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	153	119	113	55	107	104	98	37	

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

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

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
<b>UNITED KINGDOM</b>	Central governments or central banks	2	2	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	658	658	14		1,242	1,242	25	
	Corporates	5	117	46		7	96	43	
	of which: SME	1	29	7		0	44	15	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	3		12	12	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	26	26	26		3	3	3		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
<b>UNITED STATES</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		1	1	0	
	Corporates	98	98	100		85	85	87	
	of which: SME	1	1	1		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	29	29	29		29	29	29		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
<b>POLAND</b>	Central governments or central banks	1.100	1.100	0		1.061	1.061	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		0	0	0	
	Corporates	10	10	7		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

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

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



2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	2.615	1	2.379	362	0	1	2.760	0	2.535	394	0	1
	Institutions	12.160	11	12.085	3.376	0	11	14.044	2	13.955	3.066	0	5
	Corporates	74.205	4.093	61.864	41.790	0	2.691	75.409	3.475	62.537	42.526	0	2.318
	Corporates - Of Which: Specialised Lending	14.279	1.714	13.869	11.218	0	1.015	14.474	1.472	13.980	11.359	0	876
	Corporates - Of Which: SME	19.579	1.437	16.931	11.873	0	971	20.489	1.269	17.507	12.106	0	862
	Retail	67.809	2.731	64.001	17.233	904	1.772	69.163	2.570	65.014	16.214	756	1.663
	Retail - Secured on real estate property	42.140	1.627	41.438	9.667	662	760	43.907	1.560	43.007	9.150	469	719
	Retail - Secured on real estate property - Of Which: SME	6.619	424	6.411	1.792	89	196	7.160	422	6.919	1.924	86	182
	Retail - Secured on real estate property - Of Which: non-SME	35.521	1.203	35.028	7.875	512	565	36.747	1.138	36.169	7.226	384	537
	Retail - Qualifying Revolving	968	7	716	209	9	8	934	7	692	191	10	8
	Retail - Other Retail	24.701	1.097	21.947	7.357	283	1.003	24.322	1.003	21.225	6.873	276	937
	Retail - Other Retail - Of Which: SME	6.080	315	5.349	1.601	37	309	6.280	282	5.481	1.595	36	282
	Retail - Other Retail - Of Which: non-SME	18.621	782	16.498	5.757	255	694	18.042	721	15.754	5.278	240	655
	Equity	653	0	653	1.676	0	0	631	0	631	1.561	0	0
	Securitisation	517	0	517	196	0	0	392	0	392	134	0	0
Other non credit-obligation assets													
IRB Total				67.917						67.032			

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.067	0	1.111	573	0	0	1.076	0	1.178	402	0	0
	Corporates	41.442	1.508	34.843	21.384	0	1.051	42.251	1.357	35.241	21.095	0	946
	Corporates - Of Which: Specialised Lending	6.783	356	6.517	5.619	0	218	7.065	356	6.763	5.766	0	204
	Corporates - Of Which: SME	12.138	683	10.614	6.875	0	479	12.499	660	10.898	6.834	0	465
	Retail	40.709	1.170	37.468	6.414	154	697	41.465	1.125	37.876	6.050	148	643
	Retail - Secured on real estate property	25.194	691	24.515	5.305	120	248	26.395	691	25.504	3.423	116	227
	Retail - Secured on real estate property - Of Which: SME	5.621	333	5.423	1.120	67	127	6.102	326	5.873	1.210	62	113
	Retail - Secured on real estate property - Of Which: non-SME	19.573	358	19.092	2.385	53	121	20.193	365	19.631	2.213	54	114
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15.515	479	12.953	2.909	34	449	15.170	434	12.372	2.627	32	416
	Retail - Other Retail - Of Which: SME	4.361	238	3.708	968	23	226	4.522	219	3.794	933	22	209
	Retail - Other Retail - Of Which: non-SME	11.154	241	9.244	1.942	11	223	10.648	216	8.578	1.694	10	208
	Equity	358	0	358	841	0	0	336	0	336	770	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach												
		As of 31/12/2015					As of 30/06/2016							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions					
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	11.515	498	8.923	7.605	0	284	12.085	458	9.415	8.193	0	252	
	Corporates	2.666	254	2.598	2.186	0	110	2.537	218	2.488	2.126	0	87	
	Corporates - Of Which: Specialised Lending	3.430	163	2.823	2.384	0	111	3.626	143	2.979	2.535	0	99	
	Corporates - Of Which: SME	12.359	392	12.116	5.068	108	348	13.791	368	13.554	5.091	117	321	
	Retail	7.586	157	7.582	2.345	32	124	8.131	147	8.126	2.487	44	110	
	Retail - Secured on real estate property	650	40	646	530	8	39	676	41	672	561	13	37	
	Retail - Secured on real estate property - Of Which: SME	6.936	117	6.936	1.815	24	85	7.455	106	7.455	1.926	31	73	
	Retail - Secured on real estate property - Of Which: non-SME	758	4	598	144	3	4	725	3	572	130	3	3	
	Retail - Qualifying Revolving	5.014	231	4.935	2.579	74	221	4.934	217	4.856	2.475	70	209	
	Retail - Other Retail	1.068	31	1.050	397	3	38	1.112	27	1.095	420	4	36	
	Retail - Other Retail - Of Which: SME	3.947	200	3.885	2.182	71	183	3.823	190	3.761	2.055	65	173	
	Retail - Other Retail - Of Which: non-SME	4	0	4	14	0	29	0	29	82	0	0	0	
	Equity													
	Securitisation													
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
SLOVAKIA	Central banks and central governments	100	0	60	7	0	0	85	0	85	10	0	0
	Institutions	223	0	216	113	0	0	278	0	267	102	0	0
	Corporates	3.860	262	3.067	1.785	0	160	3.850	239	3.103	2.226	0	150
	Corporates - Of Which: Specialised Lending	852	156	820	509	0	74	953	141	904	586	0	67
	Corporates - Of Which: SME	895	68	768	626	0	53	1.115	71	962	733	0	60
	Retail	7.687	328	7.530	2.682	201	227	8.062	335	7.914	2.162	117	232
	Retail - Secured on real estate property	5.465	199	5.462	1.632	109	105	5.710	197	5.707	1.211	47	101
	Retail - Secured on real estate property - Of Which: SME	59	5	57	50	0	4	68	6	66	58	0	5
	Retail - Secured on real estate property - Of Which: non-SME	5.405	194	5.405	1.582	109	101	5.642	191	5.641	1.153	46	96
	Retail - Qualifying Revolving	208	4	117	65	7	5	207	3	119	61	7	4
	Retail - Other Retail	2.014	125	1.951	986	85	118	2.145	135	2.087	890	63	126
	Retail - Other Retail - Of Which: SME	463	17	415	178	8	19	494	14	450	193	7	16
	Retail - Other Retail - Of Which: non-SME	1.551	107	1.536	807	77	98	1.651	121	1.637	698	56	110
	Equity	70	0	70	185	0	0	77	0	77	210	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
ROMANIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	23	0	23	3	0	5	0	5	3	
	Corporates	878	106	816	677	0	82	781	69	716	
	Corporates - Of Which: Specialised Lending	459	79	459	323	0	58	433	60	432	
	Corporates - Of Which: SME	92	12	79	87	0	8	58	7	47	
	Retail	6	0	5	2	0	0	6	0	6	
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	
Equity	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
CROATIA	Central banks and central governments	446	0	323	91	0	0	392	0	299	
	Institutions	19	0	19	9	0	0	15	0	16	
	Corporates	3,516	771	2,918	2,358	0	492	3,222	576	2,701	
	Corporates - Of Which: Specialised Lending	940	316	932	692	0	213	868	267	853	
	Corporates - Of Which: SME	1,659	390	1,462	1,035	0	230	1,507	275	1,302	
	Retail	2,412	291	2,329	925	207	200	2,278	258	2,191	
	Retail - Secured on real estate property	1,049	141	1,048	438	121	78	900	122	900	
	Retail - Secured on real estate property - Of Which: SME	79	25	79	54	8	17	77	21	76	
	Retail - Secured on real estate property - Of Which: non-SME	970	116	970	384	113	61	824	100	824	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,364	150	1,280	488	86	122	1,378	136	1,291	
	Retail - Other Retail - Of Which: SME	72	12	71	33	4	11	74	11	73	
	Retail - Other Retail - Of Which: non-SME	1,292	139	1,210	455	82	110	1,303	125	1,218	
Equity	8	0	8	19	0	0	8	0	8		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	554	0	556	0	0	533	0	636	0	
	Institutions	1,441	0	1,435	299	0	0	1,765	0	1,833	
	Corporates	3,402	109	2,934	1,826	0	85	3,510	119	2,985	
	Corporates - Of Which: Specialised Lending	399	42	396	267	0	26	364	42	358	
	Corporates - Of Which: SME	540	34	510	329	0	24	569	36	534	
	Retail	704	67	675	144	4	39	706	67	680	
	Retail - Secured on real estate property	494	37	483	93	3	17	573	51	562	
	Retail - Secured on real estate property - Of Which: SME	155	12	150	25	1	5	178	17	175	
	Retail - Secured on real estate property - Of Which: non-SME	339	26	332	69	2	12	395	34	387	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	210	30	192	51	1	22	133	16	118	
	Retail - Other Retail - Of Which: SME	79	9	72	18	0	7	52	6	47	
	Retail - Other Retail - Of Which: non-SME	131	21	121	34	0	15	81	10	71	
Equity	22	0	22	64	0	0	20	0	20		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
HUNGARY	Central banks and central governments	1	0	1	0	0	22	0	22	5	
	Institutions	290	0	65	115	0	0	325	0	48	
	Corporates	2,085	231	1,781	1,565	0	180	2,059	129	1,722	
	Corporates - Of Which: Specialised Lending	842	214	825	691	0	158	779	111	760	
	Corporates - Of Which: SME	513	18	413	403	0	19	542	18	421	
	Retail	2,437	431	2,407	1,883	220	230	2,368	370	2,333	
	Retail - Secured on real estate property	2,022	376	2,021	1,584	211	181	1,946	324	1,944	
	Retail - Secured on real estate property - Of Which: SME	3	1	3	2	1	1	3	2	3	
	Retail - Secured on real estate property - Of Which: non-SME	2,020	374	2,019	1,583	210	180	1,943	322	1,942	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	415	55	386	299	9	49	422	47	389	
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	1	3	0	3	
	Retail - Other Retail - Of Which: non-SME	411	54	382	298	9	48	419	46	386	
Equity	2	0	2	8	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	6	0	6	1	0	0	5	0	5	0	0	0
	Institutions	3110	0	3106	612	0	0	3,666	0	3,662	548	0	0
	Corporates	550	0	408	154	0	1	502	12	360	234	0	3
	Corporates - Of Which: Specialised Lending	5	0	5	3	0	0	9	0	9	21	0	0
	Corporates - Of Which: SME	5	0	5	2	0	0	1	0	1	1	0	0
	Retail	42	2	40	10	0	1	46	2	44	10	0	1
	Retail - Secured on real estate property	34	2	33	8	0	1	38	1	37	8	0	1
	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	1	27	6	0	0	32	1	32	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	7	2	0	0	8	0	7	2	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	5	2	0	0	6	0	5	2	0	0
	Equity	59	0	59	218	0	0	2	0	2	5	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	947	0	947	92	0	0	1,011	0	1,011	100	0	0
	Institutions	295	0	288	105	0	0	258	0	247	92	0	0
	Corporates	1,229	2	1,213	843	0	4	1,267	2	1,249	846	0	4
	Corporates - Of Which: Specialised Lending	38	0	35	38	0	0	30	0	28	32	0	0
	Corporates - Of Which: SME	5	0	5	3	0	0	4	0	4	4	0	0
	Retail	22	0	21	4	0	0	21	0	20	3	0	0
	Retail - Secured on real estate property	16	0	16	2	0	0	16	0	16	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	2	0	0	15	0	15	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	5	2	0	0	5	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	3	1	0	0
	Equity	28	0	28	96	0	0	47	0	47	157	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
POLAND	Central banks and central governments	210	0	210	31	0	0	236	0	236	38	0	0
	Institutions	230	0	229	35	0	0	514	0	513	75	0	0
	Corporates	1,016	96	988	682	0	46	1,054	89	1,007	803	0	44
	Corporates - Of Which: Specialised Lending	651	77	644	414	0	34	680	87	659	494	0	38
	Corporates - Of Which: SME	64	1	63	60	0	1	28	1	28	21	0	0
	Retail	3	0	3	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	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	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Erste Group Bank AG

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>38,287.5</b>	<b>7,409.7</b>	<b>30,877.8</b>	<b>2,392.6</b>	<b>0.0</b>	<b>2,392.6</b>	<b>5.1</b>	<b>0.0</b>	<b>5.1</b>	<b>12,364.7</b>	<b>0.0</b>	<b>12,364.7</b>	<b>7,475.6</b>	<b>7,409.7</b>	<b>65.9</b>	<b>16,049.4</b>	<b>0.0</b>	<b>16,049.4</b>
Austria	10,256.3	3,637.0	6,619.3															
Belgium	212.6	0.0	212.6															
Bulgaria	4.2	0.0	4.2															
Croatia	2,432.3	1,470.6	961.7															
Cyprus	0.0	0.0	0.0															
Czech Republic	7,970.7	653.2	7,317.5															
Denmark	2.8	0.0	2.8															
Estonia	0.0	0.0	0.0															
Finland	118.4	0.0	118.4															
France	59.8	0.0	59.8															
Germany	581.9	1.5	580.3															
Greece	0.0	0.0	0.0															
Hungary	1,580.5	70.3	1,510.2															
Ireland	2.1	0.0	2.1															
Italy	118.9	0.0	118.9															
Latvia	12.4	0.0	12.4															
Lithuania	11.3	0.0	11.3															
Luxembourg	15.5	0.0	15.5															
Malta	0.0	0.0	0.0															
Netherlands	45.2	0.0	45.2															
Poland	1,539.3	16.3	1,523.0															
Portugal	5.7	0.0	5.7															
Romania	5,622.0	1,016.8	4,605.2															
Slovakia	5,818.7	235.5	5,583.2															
Slovenia	254.7	45.1	209.6															
Spain	13.4	0.0	13.4															
Sweden	5.5	0.0	5.5															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.2	0.0	0.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	858.9	13.6	845.3															
Other advanced economies non EEA	0.6	0.0	0.6															
Other Central and eastern Europe countries non EEA	528.3	107.7	420.7															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	1.1	0.0	1.1															
Africa	6.2	1.0	5.2															
Others	208.1	141.1	67.0															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

**Other advanced non EEA:** Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

**Other CEE non EEA:** Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

**Middle East:** Bahrain, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Erste Group Bank AG

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>39,556.8</b>	<b>7,429.7</b>	<b>32,127.1</b>	<b>3,244.4</b>	<b>0.0</b>	<b>3,244.4</b>	<b>31.8</b>	<b>0.0</b>	<b>31.8</b>	<b>12,540.2</b>	<b>0.0</b>	<b>12,540.2</b>	<b>7,485.6</b>	<b>7,429.7</b>	<b>55.9</b>	<b>16,253.5</b>	<b>0.0</b>	<b>16,253.5</b>
Austria	10,496.3	3,765.4	6,730.9															
Belgium	157.6	0.0	157.6															
Bulgaria	3.8	0.0	3.8															
Croatia	2,376.3	1,318.7	1,057.6															
Cyprus	0.0	0.0	0.0															
Czech Republic	8,368.4	657.6	7,710.8															
Denmark	2.7	0.0	2.7															
Estonia	0.0	0.0	0.0															
Finland	90.7	0.0	90.7															
France	61.5	0.0	61.5															
Germany	535.2	1.5	533.7															
Greece	0.0	0.0	0.0															
Hungary	1,989.1	185.0	1,804.2															
Ireland	4.7	0.0	4.7															
Italy	442.4	0.0	442.4															
Latvia	12.3	0.0	12.3															
Lithuania	10.0	0.0	10.0															
Luxembourg	32.0	0.0	32.0															
Malta	0.0	0.0	0.0															
Netherlands	45.9	0.0	45.9															
Poland	1,428.1	10.4	1,417.7															
Portugal	6.1	0.0	6.1															
Romania	5,315.8	982.7	4,333.1															
Slovakia	5,679.3	203.1	5,476.2															
Slovenia	238.5	63.6	174.9															
Spain	540.1	0.0	540.1															
Sweden	5.4	0.0	5.4															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	926.3	0.0	926.3															
Other advanced economies non EEA	0.7	0.0	0.7															
Other Central and eastern Europe countries non EEA	571.3	95.5	475.8															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	1.1	0.0	1.1															
Africa	0.9	0.9	0.0															
Others	233.1	145.2	87.9															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

**Other advanced non EEA:** Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

**Other CEE non EEA:** Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

**Middle East:** Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Erste Group Bank AG

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted							Of which: defaulted					
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>36,559</b>	<b>1</b>	<b>30</b>	<b>30</b>	<b>7</b>	<b>23</b>	<b>3</b>	<b>36,810</b>	<b>1</b>	<b>7</b>	<b>7</b>	<b>14</b>	<b>6</b>	<b>3</b>
Central banks	16	0	0	0	0	0	0	13	0	0	0	0	0	0
General governments	28,487	1	5	5	2	0	0	28,883	1	0	0	2	0	0
Credit institutions	4,087	0	1	1	2	1	0	3,992	0	1	1	4	2	0
Other financial corporations	914	0	0	0	1	1	0	883	0	0	0	0	2	0
Non-financial corporations	3,056	0	24	24	2	21	3	3,039	0	6	6	8	2	3
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>146,218</b>	<b>774</b>	<b>9,329</b>	<b>9,099</b>	<b>698</b>	<b>5,323</b>	<b>3,113</b>	<b>148,366</b>	<b>673</b>	<b>7,744</b>	<b>7,539</b>	<b>671</b>	<b>4,415</b>	<b>2,741</b>
Central banks	8,588	0	0	0	0	0	0	8,706	0	0	0	0	0	0
General governments	7,430	12	22	15	14	6	2	7,446	11	51	44	10	7	1
Credit institutions	5,482	1	19	19	3	9	3	6,836	0	7	7	4	2	0
Other financial corporations	5,099	6	290	287	26	154	51	4,662	0	202	202	21	126	47
Non-financial corporations	56,530	378	5,631	5,525	408	3,225	1,743	56,535	308	4,322	4,215	365	2,426	1,473
of which: small and medium-sized enterprises at amortised cost	24,844	162	3,106	3,051	196	1,806	1,170	24,780	100	2,390	2,353	193	1,345	1,043
Households	63,088	377	3,367	3,253	246	1,928	1,313	64,181	354	3,162	3,072	271	1,855	1,220
<b>DEBT INSTRUMENTS other than HFT</b>	<b>182,777</b>	<b>775</b>	<b>9,359</b>	<b>9,129</b>	<b>705</b>	<b>5,346</b>	<b>3,116</b>	<b>185,176</b>	<b>674</b>	<b>7,751</b>	<b>7,546</b>	<b>685</b>	<b>4,421</b>	<b>2,743</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>34,548</b>		<b>506</b>	<b>501</b>	<b>112</b>	<b>186</b>	<b>55</b>	<b>36,179</b>		<b>413</b>	<b>406</b>	<b>112</b>	<b>198</b>	<b>45</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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Erste Group Bank AG

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5	0	1	0	0	4	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,703</b>	<b>2,486</b>	<b>1,263</b>	<b>1,206</b>	<b>1,538</b>	<b>3,575</b>	<b>2,361</b>	<b>1,131</b>	<b>1,091</b>	<b>1,564</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	63	8	2	0	0	65	12	3	2	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	136	116	54	53	41	145	127	69	69	39
Non-financial corporations	2,574	1,841	995	947	960	2,393	1,686	840	808	973
of which: small and medium-sized enterprises at amortised cost	1,492	1,106	574	558	662	1,230	881	462	450	625
Households	930	521	212	206	537	972	537	219	213	552
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,708</b>	<b>2,486</b>	<b>1,263</b>	<b>1,206</b>	<b>1,538</b>	<b>3,580</b>	<b>2,361</b>	<b>1,132</b>	<b>1,091</b>	<b>1,565</b>
<b>Loan commitments given</b>	<b>105</b>	<b>51</b>	<b>18</b>	<b>15</b>	<b>20</b>	<b>89</b>	<b>37</b>	<b>14</b>	<b>12</b>	<b>21</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□