



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

Erste Group Bank AG

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	18,836	19,934		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,602	14,086		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)	2,201	2,305		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	8,642	9,019		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	-276	-193		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	876	880		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	3,581	3,783		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-244	-241		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,355	-1,447		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	-74	-55		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-168	-169		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	-82	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	-29	-29		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 (-)	-29	-29		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	428	232		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 (+/-)	72	39		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	356	193		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	685		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	499	994		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	80	0		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	-579	-309		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,602	14,771		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,234	5,163		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,739	4,772		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	401	343		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	94	47		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	101,809	106,774		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)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.36%	13.19%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.36%	13.83%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.50%	18.67%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,256	13,854	[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))]		
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.02%	12.98%	(B.1)/(B-B.1)	-	

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



2017 EU-wide Transparency Exercise

Leverage ratio

Erste Group Bank AG

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,602	14,771	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	13,753	14,848	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	222,738	233,370	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	223,004	233,506	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.4%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Erste Group Bank AG

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	81,915	83,079
Risk exposure amount for securitisation and re-securitisations in the banking book	135	85
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	81,781	82,994
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,612	3,164
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,141	744
Risk exposure amount for operational risk	15,140	17,369
Other risk exposure amounts	0	2,419
Total Risk Exposure Amount	101,809	106,774

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

2017 EU-wide Transparency Exercise

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Erste Group Bank AG

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	6,284	2,993
Of which debt securities income	1,073	491
Of which loans and advances income	4,167	2,004
Interest expenses	1,928	856
(Of which deposits expenses)	600	257
(Of which debt securities issued expenses)	823	367
(Expenses on share capital repayable on demand)	0	0
Dividend income	50	37
Net Fee and commission income	1,734	884
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	190	58
Gains or (-) losses on financial assets and liabilities held for trading, net	167	141
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-11	4
Gains or (-) losses from hedge accounting, net	13	-5
Exchange differences [gain or (-) loss], net	111	-34
Net other operating income /(expenses)	-306	-88
TOTAL OPERATING INCOME, NET	6,304	3,134
(Administrative expenses)	3,586	1,781
(Depreciation)	425	215
(Provisions or (-) reversal of provisions)	124	37
(Commitments and guarantees given)	27	-70
(Other provisions)	96	107
Of which pending legal issues and tax litigation ¹	76	
Of which restructuring ¹	6	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	161	104
(Loans and receivables)	150	93
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	12
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	167	20
(of which Goodwill)	61	0
Negative goodwill recognised in profit or loss	0	1
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	93	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	22	11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,958	996
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,552	776
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,552	776
Of which attributable to owners of the parent	1,261	616

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	43,025	46,708	1,015		45,169	48,833	979	
	Regional governments or local authorities	5,388	6,624	424		5,293	6,340	403	
	Public sector entities	3,836	1,536	304		3,939	1,435	277	
	Multilateral Development Banks	504	544	0		324	367	0	
	International Organisations	390	390	0		346	346	0	
	Institutions	2,716	2,338	153		2,388	2,312	160	
	Corporates	11,022	7,343	5,874		10,722	7,515	5,933	
	of which: SME	4,028	2,359	2,166		4,586	2,868	2,660	
	Retail	5,188	3,787	2,720		5,347	3,894	2,795	
	of which: SME	883	692	498		908	709	413	
	Secured by mortgages on immovable property	3,009	2,970	1,089		3,150	3,108	1,143	
	of which: SME	561	536	193		618	589	217	
	Exposures in default	1,650	462	510	1,122	1,692	473	527	1,157
	Items associated with particularly high risk	127	115	172		143	133	199	
	Covered bonds	30	30	16		17	17	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	94	94	49		106	106	61	
Equity	571	570	680		545	544	655		
Securitisation	0	0	0		0	0	0		
Other exposures	3,051	3,064	1,991		2,959	2,947	1,794		
Standardised Total	80,602	76,574	14,998	1,391	82,143	78,270	14,929	1,454	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks	8,570	10,311	29		7,043	8,757	70	
	Regional governments or local authorities	3,693	5,019	22		3,739	4,869	21	
	Public sector entities	2,576	712	142		2,621	673	134	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	138	134	5		309	304	52	
	Corporates	3,265	2,024	955		3,272	2,262	1,076	
	of which: SME	747	226	213		1,101	447	430	
	Retail	428	364	238		447	385	251	
	of which: SME	257	203	117		288	215	123	
	Secured by mortgages on immovable property	388	382	126		381	373	121	
	of which: SME	117	116	35		127	125	37	
	Exposures in default	66	32	29	27	67	31	28	30
	Items associated with particularly high risk	3	3	4		16	16	23	
	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		69	69	31	
Equity	431	431	535		403	403	505		
Securitisation									
Other exposures	1,002	1,002	986		891	891	878		
Standardised Total²				43				43	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	13,500	13,828	27		18,954	19,151	42	
	Regional governments or local authorities	1	5	1		1	5	1	
	Public sector entities	0	2	0		0	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	109	114	28		129	134	35	
	Corporates	726	615	564		791	698	637	
	of which: SME	226	130	109		244	227	179	
	Retail	373	352	233		397	375	250	
	of which: SME	190	176	102		184	180	104	
	Secured by mortgages on immovable property	235	228	86		247	239	90	
	of which: SME	162	156	57		176	169	63	
	Exposures in default	87	37	41	50	85	40	44	45
	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	45	45	47		42	42	44		
Securitisation									
Other exposures	57	57	52		31	31	24		
Standardised Total²				63				60	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	5,131	5,092	86		4,886	4,844	86	
	Regional governments or local authorities	209	201	40		208	195	39	
	Public sector entities	16	16	7		12	12	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	212	209	203		218	212	207	
	of which: SME	37	36	32		41	37	34	
	Retail	20	20	15		24	24	18	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	9	9	3		7	7	2	
	of which: SME	8	8	3		6	6	2	
	Exposures in default	76	46	57	30	77	46	56	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	8	8	8		8	8	8		
Securitisation									
Other exposures	72	72	72		66	66	65		
Standardised Total²				33				33	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ROMANIA	Central governments or central banks	6,088	6,932	178		5,743	6,645	86	
	Regional governments or local authorities	909	829	232		867	796	220	
	Public sector entities	0	0	0		6	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	199	140	34		103	38	16	
	Corporates	3,723	2,201	2,102		3,690	2,206	2,117	
	of which: SME	1,942	1,118	1,060		1,788	1,100	1,048	
	Retail	2,703	1,655	1,222		2,699	1,641	1,214	
	of which: SME	124	69	40		121	64	37	
	Secured by mortgages on immovable property	1,599	1,587	585		1,664	1,655	600	
	of which: SME	40	29	9		38	29	9	
	Exposures in default	1,050	252	274	750	985	191	207	748
	Items associated with particularly high risk	100	93	139		105	99	149	
	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	11		9	9	11		
Securitisation									
Other exposures									
Standardised Total ²	1,378	1,375	422	895	1,478	1,450	426	918	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
CROATIA	Central governments or central banks	1,998	2,608	72		2,141	2,613	99	
	Regional governments or local authorities	127	123	84		123	118	78	
	Public sector entities	496	59	12		588	49	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	7		7	7	2	
	Corporates	690	529	525		514	384	379	
	of which: SME	188	109	106		347	257	252	
	Retail	427	349	261		454	364	273	
	of which: SME	40	40	30		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	97	19	25	77	224	84	99	139
	Items associated with particularly high risk	6	6	9		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	18	18	18		28	28	28		
Equity	7	7	7		11	11	11		
Securitisation									
Other exposures									
Standardised Total ²	106	106	106	100	102	102	101	161	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
HUNGARY	Central governments or central banks	2,033	2,140	0		2,597	2,637	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	102	101	101		83	81	81	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	6		19	6	5	
	Corporates	249	118	84		314	128	100	
	of which: SME	64	46	41		202	75	74	
	Retail	151	121	87		106	71	50	
	of which: SME	40	22	13		39	17	10	
	Secured by mortgages on immovable property	2	2	1		17	17	6	
	of which: SME	1	1	0		2	2	1	
	Exposures in default	34	12	16	19	28	19	27	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	15		14	14	3	
	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	13	13	13		7	7	7		
Securitisation									
Other exposures									
Standardised Total ²	83	83	76	24	82	82	75	14	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	2,856	2,856	0		1,118	1,118	0	
	Regional governments or local authorities	370	371	0		380	383	0	
	Public sector entities	602	604	9		569	571	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	397	77	3		16	8	2	
	Corporates	156	161	77		181	183	108	
	of which: SME	7	19	8		15	17	15	
	Retail	4	4	3		3	3	2	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	13	13	5		5	5	2	
	of which: SME	7	7	3		2	2	0	
	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	8	8	8		6	6	6		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	1	0	0	0	2	

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	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		5	5	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,763	1,763	36		1,759	1,758	36	
	Corporates	27	65	32		5	80	24	
	of which: SME	0	26	4		0	37	6	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	4		13	12	4	
	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		
Standardised Total²				0				0	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	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	2	2	1		1	1	0	
	Corporates	46	46	47		101	101	101	
	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	1	0	0	0	1	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	36	36	36		42	42	42		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				1	

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

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
POLAND	Central governments or central banks	1,088	1,088	0		916	926	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	21	21	21		0	0	0	
	Corporates	30	30	28		3	3	2	
	of which: SME	0	0	0		2	2	2	
	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	15	15	15		0	0	0		
Standardised Total²				0				0	

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

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Erste Group Bank AG

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	2,143	0	1,929	411	0	1	2,059	0	1,861	351	0	1
	Institutions	11,877	2	11,738	3,449	0	4	14,174	2	14,039	3,441	0	5
	Corporates	76,752	3,205	62,776	41,842	0	2,185	79,936	2,881	65,561	43,030	0	1,875
	Corporates - Of Which: Specialised Lending	14,650	1,297	14,175	11,227	0	787	15,559	1,169	14,891	11,976	0	675
	Corporates - Of Which: SME	20,835	1,245	17,313	11,607	0	824	22,942	1,141	19,168	12,728	0	792
	Retail	71,130	2,307	66,868	16,087	716	1,506	74,273	2,195	69,594	16,686	680	1,433
	Retail - Secured on real estate property	45,304	1,374	44,432	8,894	401	620	47,667	1,326	46,001	8,759	379	599
	Retail - Secured on real estate property - Of Which: SME	7,252	400	6,963	1,876	97	161	7,356	388	7,056	1,924	83	156
	Retail - Secured on real estate property - Of Which: non-SME	38,132	974	37,469	7,017	305	459	39,711	938	38,945	6,835	297	443
	Retail - Qualifying Revolving	779	6	593	138	5	6	461	10	370	76	2	10
	Retail - Other Retail	24,957	927	21,843	7,855	310	886	26,745	859	23,223	7,850	299	825
	Retail - Other Retail - Of Which: SME	6,352	268	5,570	1,556	41	269	6,569	262	5,762	1,629	41	265
	Retail - Other Retail - Of Which: non-SME	18,615	659	16,273	5,500	269	611	20,176	597	17,460	6,221	258	560
	Equity	743	0	743	1,724	0	0	546	0	546	1,393	0	0
	Securitisation	1,444	0	1,444	135	0	0	1,161	0	1,161	85	0	0
Other non credit-obligation assets													
IRB Total				66,918						68,150			

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	868	0	929	398	0	0	917	0	978	417	0	0
	Corporates	42,082	1,283	34,626	20,460	0	853	43,686	1,149	35,744	21,135	0	724
	Corporates - Of Which: Specialised Lending	7,290	295	6,999	5,961	0	162	7,941	281	7,514	6,361	0	163
	Corporates - Of Which: SME	12,592	692	10,604	6,411	0	433	13,565	635	11,492	7,038	0	407
	Retail	42,189	1,094	38,498	5,818	154	599	43,054	1,072	39,051	5,782	147	580
	Retail - Secured on real estate property	27,005	679	26,084	3,278	122	206	27,443	663	26,412	3,173	114	191
	Retail - Secured on real estate property - Of Which: SME	6,185	319	5,909	1,118	69	101	6,309	312	5,920	1,066	62	95
	Retail - Secured on real estate property - Of Which: non-SME	20,819	361	20,174	2,160	53	105	21,234	351	20,492	2,107	52	96
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,184	415	12,414	130	32	393	15,611	410	12,639	2,609	33	389
	Retail - Other Retail - Of Which: SME	4,463	212	3,755	869	20	201	4,519	209	3,779	866	19	198
	Retail - Other Retail - Of Which: non-SME	10,722	203	8,660	1,670	12	192	11,092	201	8,860	1,743	14	191
	Equity	423	0	423	890	0	0	229	0	229	539	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,090	0	1,141	363	0	0	1,742	0	1,771	396	0	0
	Corporates	12,520	508	9,747	8,020	0	295	13,673	433	10,930	8,307	0	291
	Corporates - Of Which: Specialised Lending	2,608	221	2,538	1,974	0	95	2,650	187	2,576	2,123	0	102
	Corporates - Of Which: SME	3,442	145	2,851	2,279	0	90	4,277	154	3,606	2,588	0	106
	Retail	14,571	319	14,333	5,148	104	292	15,862	241	15,624	5,568	86	223
	Retail - Secured on real estate property	8,595	128	8,589	2,407	41	97	9,462	115	9,459	2,593	37	89
	Retail - Secured on real estate property - Of Which: SME	696	38	690	621	19	35	769	34	766	711	16	35
	Retail - Secured on real estate property - Of Which: non-SME	7,899	90	7,898	1,786	22	62	8,693	81	8,693	1,881	21	54
	Retail - Qualifying Revolving	567	2	462	98	2	4	361	9	361	74	1	9
	Retail - Other Retail	5,409	188	5,282	2,643	61	193	5,962	117	5,804	2,901	48	125
	Retail - Other Retail - Of Which: SME	1,201	21	1,183	475	10	32	1,328	19	1,313	536	8	30
	Retail - Other Retail - Of Which: non-SME	4,207	167	4,099	2,168	51	161	4,634	98	4,492	2,366	40	95
	Equity	6	0	6	15	0	0	6	0	6	15	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SLOVAKIA	Central banks and central governments	88	0	88	11	0	0	81	0	81	10	0	0
	Institutions	296	0	282	94	0	0	306	0	290	101	0	0
	Corporates	4,054	221	3,202	2,060	0	137	4,129	198	3,273	2,137	0	121
	Corporates - Of Which: Specialised Lending	1,012	147	958	644	0	62	1,000	133	943	630	0	56
	Corporates - Of Which: SME	1,284	66	1,081	776	0	61	1,352	55	1,139	825	0	53
	Retail	8,693	331	8,553	2,354	211	242	9,257	335	9,118	2,455	244	260
	Retail - Secured on real estate property	6,210	186	6,207	1,357	99	99	6,677	193	6,672	1,369	102	112
	Retail - Secured on real estate property - Of Which: SME	74	4	72	52	0	4	79	4	79	59	1	4
	Retail - Secured on real estate property - Of Which: non-SME	6,135	182	6,135	1,305	99	95	6,596	189	6,593	1,310	102	107
	Retail - Qualifying Revolving	211	3	130	40	3	4	22	1	8	2	1	1
	Retail - Other Retail	2,273	142	2,217	957	108	138	2,558	141	2,438	1,084	140	148
	Retail - Other Retail - Of Which: SME	527	16	484	160	8	17	564	15	525	176	11	18
	Retail - Other Retail - Of Which: non-SME	1,747	126	1,732	797	101	122	1,993	126	1,913	907	129	130
	Equity	68	0	68	176	0	0	68	0	68	176	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Erste Group Bank AG

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ROMANIA	(m EUR, %)										
	Central banks and central governments	12	0	12	2	0	11	0	11	2	0
	Institutions	8	0	8	2	0	8	0	8	3	0
	Corporates	752	74	687	455	0	51	826	64	765	554
	Corporates - Of Which: Specialised Lending	380	67	379	222	0	43	493	61	491	348
	Corporates - Of Which: SME	115	6	71	69	0	5	103	1	89	80
	Retail	5	1	5	2	1	0	5	1	5	2
	Retail - Secured on real estate property	4	1	4	1	1	0	3	1	3	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	1	3	1	1	0	3	1	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CROATIA	(m EUR, %)										
	Central banks and central governments	257	0	172	58	0	282	0	208	61	0
	Institutions	21	0	22	14	0	30	0	31	9	0
	Corporates	3,245	504	2,751	2,145	0	377	3,414	639	2,785	2,199
	Corporates - Of Which: Specialised Lending	875	248	851	534	0	192	911	302	882	525
	Corporates - Of Which: SME	1,509	224	1,262	980	0	153	1,542	198	1,250	958
	Retail	2,223	222	2,129	775	131	148	2,253	221	2,155	744
	Retail - Secured on real estate property	861	102	860	270	40	56	841	98	840	251
	Retail - Secured on real estate property - Of Which: SME	67	15	66	44	3	11	68	15	67	44
	Retail - Secured on real estate property - Of Which: non-SME	793	87	793	226	37	45	773	83	773	207
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,363	120	1,269	505	91	92	1,412	123	1,315	494
	Retail - Other Retail - Of Which: SME	74	10	72	32	3	10	78	10	77	34
	Retail - Other Retail - Of Which: non-SME	1,289	110	1,197	473	88	82	1,334	113	1,238	460
Equity	35	0	35	88	0	0	36	0	36	91	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
HUNGARY	(m EUR, %)										
	Central banks and central governments	7	0	7	1	0	6	0	6	1	0
	Institutions	335	0	121	101	0	0	357	0	228	127
	Corporates	2,420	151	2,035	1,947	0	150	2,262	36	1,884	1,830
	Corporates - Of Which: Specialised Lending	914	129	894	842	0	123	833	22	807	818
	Corporates - Of Which: SME	682	22	525	452	0	23	765	14	596	537
	Retail	2,243	238	2,202	1,727	107	169	2,600	225	2,498	1,869
	Retail - Secured on real estate property	1,805	204	1,803	1,393	90	132	1,735	182	1,733	1,188
	Retail - Secured on real estate property - Of Which: SME	2	1	2	1	1	2	1	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,803	202	1,801	1,393	90	132	1,731	181	1,731	1,188
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	438	35	398	334	17	37	865	43	764	680
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: non-SME	435	34	396	333	17	37	863	42	762	680
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	(m EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,795	0	1,836	522	0	0	1,035	0	1,017	278
	Corporates	3,607	83	2,950	1,753	0	67	3,770	74	3,097	1,885
	Corporates - Of Which: Specialised Lending	341	19	338	227	0	12	354	17	330	216
	Corporates - Of Which: SME	524	33	476	318	0	24	560	31	521	335
	Retail	687	58	658	145	5	31	682	57	652	148
	Retail - Secured on real estate property	553	45	541	113	4	20	547	46	533	114
	Retail - Secured on real estate property - Of Which: SME	169	14	166	30	2	5	170	14	166	34
	Retail - Secured on real estate property - Of Which: non-SME	383	31	375	83	2	14	377	31	368	80
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	134	12	118	32	1	11	135	12	118	35
	Retail - Other Retail - Of Which: SME	57	5	49	12	0	5	54	4	47	12
	Retail - Other Retail - Of Which: non-SME	77	8	69	19	0	7	81	7	71	23
Equity	23	0	23	68	0	0	23	0	23	72	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Erste Group Bank AG

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED KINGDOM	(m€ EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,851	0	2,857	688	0	4,253	0	4,291	685	0
	Corporates	386	1	273	180	0	555	1	437	242	0
	Corporates - Of Which: Specialised Lending	9	0	9	23	0	11	0	10	5	0
	Corporates - Of Which: SME	2	0	1	1	0	1	0	1	1	0
	Retail	56	2	52	13	1	86	2	48	11	0
	Retail - Secured on real estate property	37	1	36	7	1	36	1	35	6	1
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	6	1	5	2	0
	Retail - Secured on real estate property - Of Which: non-SME	32	1	31	6	1	31	0	29	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	0	16	6	0	49	0	13	5	0
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	3	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	15	0	12	5	0	47	0	10	4	0
	Equity	2	0	2	6	0	2	0	2	6	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED STATES	(m€ EUR, %)										
	Central banks and central governments	1,160	0	1,160	114	0	1,066	0	1,066	104	0
	Institutions	203	0	199	85	0	184	0	180	80	0
	Corporates	1,371	2	1,356	920	0	1,382	2	1,352	904	0
	Corporates - Of Which: Specialised Lending	23	0	20	20	0	30	0	28	21	0
	Corporates - Of Which: SME	5	0	4	3	0	29	0	29	18	0
	Retail	21	0	20	5	0	21	1	20	4	0
	Retail - Secured on real estate property	18	0	18	4	0	18	1	18	3	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	4	0	17	1	17	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	0	0	3	0	2	1	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	3	0	2	1	0
	Equity	53	0	53	174	0	53	0	53	179	0
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
POLAND	(m€ EUR, %)											
	Central banks and central governments	242	0	242	39	0	223	0	223	36	0	
	Institutions	228	0	233	76	0	425	0	413	273	0	
	Corporates	970	46	939	732	0	1,081	41	1,049	826	0	
	Corporates - Of Which: Specialised Lending	615	42	610	450	0	15	684	37	679	532	0
	Corporates - Of Which: SME	69	1	68	65	0	1	68	1	66	67	0
	Retail	3	0	2	1	0	0	5	0	4	1	0
	Retail - Secured on real estate property	2	0	2	1	0	2	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	3	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Erste Group Bank AG

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	39,534.2	7,330.3	32,203.9	2,318.0	0.0	2,318.0	30.9	0.0	30.9	12,100.3	0.0	12,100.3	7,387.8	7,330.3	57.5	17,698.6	0.0	17,698.6
Austria	10,335.6	3,789.4	6,546.3															
Belgium	157.0	0.0	157.0															
Bulgaria	4.0	0.0	4.0															
Croatia	2,300.4	1,357.8	942.6															
Cyprus	0.0	0.0	0.0															
Czech Republic	8,213.9	635.8	7,578.0															
Denmark	2.9	0.0	2.9															
Estonia	0.0	0.0	0.0															
Finland	94.1	0.0	94.1															
France	62.9	0.0	62.9															
Germany	408.1	1.5	406.5															
Greece	0.0	0.0	0.0															
Hungary	2,366.3	105.5	2,260.7															
Ireland	4.7	0.0	4.7															
Italy	347.0	0.0	347.0															
Latvia	26.4	0.0	26.4															
Lithuania	6.6	0.0	6.6															
Luxembourg	20.4	0.0	20.4															
Malta	0.0	0.0	0.0															
Netherlands	41.8	0.0	41.8															
Poland	1,416.0	26.7	1,389.3															
Portugal	4.9	0.0	4.9															
Romania	5,655.7	913.4	4,742.4															
Slovakia	5,289.0	197.5	5,091.4															
Slovenia	295.4	62.8	232.6															
Spain	582.9	0.0	582.9															
Sweden	5.7	0.0	5.7															
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.	1,081.2	0.0	1,081.2															
Other advanced economies non EEA	0.7	0.0	0.7															
Other Central and eastern Europe countries non EEA	577.4	96.3	481.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	1.1	0.0	1.1															
Africa	0.9	0.0	0.9															
Others	231.5	142.6	88.9															

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.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

⁽⁴⁾ 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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Erste Group Bank AG

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments	of which:					
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	37,927.4	7,177.7	30,749.7	2,318.4	0.0	2,318.4	64.3	0.0	64.3	10,692.0	0.0	10,692.0	7,229.8	7,177.7	52.1	17,624.5	0.0	17,624.5
Austria	9,594.9	3,766.9	5,828.0															
Belgium	133.0	0.0	133.0															
Bulgaria	1.7	0.0	1.7															
Croatia	2,348.6	1,279.1	1,069.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	7,249.4	611.6	6,637.8															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	100.5	0.0	100.5															
France	68.0	0.0	68.0															
Germany	335.7	8.0	327.7															
Greece	0.0	0.0	0.0															
Hungary	2,687.2	151.6	2,535.5															
Ireland	3.1	0.0	3.1															
Italy	144.6	0.0	144.6															
Latvia	36.9	0.0	36.9															
Lithuania	9.0	0.0	9.0															
Luxembourg	96.2	0.0	96.2															
Malta	0.0	0.0	0.0															
Netherlands	43.1	0.8	42.3															
Poland	1,236.9	10.2	1,226.7															
Portugal	5.1	0.0	5.1															
Romania	6,013.1	865.6	5,147.5															
Slovakia	4,800.0	187.0	4,612.9															
Slovenia	375.3	62.6	312.7															
Spain	721.4	0.0	721.4															
Sweden	2.6	0.0	2.6															
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	2.3	0.0	2.3															
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.	1,071.6	0.0	1,071.6															
Other advanced economies non EEA	0.7	0.0	0.7															
Other Central and eastern Europe countries non EEA	593.8	95.3	498.5															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	1.1	0.0	1.1															
Africa	0.8	0.8	0.0															
Others	251.0	138.0	113.0															

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, Dillibouti, 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.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

⁽⁴⁾ 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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

	As of 31/12/2016							As of 30/06/2017						
	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	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 ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which:		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	37,483	1	5	1	12	1	0	35,620	1	5	1	7	2	0
Central banks	14	0	0	0	0	0	0	23	0	0	0	0	0	0
General governments	29,888	1	0	0	2	0	0	28,433	1	1	1	2	0	0
Credit institutions	3,905	0	0	0	2	0	0	3,774	0	1	1	-1	0	0
Other financial corporations	822	0	0	0	1	0	0	732	0	0	0	-1	1	0
Non-financial corporations	2,854	0	4	0	8	1	0	2,657	0	4	0	8	1	0
Loans and advances (including at amortised cost and fair value)	153,566	633	6,675	6,551	700	3,918	2,336	166,078	579	6,493	6,366	739	3,717	2,066
Central banks	13,998	0	0	0	0	0	0	20,656	0	0	0	0	0	0
General governments	7,349	11	39	32	13	6	11	7,196	3	27	24	16	2	10
Credit institutions	3,877	3	3	3	5	2	0	5,385	3	3	3	4	2	0
Other financial corporations	3,747	5	144	144	23	94	40	4,368	1	151	151	21	106	33
Non-financial corporations	58,722	257	3,764	3,721	394	2,214	1,225	60,592	241	3,746	3,687	434	2,112	1,147
of which: small and medium-sized enterprises at amortised cost	25,494	90	2,046	2,015	209	1,153	827	27,281	107	1,909	1,868	232	1,083	672
Households	65,872	357	2,725	2,652	265	1,603	1,060	67,881	331	2,565	2,501	264	1,495	877
DEBT INSTRUMENTS other than HFT	191,048	634	6,680	6,552	712	3,919	2,336	201,698	580	6,498	6,367	746	3,719	2,067
OFF-BALANCE SHEET EXPOSURES	37,995		449	437	129	210	70	40,615		378	368	137	136	79

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

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

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

2017 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	As of 31/12/2016					As of 30/06/2017				
	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	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, %)										
Debt securities (including at amortised cost and fair value)	4	4	1	0	0	4	4	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	4	4	1	0	0	4	4	1	0	0
Loans and advances (including at amortised cost and fair value)	3,366	2,010	1,037	990	1,646	3,170	1,873	972	916	1,340
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	230	12	6	2	159	221	5	4	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	84	63	27	27	38	72	66	31	31	31
Non-financial corporations	2,061	1,417	781	744	877	1,903	1,304	720	678	791
of which: small and medium-sized enterprises at amortised cost	1,119	755	405	389	579	1,110	703	371	352	517
Households	991	518	223	216	572	973	498	217	207	517
DEBT INSTRUMENTS other than HFT	3,370	2,014	1,037	990	1,647	3,174	1,877	973	916	1,340
Loan commitments given	123	79	14	13	53	114	74	9	8	42

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