



## 2018 EU-wide Transparency Exercise

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

**2018 EU-wide Transparency Exercise**  
**Capital**

Erste Group Bank AG

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>20,309</b>	<b>20,258</b>	C 01.00 (r010,r010)	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>14,712</b>	<b>14,681</b>	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,230	2,217	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,382	10,107	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-233	-1,546	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	884	888	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,909	4,105	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	54	626	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,513	-1,498	C 01.00 (r300,r010) + C 01.00 (r340,r010)	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)	-49	-75	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-187	-140	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-29	-3	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-29	-3	C 01.00 (r460,r010)	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,r010)	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,r010)	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,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	265	1	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,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	37	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	227	1	C 01.00 (r520,r010)	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>656</b>	<b>991</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	992	991	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-336	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>15,368</b>	<b>15,673</b>	C 01.00 (r015,r010)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,940</b>	<b>4,586</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	4,555	4,287	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	343	298	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	43	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	110,028	116,253	C 02.00 (r010,r010)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.37%</b>	<b>12.63%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.97%</b>	<b>13.48%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.46%</b>	<b>17.43%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>14,448</b>	<b>14,681</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.4.3,0,0))	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.13%</b>	<b>12.63%</b>	D.1/(B-B.1)	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Erste Group Bank AG

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,368	15,673	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	15,440	15,672	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	234,481	244,273	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	234,606	244,273	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.6%	6.4%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Erste Group Bank AG

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	86,162	91,653
Risk exposure amount for securitisation and re-securitisations in the banking book	101	34
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	86,061	91,619
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,914	3,618
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	622	718
Risk exposure amount for operational risk	17,911	17,844
Other risk exposure amounts	2,420	2,419
<b>Total Risk Exposure Amount</b>	<b>110,028</b>	<b>116,253</b>

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

## 2018 EU-wide Transparency Exercise

### P&L Erste Group Bank AG

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	5,985	3,433
Of which debt securities income	949	460
Of which loans and advances income	4,062	2,103
Interest expenses	1,646	1,223
(Of which deposits expenses)	512	325
(Of which debt securities issued expenses)	717	360
(Expenses on share capital repayable on demand)	0	0
Dividend income	86	42
Net Fee and commission income	1,800	932
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	179	16
Gains or (-) losses on financial assets and liabilities held for trading, net	238	-104
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	73
Gains or (-) losses from hedge accounting, net	-3	0
Exchange differences [gain or (-) loss], net	-13	118
Net other operating income /(expenses)	-111	-124
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,502</b>	<b>3,165</b>
(Administrative expenses)	3,710	1,849
(Depreciation)	431	218
Modification gains or (-) losses, net	n.a.	-7
(Provisions or (-) reversal of provisions)	117	-5
(Commitments and guarantees given)	-18	14
(Other provisions)	134	-19
Of which pending legal issues and tax litigation <sup>1</sup>	85	
Of which restructuring <sup>1</sup>	1	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	132	-93
(Financial assets at fair value through other comprehensive income)	n.a.	-3
(Financial assets at amortised cost)	n.a.	-90
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	83	15
(of which Goodwill)	1	0
Negative goodwill recognised in profit or loss	1	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	18	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	11	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,059</b>	<b>1,179</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,657</b>	<b>946</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,657</b>	<b>946</b>
Of which attributable to owners of the parent	1,316	780

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

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



## 2018 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	50,913	54,422	1,184		46,707	50,215	1,200	
	Regional governments or local authorities	5,047	6,306	374		5,085	6,122	382	
	Public sector entities	3,416	1,208	273		3,480	1,291	245	
	Multilateral Development Banks	307	369	1		265	374	1	
	International Organisations	348	348	0		317	317	0	
	Institutions	1,856	1,764	166		1,836	1,675	215	
	Corporates	11,453	8,145	6,336		11,483	8,466	6,468	
	of which: SME	4,508	2,858	2,668		4,746	3,012	2,777	
	Retail	5,602	4,158	2,992		5,838	4,307	3,126	
	of which: SME	1,128	918	863		1,218	991	686	
	Secured by mortgages on immovable property	3,333	3,295	1,224		3,833	3,793	1,404	
	of which: SME	633	607	224		745	718	270	
	Exposures in default	1,373	412	472	898	1,192	362	424	768
	Items associated with particularly high risk	110	104	157		88	77	116	
	Covered bonds	18	18	3		23	23	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	121	121	67		120	120	68		
Equity	467	467	580		178	178	345		
Securitisation	0	0	0		0	0	0		
Other exposures	2,295	2,287	1,811		3,081	3,101	1,785		
<b>Standardised Total<sup>2</sup></b>	<b>87,321</b>	<b>84,128</b>	<b>15,640</b>	<b>1,175</b>	<b>83,528</b>	<b>80,425</b>	<b>15,783</b>	<b>1,081</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 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
AUSTRIA	Central governments or central banks	7,110	8,863	155		6,682	8,447	40	
	Regional governments or local authorities	3,582	4,934	23		3,538	4,758	17	
	Public sector entities	2,537	726	145		2,524	688	126	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	312	308	26		185	182	29	
	Corporates	3,475	2,523	1,138		3,519	2,497	1,031	
	of which: SME	1,089	437	419		951	312	292	
	Retail	498	431	281		466	398	286	
	of which: SME	296	246	138		319	257	147	
	Secured by mortgages on immovable property	393	386	128		417	410	135	
	of which: SME	124	122	35		166	164	52	
	Exposures in default	45	23	18	23	47	12	9	24
	Items associated with particularly high risk	7	7	10		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)	94	94	47		92	92	48		
Equity	324	324	433		93	93	212		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>927</b>	<b>927</b>	<b>890</b>	<b>34</b>	<b>927</b>	<b>927</b>	<b>884</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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
CZECH REPUBLIC	Central governments or central banks	23,432	23,627	83		23,261	23,812	13	
	Regional governments or local authorities	1	4	1		1	4	1	
	Public sector entities	0	2	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	69	19		46	51	21	
	Corporates	825	726	706		802	847	733	
	of which: SME	300	257	214		287	253	200	
	Retail	421	401	268		440	420	282	
	of which: SME	206	192	111		211	197	114	
	Secured by mortgages on immovable property	273	265	101		310	301	114	
	of which: SME	185	178	67		208	200	74	
	Exposures in default	80	38	42	42	80	30	32	50
	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	46	46	49		52	52	97		
Securitisation	0	0	0		0	0	0		
Other exposures	33	33	26		29	29	21		
<b>Standardised Total<sup>2</sup></b>	<b>23,432</b>	<b>23,627</b>	<b>83</b>	<b>59</b>	<b>23,261</b>	<b>23,812</b>	<b>13</b>	<b>66</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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
SLOVAKIA	Central governments or central banks	4,141	4,093	87		4,226	4,225	2	
	Regional governments or local authorities	245	222	44		246	221	44	
	Public sector entities	8	8	4		6	6	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	152	146	142		159	185	168	
	of which: SME	102	96	92		124	112	95	
	Retail	112	111	83		109	108	81	
	of which: SME	89	89	66		90	89	67	
	Secured by mortgages on immovable property	6	6	2		6	6	2	
	of which: SME	5	5	2		6	5	2	
	Exposures in default	66	36	44	30	65	35	42	30
	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	10	10	10		14	14	14		
Securitisation	0	0	0		0	0	0		
Other exposures	63	63	63		87	86	62		
<b>Standardised Total<sup>2</sup></b>	<b>4,141</b>	<b>4,093</b>	<b>87</b>	<b>33</b>	<b>4,226</b>	<b>4,225</b>	<b>62</b>	<b>35</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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
ROMANIA	Central governments or central banks	5,975	6,823	95		5,558	6,468	376	
	Regional governments or local authorities	740	672	184		812	682	203	
	Public sector entities	7	3	1		4	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	115	92	23		9	7	2	
	Corporates	3,868	2,409	2,226		3,911	2,408	2,223	
	of which: SME	1,701	1,063	1,014		2,010	1,244	1,190	
	Retail	2,740	1,710	1,271		2,822	1,726	1,278	
	of which: SME	77	75	112		70	63	94	
	Secured by mortgages on immovable property	1,23	71	42		157	103	61	
	of which: SME	1,698	1,691	631		2,007	1,998	740	
	Exposures in default	34	27	8		38	30	9	
	Items associated with particularly high risk	758	157	175	547	589	147	171	400
	Covered bonds	77	75	0		70	63	94	
	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	1	1	1		3	3	5		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	1,423	1,425	411	700	1,511	1,513	408	557	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
CROATIA	Central governments or central banks	2,068	2,581	78		1,222	1,254	51	
	Regional governments or local authorities	111	106	71		103	97	61	
	Public sector entities	429	49	6		338	11	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	1	1		4	4	1	
	Corporates	527	335	332		487	347	344	
	of which: SME	250	165	162		253	186	184	
	Retail	461	372	279		490	397	298	
	of which: SME	72	71	53		75	74	56	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	206	89	112	118	221	68	85	153
	Items associated with particularly high risk	5	5	7		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)	19	19	19		19	19	19		
Equity	5	5	5		2	2	2		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	98	98	97	138	91	91	90	184	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
HUNGARY	Central governments or central banks	2,838	2,884	0		2,544	2,648	0	
	Regional governments or local authorities	0	0	0		22	0	0	
	Public sector entities	76	74	74		67	65	65	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	155	155	155		7	6	23	
	Corporates	255	134	106		268	159	132	
	of which: SME	167	98	95		120	87	84	
	Retail	83	33	36		111	73	51	
	of which: SME	44	18	10		55	25	15	
	Secured by mortgages on immovable property	16	16	6		19	18	6	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	27	19	28	6	23	19	28	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	16	16	3		21	21	4	
	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		7	7	7		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	68	68	68	14	88	88	65	14	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
GERMANY	Central governments or central banks	2,520	2,520	0		1,159	1,159	0	
	Regional governments or local authorities	292	293	0		280	281	0	
	Public sector entities	297	299	4		475	476	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	21	3		60	26	4	
	Corporates	189	193	119		277	281	209	
	of which: SME	7	9	7		10	12	10	
	Retail	3	3	1		2	2	1	
	of which: SME	1	1	0		1	1	1	
	Secured by mortgages on immovable property	10	10	3		23	23	9	
	of which: SME	3	3	1		14	14	7	
	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	5	5	5		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	2	2	2	1	0	0	0	2	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	2	2	0		6	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,151	1,151	27		1,202	1,202	27	
	Corporates	4	102	42		5	185	80	
	of which: SME	0	24	6		0	46	10	
	Retail	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	4		13	13	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	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	1	1	1		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	10	10	2		13	4	1	
	Corporates	115	115	115		89	85	85	
	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	1	0
	Items associated with particularly high risk	0	0	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	50	50	50		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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
POLAND	Central governments or central banks	911	921	1		12	12	1	
	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		47	47	47	
	Corporates	16	16	16		15	15	14	
	of which: SME	1	1	1		1	1	1	
	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	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									
Standardised Total <sup>2</sup>	21	21	21	0	15	15	15	0	

<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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>				
Consolidated data	Central banks and central governments	1,569	0	1,393	320	0	1	3,404	0	3,815	1,606	0	0
	Institutions	11,119	2	10,788	3,294	0	6	15,319	2	14,451	3,687	0	0
	Corporates	83,133	2,830	67,878	45,397	0	1,803	87,497	2,383	71,897	47,697	0	1,554
	Corporates - Of Which: Specialised Lending	16,087	899	15,332	13,858	0	575	16,524	664	15,680	14,277	0	402
	Corporates - Of Which: SME	24,545	1,066	20,368	13,309	0	749	25,919	1,040	21,721	13,808	0	718
	Retail	76,839	2,014	72,015	17,094	668	1,333	79,001	2,023	73,536	17,503	610	1,470
	Retail - Secured on real estate property	48,715	1,180	47,626	8,670	345	512	50,273	1,134	49,109	8,750	299	548
	Retail - Secured on real estate property - Of Which: SME	7,443	351	7,137	1,968	91	129	7,644	346	7,322	2,160	70	145
	Retail - Secured on real estate property - Of Which: non-SME	41,272	829	40,489	6,702	253	383	42,629	787	41,787	6,590	228	403
	Retail - Qualifying Revolving	21	1	7	2	1	1	22	1	6	2	1	1
	Retail - Other Retail	28,103	833	24,382	8,422	322	820	28,705	888	24,820	8,750	310	921
	Retail - Other Retail - Of Which: SME	6,857	239	6,028	1,773	57	246	6,943	244	6,110	1,509	48	251
	Retail - Other Retail - Of Which: non-SME	21,246	594	18,354	6,649	265	574	21,762	644	18,711	6,942	262	670
	Equity	571	0	571	1,496	0	0	902	1	902	2,397	1	0
Securitisation	1,025	0	1,025	1,021	0	0	68	0	68	34	0	0	
Other non credit-obligation assets													
<b>IRB Total</b>				<b>70,522</b>						<b>75,870</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> For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>				
AUSTRIA	Central banks and central governments	0	0	0	0	0	30	0	0	30	76	0	0
	Institutions	977	0	969	403	0	0	1,026	0	1,011	392	0	0
	Corporates	45,011	1,227	36,830	22,541	0	725	47,131	1,022	38,899	24,055	0	700
	Corporates - Of Which: Specialised Lending	8,330	242	7,898	7,577	0	133	8,591	190	8,158	7,953	0	120
	Corporates - Of Which: SME	13,858	591	11,683	7,125	0	378	14,505	566	12,325	7,656	0	370
	Retail	43,814	978	39,635	5,508	164	498	44,838	984	40,432	5,895	128	581
	Retail - Secured on real estate property	27,935	610	26,876	2,837	122	145	28,619	603	27,483	2,915	65	185
	Retail - Secured on real estate property - Of Which: SME	6,270	287	5,974	1,035	68	75	6,394	284	6,082	1,154	54	94
	Retail - Secured on real estate property - Of Which: non-SME	21,665	323	20,902	1,791	53	70	22,225	320	21,401	1,761	41	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,879	368	12,760	2,679	42	352	16,219	380	12,948	2,780	33	396
	Retail - Other Retail - Of Which: SME	4,676	187	3,904	919	28	178	4,702	191	3,931	974	20	190
	Retail - Other Retail - Of Which: non-SME	11,203	181	8,856	1,760	15	174	11,517	189	9,017	1,806	13	207
	Equity	232	0	232	565	0	0	452	0	452	1,130	0	0
Securitisation													
Other non credit-obligation assets													
<b>IRB Total</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).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>				
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	45	0	45	114	0	0	
	Institutions	1,683	0	1,657	571	0	0	2,996	0	2,635	599	0	2
	Corporates	14,789	457	11,810	8,786	0	312	16,086	459	12,963	9,054	0	295
	Corporates - Of Which: Specialised Lending	2,720	167	2,629	2,251	0	116	2,965	162	2,826	2,298	0	107
	Corporates - Of Which: SME	5,112	166	4,254	2,895	0	129	5,929	176	5,015	2,939	0	128
	Retail	17,105	236	16,856	5,980	93	218	17,637	251	17,383	6,139	92	253
	Retail - Secured on real estate property	10,275	101	10,272	2,733	41	77	10,851	97	10,848	2,751	35	80
	Retail - Secured on real estate property - Of Which: SME	801	28	798	787	15	34	865	28	862	851	10	30
	Retail - Secured on real estate property - Of Which: non-SME	9,475	73	9,474	1,946	27	43	9,987	69	9,986	1,900	25	51
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,830	134	6,585	3,247	51	141	6,786	154	6,535	3,388	57	173
	Retail - Other Retail - Of Which: SME	1,433	19	1,420	610	13	32	1,461	21	1,446	675	12	28
	Retail - Other Retail - Of Which: non-SME	5,397	115	5,165	2,637	39	109	5,325	133	5,089	2,713	45	145
	Equity	27	0	27	85	0	0	22	0	22	76	0	0
Securitisation													
Other non credit-obligation assets													
<b>IRB Total</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).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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				
(min EUR, %)		Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>	Of which: defaulted <sup>2)</sup>				
SLOVAKIA	Central banks and central governments	77	0	77	9	0	0	123	0	123	121	0	0
	Institutions	321	0	305	47	0	0	307	0	243	51	0	0
	Corporates	4,584	193	3,500	2,533	0	121	4,802	191	3,807	2,723	0	115
	Corporates - Of Which: Specialised Lending	1,093	129	1,013	884	0	59	1,098	122	1,016	894	0	55
	Corporates - Of Which: SME	1,499	54	1,262	871	0	50	1,490	60	1,221	855	0	49
	Retail	9,813	227	9,691	2,641	263	278	10,288	325	10,172	2,784	271	293
	Retail - Secured on real estate property	7,064	168	7,061	1,468	106	107	7,427	160	7,425	1,576	114	112
	Retail - Secured on real estate property - Of Which: SME	88	3	86	65	2	4	93	3	90	64	0	4
	Retail - Secured on real estate property - Of Which: non-SME	6,976	165	6,976	1,404	105	103	7,335	157	7,335	1,512	114	107
	Retail - Qualifying Revolving	21	1	7	2	1	1	22	1	6	2	1	1
	Retail - Other Retail	2,728	158	2,623	1,171	156	170	2,849	164	2,741	1,206	156	181
	Retail - Other Retail - Of Which: SME	598	15	564	195	14	18	625	14	591	208	13	17
	Retail - Other Retail - Of Which: non-SME	2,130	143	2,059	976	142	152	2,223	150	2,150	998	143	164
	Equity	73	0	73	189	0	0	76	0	76	198	0	0
Securitisation													
Other non credit-obligation assets													
<b>IRB Total</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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach											
		As of 31/12/2017					As of 30/05/2018						
		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				
(min EUR, %)													
ROMANIA	Central banks and central governments	15	0	35	3	0	0	82	0	82	18	0	0
	Institutions	14	0	14	1	0	0	36	0	37	4	0	0
	Corporates	720	42	630	444	0	24	708	31	638	504	0	15
	Corporates - Of Which: Specialised Lending	443	41	414	273	0	22	393	30	380	261	0	12
	Corporates - Of Which: SME	98	0	84	84	0	0	62	0	52	49	0	0
	Retail	5	1	5	1	1	0	6	1	6	3	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	3	1	3	1	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	3	0	3	0	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	3	0	2	0	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	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 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
CROATIA	Central banks and central governments	185	0	121	40	0	0	1,052	0	1,429	823	0	1
	Institutions	25	0	26	11	0	0	27	0	28	9	0	0
	Corporates	3,414	488	2,730	2,235	0	338	3,616	393	2,915	2,446	0	250
	Corporates - Of Which: Specialised Lending	832	175	805	617	0	136	937	86	914	741	0	61
	Corporates - Of Which: SME	1,530	174	1,193	874	0	132	1,550	153	1,198	902	0	116
	Retail	2,333	201	2,226	801	86	146	2,479	215	2,368	806	77	170
	Retail - Secured on real estate property	841	86	841	271	27	55	850	88	850	269	21	63
	Retail - Secured on real estate property - Of Which: SME	63	12	63	41	2	10	67	12	67	46	2	10
	Retail - Secured on real estate property - Of Which: non-SME	778	74	778	230	25	45	783	76	783	223	20	54
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,492	115	1,385	530	59	91	1,629	127	1,518	566	56	106
	Retail - Other Retail - Of Which: SME	77	9	75	33	2	10	84	10	83	37	2	10
	Retail - Other Retail - Of Which: non-SME	1,415	106	1,310	497	56	81	1,544	117	1,436	530	54	97
	Equity	27	0	27	67	0	0	34	0	34	89	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
HUNGARY	Central banks and central governments	105	0	105	25	0	0	159	0	295	66	0	0
	Institutions	307	0	192	57	0	0	364	0	154	67	0	0
	Corporates	2,744	29	2,367	2,099	0	54	2,677	16	2,256	1,987	0	25
	Corporates - Of Which: Specialised Lending	999	19	961	932	0	36	884	5	863	824	0	15
	Corporates - Of Which: SME	1,035	10	843	661	0	15	1,103	9	793	728	0	9
	Retail	2,563	187	2,862	1,932	51	152	2,489	164	2,391	1,800	30	129
	Retail - Secured on real estate property	1,699	151	1,697	1,201	38	106	1,595	124	1,593	1,072	23	85
	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	1,697	150	1,695	1,201	38	106	1,594	124	1,592	1,072	23	85
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	865	37	765	721	13	46	894	40	798	728	7	44
	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	862	36	764	720	13	46	892	40	796	728	7	44
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	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 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
GERMANY	Central banks and central governments	0	0	1	0	0	0	0	0	0	0	0	0
	Institutions	790	0	778	198	0	0	779	0	755	225	0	0
	Corporates	3,859	62	3,093	1,923	0	51	3,834	60	3,013	1,886	0	49
	Corporates - Of Which: Specialised Lending	292	16	282	227	0	11	299	14	277	233	0	10
	Corporates - Of Which: SME	562	24	515	329	0	17	554	26	505	345	0	15
	Retail	641	50	612	121	7	22	657	49	626	127	6	22
	Retail - Secured on real estate property	519	40	507	93	6	12	530	38	519	94	6	13
	Retail - Secured on real estate property - Of Which: SME	160	13	157	30	4	3	162	12	159	33	3	3
	Retail - Secured on real estate property - Of Which: non-SME	359	27	350	63	3	9	368	26	360	62	3	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	122	11	105	28	0	10	127	11	107	33	1	10
	Retail - Other Retail - Of Which: SME	52	5	46	11	0	4	48	4	41	11	0	4
	Retail - Other Retail - Of Which: non-SME	71	6	59	17	0	6	79	7	67	22	0	6
	Equity	23	0	23	70	0	0	28	0	28	74	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Erste Group Bank AG

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,636	0	2,640	694	0	4,207	0	4,219	990	0
	Corporates	630	1	510	235	0	729	1	643	219	0
	Corporates - Of Which: Specialised Lending	10	0	10	6	0	25	0	25	22	0
	Corporates - Of Which: SME	5	1	4	2	0	5	0	5	4	0
	Retail	82	1	76	11	0	86	1	84	14	0
	Retail - Secured on real estate property	39	1	38	7	0	41	1	40	7	0
	Retail - Secured on real estate property - Of Which: SME	7	0	6	2	0	6	0	6	2	0
	Retail - Other Retail	32	1	32	5	0	35	1	34	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	43	0	37	5	0	45	0	44	7	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Equity	42	0	36	4	0	44	0	43	7	0
	Securitisation	2	0	2	5	0	2	0	2	4	0
	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 31/12/2017					As of 30/06/2018				
		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		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)											
UNITED STATES	Central banks and central governments	608	0	608	60	0	523	0	523	41	0
	Institutions	189	0	180	82	0	169	0	160	78	0
	Corporates	1,434	4	1,408	933	0	1,654	4	1,633	1,045	7
	Corporates - Of Which: Specialised Lending	13	0	11	10	0	4	0	4	4	0
	Corporates - Of Which: SME	28	0	28	16	0	29	0	29	18	0
	Retail	23	1	23	4	0	26	1	24	4	0
	Retail - Secured on real estate property	18	1	18	3	0	19	1	19	2	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	17	1	17	3	0	18	1	18	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6	0	5	2	0	7	0	6	1	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	2	0	1	0	1	0	0
	Equity	61	0	61	200	0	6	0	5	1	0
	Securitisation						131	0	131	407	0
	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 31/12/2017					As of 30/06/2018				
		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		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)											
POLAND	Central banks and central governments	227	0	227	37	0	1,009	0	1,030	162	0
	Institutions	500	0	489	46	0	165	0	142	33	0
	Corporates	1,053	7	1,017	911	0	1,127	2	1,046	895	0
	Corporates - Of Which: Specialised Lending	628	1	623	578	0	1,123	1	1,058	579	0
	Corporates - Of Which: SME	72	1	70	71	0	71	2	69	69	0
	Retail	5	0	5	2	0	7	0	6	3	0
	Retail - Secured on real estate property	2	0	2	1	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	1	0	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	5	0	4	2	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	5	0	4	2	0
	Equity	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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Erste Group Bank AG

(mln EUR)

As of 31/12/2017

Country / Region	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:		Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>		of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities	Loans and advances	Debt securities		Loans and advances	Debt securities	Loans and advances	Debt securities	Loans and advances	Debt securities			
<b>TOTAL - ALL COUNTRIES</b>	<b>36,826.4</b>	6,984.0	29,842.5	<b>2,162.4</b>	0.0	2,162.4	<b>67.9</b>	0.0	67.9	<b>9,533.6</b>	0.0	9,533.6	<b>6,991.4</b>	6,984.0	7.4	<b>18,071.0</b>	0.0	18,071.0
Austria	9,488.6	3,958.3	5,530.2															
Belgium	142.1	0.0	142.1															
Bulgaria	1.8	0.0	1.8															
Croatia	2,220.0	1,024.3	1,195.8															
Cyprus	0.0	0.0	0.0															
Czech Republic	7,437.9	613.3	6,824.7															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	93.8	0.0	93.8															
France	71.7	0.0	71.7															
Germany	335.7	1.5	334.2															
Greece	0.0	0.0	0.0															
Hungary	3,028.8	118.6	2,910.2															
Ireland	5.8	0.0	5.8															
Italy	122.9	0.0	122.9															
Latvia	33.1	0.0	33.1															
Lithuania	12.8	0.0	12.8															
Luxembourg	13.9	0.0	13.9															
Malta	0.0	0.0	0.0															
Netherlands	51.8	0.0	51.8															
Poland	1,202.0	12.0	1,190.0															
Portugal	4.1	0.0	4.1															
Romania	5,718.9	749.3	4,969.6															
Slovakia	4,370.7	209.2	4,161.5															
Slovenia	407.6	48.0	359.6															
Spain	633.3	0.0	633.3															
Sweden	4.6	0.0	4.6															
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	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.	550.0	0.0	550.0															
Other advanced economies non EEA	1.0	0.0	1.0															
Other Central and eastern Europe countries non EEA	666.9	121.0	545.9															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	1.1	0.0	1.1															
Africa	8.2	8.2	0.0															
Others	197.1	120.2	76.9															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe 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





2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Firste Group Bank AG

As of 30/06/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet					Derivatives				Off balance sheet				
							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		145	145	107	0	1	22	0	0	0	0	0	0	0	0
f 1Y - 2Y f		72	72	60	0	8	0	0	0	0	0	1	0	0	0
f 2Y - 3Y f		5	5	0	0	0	1	0	0	0	0	1	0	0	0
f 3Y - 5Y f		15	15	0	0	1	11	0	0	0	0	0	0	0	0
f 5Y - 10Y f		20	20	0	0	7	9	0	0	0	0	0	0	0	0
f 10Y - more		65	65	0	0	60	1	0	0	0	0	0	0	0	0
Total		323	314	167	0	77	43	0	0	0	0	1	0	0	0
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		8	8	7	0	0	1	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		20	20	1	0	1	17	0	0	0	0	1	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		28	10	8	0	1	18	0	0	0	0	3	0	0	0
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		7	1	1	0	0	6	0	0	0	0	0	0	0	0
f 10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	0	0
Total		8	2	2	0	0	6	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		25	25	0	0	16	9	0	0	0	0	0	0	0	0
f 1Y - 2Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		35	35	0	0	16	15	0	0	0	0	0	0	0	0
f 3Y - 5Y f		95	95	0	0	66	27	0	0	0	0	0	0	0	0
f 5Y - 10Y f		86	1	0	0	1	85	0	0	0	0	0	0	0	0
f 10Y - more		9	9	0	0	1	8	0	0	0	0	0	0	0	0
Total		264	179	0	0	114	146	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more		1	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		1	1	0	0	1	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		1	1	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		33	31	0	0	31	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		7	7	0	0	7	2	0	0	0	0	0	0	0	0
f 5Y - 10Y f		33	7	0	0	7	26	0	0	0	0	0	0	0	0
f 10Y - more		1	1	0	0	0	0	0	0	0	0	0	0	0	0
Total		75	49	0	0	34	28	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		90	90	4	0	46	36	0	0	0	0	0	0	0	0
f 1Y - 2Y f		235	235	17	0	90	124	0	0	0	0	6	0	0	0
f 2Y - 3Y f		216	216	6	0	72	227	0	0	0	0	0	0	0	0
f 3Y - 5Y f		199	199	4	0	57	136	0	0	0	0	0	0	0	0
f 5Y - 10Y f		211	29	8	0	12	182	0	0	0	0	1	0	0	0
f 10Y - more		2	2	0	0	2	1	0	0	0	0	0	0	0	0
Total		1,054	872	41	0	279	717	0	0	0	0	7	0	0	163



2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Firste Group Bank AG

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet					Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Portugal	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3Y - 5Y f	2	2	0	0	0	1	0	0	0	0	0	0	
		f 5Y - 10Y f	2	1	0	0	1	0	1	0	0	0	0	0	
		f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	
		Total	4	4	0	0	1	2	0	0	0	0	0	0	
	Romania	f 0 - 3M f	219	219	11	0	15	163	0	0	0	0	0	0	
		f 3M - 1Y f	756	756	248	0	195	312	0	0	0	0	0	0	
		f 1Y - 2Y f	595	594	19	0	271	304	0	0	0	0	0	0	
		f 2Y - 3Y f	1,270	1,269	7	0	461	802	0	0	0	0	0	0	
		f 3Y - 5Y f	846	845	2	0	137	707	0	0	0	0	0	0	
		f 5Y - 10Y f	1,160	82	3	0	78	1,077	0	0	0	0	0	0	
		f 10Y - more	101	101	6	0	0	95	0	0	0	0	0	0	
		Total	4,946	3,867	295	0	1,157	3,490	0	0	0	0	22	0	
	Slovakia	f 0 - 3M f	1	1	0	0	0	1	0	0	0	0	1	0	
		f 3M - 1Y f	357	357	15	0	112	230	0	0	0	0	0	0	
		f 1Y - 2Y f	573	572	2	0	30	541	0	0	0	0	0	0	
		f 2Y - 3Y f	125	125	4	0	2	119	0	0	0	0	0	0	
		f 3Y - 5Y f	639	639	9	0	54	575	0	0	0	0	0	0	
		f 5Y - 10Y f	2,004	126	30	0	96	1,878	0	0	0	0	0	0	
		f 10Y - more	698	698	8	0	1	689	0	0	0	0	0	0	
		Total	4,396	2,519	68	0	295	4,032	0	0	0	0	1	0	
	Slovenia	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	9	9	3	0	3	5	0	0	0	0	0	0	
		f 1Y - 2Y f	12	12	0	0	0	12	0	0	0	0	0	0	
		f 2Y - 3Y f	70	70	2	0	31	37	0	0	0	0	0	0	
		f 3Y - 5Y f	10	10	0	0	0	10	0	0	0	0	0	0	
		f 5Y - 10Y f	252	55	3	0	52	198	0	0	0	0	0	0	
		f 10Y - more	1	1	0	0	0	1	0	0	0	1	0	0	
		Total	354	156	6	0	86	262	0	0	0	1	0	0	
	Spain	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	170	170	157	0	1	0	0	0	0	0	0	0	
		f 1Y - 2Y f	57	57	55	0	0	1	0	0	0	0	0	0	
		f 2Y - 3Y f	195	195	0	0	192	0	0	0	0	0	0	0	
		f 3Y - 5Y f	5	5	0	0	0	2	0	0	0	0	0	0	
		f 5Y - 10Y f	40	8	0	0	4	31	0	0	0	0	0	0	
		f 10Y - more	4	4	0	0	0	0	0	0	0	0	0	0	
		Total	470	439	211	0	196	34	0	0	0	0	0	0	
	Sweden	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	
		Total	0	0	0	0	0	0	0	0	0	0	0	0	
	United Kingdom	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	4	4	0	0	0	0	0	0	0	0	0	0	
		f 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 5Y - 10Y f	1	1	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	1	1	0	0	0	0	0	0	0	0	0	0	
		Total	6	6	0	0	4	0	0	0	0	0	0	0	



2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Firste Group Bank AG

As of 30/06/2018

		Direct exposures														Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
(min EUR)																	
	U.S.	10 2 17 0 3 465 24 521	10 2 17 0 3 381 24 436	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	9 0 17 0 0 369 0 395	1 0 0 0 0 84 0 85	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	41	
	China																
	Switzerland																
	Other advanced economies non EEA																
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	<b>Total</b>	<b>568</b>	<b>821</b>	<b>286</b>	<b>0</b>	<b>221</b>	<b>333</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>272</b>	<b>0</b>	<b>0</b>	<b>478</b>	

## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Firste Group Bank AG

As of 30/06/2018

		Direct exposures												Off balance sheet		Risk weighted exposure amount		
		On balance sheet						Derivatives				Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Nominal	Provisions
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount					
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0	
		9	8	0	0	0	0	7	0	0	0	0	0	0	0	5	0	2
		35	35	0	0	0	0	3	0	0	0	0	0	0	0	0	0	
		14	14	0	0	0	0	13	0	0	0	0	0	0	0	0	0	
		13	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		96	95	0	0	62	0	33	0	0	0	0	0	0	0	0	0	
		43	1	0	0	0	0	42	0	0	0	0	0	0	0	0	0	
		39	39	0	0	0	0	38	0	0	0	0	0	0	0	31	0	
		240	198	0	75	7	129	0	0	0	0	0	0	0	31	0	128	

#### Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

#### 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, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

**Africa:** Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Erste Group Bank AG

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		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 <sup>1</sup>		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>	Of which: defaulted	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>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>34,241</b>	<b>14</b>	<b>13</b>	<b>13</b>	<b>-3</b>	<b>8</b>	<b>0</b>	<b>35,951</b>	<b>0</b>	<b>18</b>	<b>1</b>	<b>18</b>	<b>0</b>	<b>0</b>
Central banks	13	0	0	0	0	0	0	19	0	0	0	0	0	0
General governments	27,682	14	5	5	2	0	0	28,758	0	18	1	8	0	0
Credit institutions	3,367	0	0	0	-4	0	0	3,431	0	0	0	3	0	0
Other financial corporations	785	0	1	1	-3	1	0	1,844	0	0	0	1	0	0
Non-financial corporations	2,393	0	7	7	1	7	0	1,899	0	0	0	6	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>170,320</b>	<b>513</b>	<b>5,777</b>	<b>5,687</b>	<b>708</b>	<b>3,273</b>	<b>1,786</b>	<b>177,924</b>	<b>533</b>	<b>5,346</b>	<b>5,228</b>	<b>669</b>	<b>3,036</b>	<b>1,659</b>
Central banks	22,330	0	0	0	0	0	0	22,326	0	0	0	1	0	0
General governments	7,000	13	23	23	14	2	9	7,097	2	22	22	43	2	0
Credit institutions	4,189	4	2	2	4	2	0	6,808	4	2	2	6	2	0
Other financial corporations	3,811	1	147	147	17	105	13	4,894	19	91	91	19	60	14
Non-financial corporations	62,840	185	3,248	3,217	413	1,767	969	64,231	183	2,811	2,764	373	1,589	833
of which: small and medium-sized enterprises at amortised cost	27,855	92	1,697	1,678	217	963	599	28,855	97	1,509	1,471	207	869	493
Households	70,150	310	2,356	2,297	260	1,398	795	72,569	325	2,420	2,349	229	1,384	813
<b>DEBT INSTRUMENTS other than HFT</b>	<b>204,561</b>	<b>527</b>	<b>5,790</b>	<b>5,700</b>	<b>705</b>	<b>3,282</b>	<b>1,786</b>	<b>213,875</b>	<b>533</b>	<b>5,364</b>	<b>5,229</b>	<b>687</b>	<b>3,037</b>	<b>1,659</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>41,823</b>		<b>513</b>	<b>505</b>	<b>137</b>	<b>186</b>	<b>97</b>	<b>43,502</b>		<b>409</b>	<b>307</b>	<b>151</b>	<b>190</b>	<b>85</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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Erste Group Bank AG

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	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 <sup>2</sup>		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 <sup>2</sup>		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		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
<b>Debt securities (including at amortised cost and fair value)</b>	<b>4</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</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	4	0	1	0	0	3	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,029</b>	<b>1,845</b>	<b>971</b>	<b>929</b>	<b>1,254</b>	<b>2,792</b>	<b>1,727</b>	<b>876</b>	<b>825</b>	<b>1,190</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	211	1	4	1	0	210	2	16	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	33	33	18	18	10	31	30	13	13	9
Non-financial corporations	1,813	1,295	709	680	733	1,585	1,177	608	588	660
of which: small and medium-sized enterprises at amortised cost	1,045	694	368	356	478	927	591	315	299	443
Households	971	515	241	231	511	966	518	238	222	521
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,033</b>	<b>1,845</b>	<b>972</b>	<b>929</b>	<b>1,254</b>	<b>2,795</b>	<b>1,727</b>	<b>877</b>	<b>825</b>	<b>1,190</b>
<b>Loan commitments given</b>	<b>178</b>	<b>142</b>	<b>15</b>	<b>14</b>	<b>50</b>	<b>103</b>	<b>70</b>	<b>17</b>	<b>14</b>	<b>54</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□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.