



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Erste Group Bank AG

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		11,381.77	10,001.67
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		253.13	-231.96
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,529.24	-4,790.20
Cumulative 3y: Profit or (-) loss for the year		1,834.81	-1,481.42
Coverage ratio - Default stock	62.11%	51.82%	53.91%
Common Equity Tier 1 capital	12,135.72	13,768.85	8,895.33
Total Risk exposure amount	98,299.56	99,445.43	108,655.06
Common Equity Tier 1 ratio, %	12.3%	13.8%	8.2%
Fully loaded Common Equity Tier 1 ratio, %	12.2%	13.5%	8.0%
Tier 1 capital	12,135.72	13,915.85	9,042.33
Total leverage ratio exposures	210,081.01	210,081.01	210,081.01
Leverage ratio, %	5.8%	6.6%	4.3%
Fully loaded leverage ratio, %	5.8%	6.5%	4.2%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
Erste Group Bank AG

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Erste Group Bank AG	Central banks and central governments	0	0	2,379	0	0	0	362	0	0	0	1	0	44.0%
	Institutions	0	0	12,074	11	0	0	3,376	0	0	0	2	0	77.9%
	Corporates	0	0	57,981	3,882	0	0	41,790	0	0	0	370	2,321	58.0%
	Corporates - Of Which: Specialised Lending	0	0	12,170	1,699	0	0	11,218	0	0	0	118	897	54.0%
	Corporates - Of Which: SME	0	0	15,556	1,375	0	0	11,873	0	0	0	120	943	61.8%
	Retail	61,289	2,712	0	0	16,329	904	0	0	234	1,538	0	0	58.2%
	Retail - Secured on real estate property	39,816	1,623	0	0	9,065	602	0	0	99	662	0	0	42.0%
	Retail - Secured on real estate property - Of Which: SME	5,889	421	0	0	1,703	89	0	0	29	166	0	0	40.2%
	Retail - Secured on real estate property - Of Which: non-SME	33,826	1,201	0	0	7,362	512	0	0	70	495	0	0	42.6%
	Retail - Qualifying Revolving	710	6	0	0	200	9	0	0	5	3	0	0	74.7%
	Retail - Other Retail	20,764	1,083	0	0	7,065	293	0	0	130	871	0	0	82.4%
	Retail - Other Retail - Of Which: SME	5,041	308	0	0	1,563	37	0	0	48	262	0	0	86.6%
	Retail - Other Retail - Of Which: non-SME	15,723	775	0	0	5,501	255	0	0	82	611	0	0	80.7%
	Equity	0	0	653	0	0	0	1,676	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	5,729	0	0	0	3,283	0	0	0	0	0	-	
IRB TOTAL	61,289	2,712	78,817	3,894	16,329	904	50,487	0	234	1,538	373	2,330	58.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Austria	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,111	0	0	0	573	0	0	0	0	0	-
	Corporates	0	0	33,464	1,379	0	0	21,394	0	0	0	166	885	61.3%
	Corporates - Of Which: Specialised Lending	0	0	6,163	394	0	0	5,039	0	0	0	46	175	50.8%
	Corporates - Of Which: SME	0	0	9,972	643	0	0	6,875	0	0	0	66	413	64.4%
	Retail	36,315	1,154	0	0	6,260	154	0	0	66	631	0	0	55.6%
	Retail - Secured on real estate property	23,828	687	0	0	3,384	120	0	0	21	227	0	0	33.6%
	Retail - Secured on real estate property - Of Which: SME	5,093	331	0	0	1,052	67	0	0	13	114	0	0	35.2%
	Retail - Secured on real estate property - Of Which: non-SME	18,736	356	0	0	2,332	53	0	0	8	113	0	0	32.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12,486	467	0	0	2,876	34	0	0	45	404	0	0	88.0%
	Retail - Other Retail - Of Which: SME	3,478	231	0	0	945	23	0	0	29	197	0	0	86.7%
	Retail - Other Retail - Of Which: non-SME	9,009	236	0	0	1,931	11	0	0	15	207	0	0	89.3%
	Equity	0	0	358	0	0	0	891	0	0	0	0	0	-
	Securitisation	0	0	3,255	0	0	0	2,307	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	36,315	1,154	38,489	1,379	6,260	154	25,695	0	66	631	166	883	58.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Czech Republic	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,318	0	0	0	469	0	0	0	0	1	-
	Corporates	0	0	8,440	483	0	0	7,005	0	0	0	60	225	46.4%
	Corporates - Of Which: Specialised Lending	0	0	2,345	253	0	0	2,186	0	0	0	26	85	34.0%
	Corporates - Of Which: SME	0	0	2,672	151	0	0	2,384	0	0	0	22	89	59.0%
	Retail	12,725	391	0	0	4,960	108	0	0	58	290	0	0	75.4%
	Retail - Secured on real estate property	7,425	157	0	0	2,313	32	0	0	22	102	0	0	65.9%
	Retail - Secured on real estate property - Of Which: SME	606	40	0	0	322	8	0	0	14	25	0	0	63.6%
	Retail - Secured on real estate property - Of Which: non-SME	6,819	117	0	0	1,991	24	0	0	8	77	0	0	66.7%
	Retail - Qualifying Revolving	995	0	0	0	142	3	0	0	2	72	0	0	65.8%
	Retail - Other Retail	4,705	230	0	0	2,595	74	0	0	32	186	0	0	82.1%
	Retail - Other Retail - Of Which: SME	1,020	31	0	0	394	3	0	0	13	25	0	0	84.9%
	Retail - Other Retail - Of Which: non-SME	3,685	200	0	0	2,112	71	0	0	22	161	0	0	81.6%
	Equity	0	0	4	0	0	0	14	0	0	0	0	0	-
	Securitisation	0	0	1,408	0	0	0	528	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	12,725	391	11,170	483	4,960	108	8,617	0	58	290	60	225	59.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Slovakia	Central banks and central governments	0	0	60	0	0	0	7	0	0	0	0	0	-
	Institutions	0	0	216	0	0	0	113	0	0	0	0	0	65.4%
	Corporates	0	0	2,817	260	0	0	1,765	0	0	0	25	136	55.5%
	Corporates - Of Which: Specialised Lending	0	0	666	155	0	0	509	0	0	0	5	69	45.8%
	Corporates - Of Which: SME	0	0	703	65	0	0	626	0	0	0	10	42	67.0%
	Retail	7,203	327	0	0	2,482	204	0	0	65	162	0	0	55.1%
	Retail - Secured on real estate property	5,263	199	0	0	1,523	109	0	0	32	73	0	0	41.3%
	Retail - Secured on real estate property - Of Which: SME	52	5	0	0	49	0	0	0	1	3	0	0	68.4%
	Retail - Secured on real estate property - Of Which: non-SME	5,211	194	0	0	1,473	109	0	0	31	70	0	0	40.7%
	Retail - Qualifying Revolving	114	3	0	0	58	7	0	0	3	1	0	0	83.9%
	Retail - Other Retail	1,826	124	0	0	901	85	0	0	30	88	0	0	76.4%
	Retail - Other Retail - Of Which: SME	398	17	0	0	171	8	0	0	4	15	0	0	94.4%
	Retail - Other Retail - Of Which: non-SME	1,429	107	0	0	730	77	0	0	26	73	0	0	73.4%
	Equity	0	0	70	0	0	0	185	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	528	0	0	0	206	0	0	0	0	0	-	
IRB TOTAL	7,203	327	3,691	250	2,482	204	2,296	0	65	162	25	135	55.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Erste Group Bank AG

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Romania	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	23	0	0	0	3	0	0	0	0	0	0
	Corporates	0	0	710	186	0	0	677	0	0	0	5	73	72.3%
	Corporates - Of Which: Specialised Lending	0	0	380	79	0	0	323	0	0	0	3	54	72.7%
	Corporates - Of Which: SME	0	0	66	12	0	0	87	0	0	0	2	6	49.6%
	Retail	5	0	0	0	0	0	0	0	0	0	0	0	90.3%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	0	0	0	0	33.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	53.8%
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	0	0	92.7%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	92.7%
	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	5	0	0	0	4	0	0	0	0	0	-	
IRB TOTAL	5	0	739	106	2	0	684	0	0	0	9	73	72.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Croatia	Central banks and central governments	0	0	323	0	0	0	91	0	0	0	0	0	-
	Institutions	0	0	19	0	0	0	0	0	0	0	0	0	98.6%
	Corporates	0	0	2,158	760	0	0	2,358	0	0	0	41	451	60.0%
	Corporates - Of Which: Specialised Lending	0	0	616	316	0	0	692	0	0	0	12	201	64.6%
	Corporates - Of Which: SME	0	0	1,076	385	0	0	1,035	0	0	0	27	213	56.3%
	Retail	2,038	291	0	0	719	207	0	0	16	184	0	0	64.3%
	Retail - Secured on real estate property	907	141	0	0	317	121	0	0	6	72	0	0	52.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	854	116	0	0	271	113	0	0	5	56	0	0	49.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,130	150	0	0	402	86	0	0	10	112	0	0	75.7%
	Retail - Other Retail - Of Which: SME	59	11	0	0	29	4	0	0	1	10	0	0	88.9%
	Retail - Other Retail - Of Which: non-SME	1,071	139	0	0	373	82	0	0	9	102	0	0	74.7%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	15	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	304	0	0	0	160	0	0	0	0	0	-	
IRB TOTAL	2,038	291	2,812	760	719	207	2,636	0	16	184	42	451	61.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Germany	Central banks and central governments	0	0	536	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,432	0	0	0	299	0	0	0	0	0	-
	Corporates	0	0	2,826	189	0	0	1,826	0	0	0	11	74	65.9%
	Corporates - Of Which: Specialised Lending	0	0	354	43	0	0	307	0	0	0	2	24	59.5%
	Corporates - Of Which: SME	0	0	476	33	0	0	329	0	0	0	22	22	66.6%
	Retail	608	67	0	0	141	4	0	0	1	38	0	0	57.6%
	Retail - Secured on real estate property	445	37	0	0	90	3	0	0	1	16	0	0	44.0%
	Retail - Secured on real estate property - Of Which: SME	139	12	0	0	24	1	0	0	0	0	0	0	43.7%
	Retail - Secured on real estate property - Of Which: non-SME	306	25	0	0	66	2	0	0	1	16	0	0	44.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	163	29	0	0	51	1	0	0	1	22	0	0	75.3%
	Retail - Other Retail - Of Which: SME	62	6	0	0	17	0	0	0	0	7	0	0	76.7%
	Retail - Other Retail - Of Which: non-SME	100	20	0	0	33	0	0	0	0	15	0	0	74.7%
	Equity	0	0	0	0	0	0	64	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	26	0	0	0	26	0	0	0	0	0	-	
IRB TOTAL	608	67	4,864	189	141	4	2,215	0	1	38	11	74	62.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Hungary	Central banks and central governments	0	0	1	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	65	0	0	0	115	0	0	0	0	0	0.0%
	Corporates	0	0	1,557	223	0	0	1,565	0	0	0	34	146	66.7%
	Corporates - Of Which: Specialised Lending	0	0	618	207	0	0	691	0	0	0	23	125	66.6%
	Corporates - Of Which: SME	0	0	396	17	0	0	403	0	0	0	8	11	67.7%
	Retail	1,977	430	0	0	1,663	220	0	0	27	203	0	0	47.9%
	Retail - Secured on real estate property	1,646	376	0	0	1,373	211	0	0	17	163	0	0	44.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	46.2%
	Retail - Secured on real estate property - Of Which: non-SME	1,644	374	0	0	1,373	210	0	0	17	163	0	0	44.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	323	54	0	0	289	9	0	0	10	39	0	0	73.1%
	Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	0	0	0	1	0	0	73.8%
	Retail - Other Retail - Of Which: non-SME	320	53	0	0	289	9	0	0	10	39	0	0	73.1%
	Equity	0	0	0	0	0	0	8	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	137	0	0	0	86	0	0	0	0	0	-	
IRB TOTAL	1,977	430	1,761	223	1,663	220	1,774	0	27	203	34	146	54.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Erste Group Bank AG

		31/12/2015												Coverage Ratio - Default Stock ¹			
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(m EUR, %)																	
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	3,106	0	0	0	612	0	0	0	0	0	0	0	0	-
	Corporates	0	0	408	0	0	0	154	0	0	0	0	0	0	0	0	35.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35.6%
	Corporates - Of Which: SME	0	0	5	0	0	0	3	0	0	0	0	0	0	0	0	-
	Retail	32	2	0	0	10	0	0	0	0	0	1	0	0	0	0	39.1%
	Retail - Secured on real estate property	32	2	0	0	7	0	0	0	0	0	0	0	0	0	0	33.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	80.0%
	Retail - Secured on real estate property - Of Which: non-SME	26	1	0	0	5	0	0	0	0	0	0	0	0	0	0	21.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79.3%
	Retail - Other Retail	6	0	0	0	2	0	0	0	0	0	0	0	0	0	0	79.1%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74.3%
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	2	0	0	0	0	0	0	0	0	0	0	87.8%
	Equity	0	0	59	0	0	0	218	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	38	2	3,579	0	10	0	984	0	0	0	1	0	2	0	0	39.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹			
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(m EUR, %)																	
United States	Central banks and central governments	0	0	947	0	0	0	92	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	287	0	0	0	105	0	0	0	0	0	0	0	0	100.0%
	Corporates	0	0	1,211	2	0	0	843	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	35	0	0	0	58	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	5	0	0	0	3	0	0	0	0	0	0	0	0	-
	Retail	21	0	0	0	4	0	0	0	0	0	0	0	0	0	0	83.8%
	Retail - Secured on real estate property	16	0	0	0	2	0	0	0	0	0	0	0	0	0	0	54.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54.7%
	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	2	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99.1%
	Retail - Other Retail	5	0	0	0	2	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	99.1%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	28	0	0	0	96	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	21	0	2,473	2	4	0	1,137	0	0	0	0	0	0	0	0	90.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹			
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(m EUR, %)																	
Poland	Central banks and central governments	0	0	210	0	0	0	31	0	0	0	0	0	0	0	0	-
	Institutions	0	0	220	0	0	0	35	0	0	0	0	0	0	0	0	-
	Corporates	0	0	893	95	0	0	682	0	0	0	0	4	43	0	0	45.3%
	Corporates - Of Which: Specialised Lending	0	0	567	77	0	0	414	0	0	0	0	2	22	0	0	42.8%
	Corporates - Of Which: SME	0	0	62	1	0	0	60	0	0	0	0	1	0	0	0	33.8%
	Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52.3%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91.8%
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	95.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3	0	1,332	95	1	0	747	0	0	0	0	4	43	0	0	45.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Erste Group Bank AG

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m EUR, %)										
United Kingdom	Central banks and central governments	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%
	Institutions	0.1%	2	46.8%	0.1%	2	46.8%	0.1%	2	46.2%
	Corporates	0.0%	0	22.3%	0.0%	0	22.3%	0.0%	0	22.9%
	Corporates - Of Which: Specialised Lending	0.1%	0	39.4%	0.1%	0	39.4%	0.1%	0	40.0%
	Corporates - Of Which: SME	0.1%	1	39.9%	0.0%	1	41.0%	0.1%	1	42.2%
	Retail	0.0%	1	34.1%	0.0%	1	34.7%	0.0%	1	35.4%
	Retail - Secured on real estate property	0.0%	0	79.6%	0.0%	0	78.4%	0.0%	0	77.3%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	22.5%	0.0%	0	23.0%	0.0%	0	24.8%
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	0	67.3%	0.5%	0	88.9%	0.4%	0	90.8%
	Retail - Qualifying Revolving	0.3%	0	81.4%	0.2%	0	83.8%	0.2%	0	86.5%
	Retail - Other Retail	0.1%	0	75.3%	0.1%	0	76.7%	0.1%	0	79.1%
	Retail - Other Retail - Of Which: SME	0.3%	0	90.5%	0.3%	0	93.3%	0.3%	0	95.4%
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	3	34.0%	0.0%	3	31.9%	0.0%	3	31.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m EUR, %)										
United Kingdom	Central banks and central governments	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%
	Institutions	0.1%	2	54.9%	0.1%	2	56.1%	0.1%	3	58.4%
	Corporates	0.0%	0	26.2%	0.0%	0	26.7%	0.0%	0	27.7%
	Corporates - Of Which: Specialised Lending	0.1%	0	46.2%	0.1%	0	47.3%	0.1%	0	49.3%
	Corporates - Of Which: SME	0.1%	1	40.5%	0.1%	1	42.0%	0.1%	1	43.6%
	Retail	0.0%	1	34.1%	0.0%	1	34.9%	0.0%	1	35.8%
	Retail - Secured on real estate property	0.0%	0	79.2%	0.0%	0	77.7%	0.0%	0	76.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	22.7%	0.0%	0	24.1%	0.0%	0	25.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.8%	0	90.1%	0.7%	0	95.1%	0.6%	0	98.3%
	Retail - Qualifying Revolving	0.4%	0	85.0%	0.4%	0	88.7%	0.4%	0	91.9%
	Retail - Other Retail	0.2%	0	80.9%	0.2%	0	84.0%	0.2%	0	87.2%
	Retail - Other Retail - Of Which: SME	0.4%	0	90.9%	0.3%	0	94.6%	0.3%	0	96.8%
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	3	36.4%	0.0%	3	35.8%	0.0%	4	36.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m EUR, %)										
United States	Central banks and central governments	0.0%	0	1.3%	0.0%	0	2.0%	0.0%	0	2.4%
	Institutions	0.1%	3	46.3%	0.1%	5	37.8%	0.1%	6	34.9%
	Corporates	0.0%	0	22.2%	0.0%	0	22.2%	0.0%	0	22.8%
	Corporates - Of Which: Specialised Lending	0.1%	0	39.4%	0.1%	0	39.4%	0.1%	0	40.6%
	Corporates - Of Which: SME	0.6%	0	38.4%	0.5%	0	31.9%	0.5%	1	30.0%
	Retail	0.0%	0	27.7%	0.0%	0	20.6%	0.0%	0	20.0%
	Retail - Secured on real estate property	2.7%	0	17.1%	2.5%	0	17.1%	2.5%	0	17.6%
	Retail - Secured on real estate property - Of Which: SME	0.4%	0	25.7%	0.4%	0	22.0%	0.4%	0	22.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	100.0%	0.1%	0	98.6%	0.1%	0	99.5%
	Retail - Qualifying Revolving	0.6%	0	94.3%	0.5%	0	91.0%	0.5%	0	89.9%
	Retail - Other Retail	0.1%	0	74.4%	0.1%	0	66.0%	0.1%	0	62.5%
	Retail - Other Retail - Of Which: SME	0.7%	0	94.6%	0.6%	0	91.4%	0.6%	0	90.5%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	4	44.1%	0.1%	5	36.3%	0.1%	7	33.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m EUR, %)										
United States	Central banks and central governments	0.0%	0	1.3%	0.0%	0	2.0%	0.0%	0	2.5%
	Institutions	0.1%	4	47.7%	0.2%	6	40.2%	0.2%	8	38.1%
	Corporates	0.0%	0	26.1%	0.0%	0	26.0%	0.0%	0	27.7%
	Corporates - Of Which: Specialised Lending	0.1%	0	46.2%	0.1%	0	47.3%	0.1%	0	49.3%
	Corporates - Of Which: SME	1.0%	0	38.6%	1.1%	1	34.1%	1.3%	1	33.2%
	Retail	0.0%	1	24.8%	1.1%	0	24.1%	1.2%	1	24.6%
	Retail - Secured on real estate property	4.1%	0	20.2%	4.7%	0	20.7%	5.7%	0	21.5%
	Retail - Secured on real estate property - Of Which: SME	0.7%	0	27.3%	0.8%	0	26.0%	1.0%	0	26.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	100.0%	0.2%	0	100.0%	0.2%	0	100.0%
	Retail - Qualifying Revolving	1.0%	0	96.4%	1.2%	0	96.7%	1.4%	0	97.5%
	Retail - Other Retail	0.4%	0	75.7%	0.2%	0	69.0%	0.3%	0	67.0%
	Retail - Other Retail - Of Which: SME	1.1%	0	96.8%	1.4%	0	97.2%	1.6%	0	98.1%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	4	45.4%	0.1%	7	38.7%	0.1%	9	37.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m EUR, %)										
Poland	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%
	Corporates	1.8%	69	45.3%	1.8%	80	45.5%	1.7%	98	46.9%
	Corporates - Of Which: Specialised Lending	1.4%	45	41.7%	1.3%	51	41.4%	1.3%	61	42.5%
	Corporates - Of Which: SME	0.0%	1	35.0%	0.0%	1	36.2%	0.0%	1	38.2%
	Retail	0.8%	0	49.1%	0.8%	0	51.7%	0.7%	0	54.1%
	Retail - Secured on real estate property	0.0%	0	0.5%	0.0%	0	1.0%	0.0%	0	1.4%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.5%	0.0%	0	1.0%	0.0%	0	1.4%
	Retail - Secured on real estate property - Of Which: non-SME	2.3%	0	65.9%	2.4%	0	68.2%	2.2%	0	70.1%
	Retail - Qualifying Revolving	2.1%	0	90.1%	2.0%	0	86.7%	1.9%	0	85.5%
	Retail - Other Retail	0.2%	0	58.7%	0.1%	0	59.1%	0.2%	0	59.2%
	Retail - Other Retail - Of Which: SME	2.6%	0	90.0%	2.5%	0	86.5%	2.3%	0	85.3%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	90.0%	0.0%	0	90.8%	0.0%	0	90.8%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.4%	
IRB TOTAL	1.4%	64	45.3%	1.3%	81	45.3%	1.3%	98	46.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m EUR, %)										
Poland	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%
	Corporates	2.8%	80	52.0%	3.6%	113	53.3%	3.9%	148	55.0%
	Corporates - Of Which: Specialised Lending	2.2%	51	47.9%	2.9%	71	48.3%	3.2%	91	49.4%
	Corporates - Of Which: SME	0.1%	1	41.1%	0.1%	1	43.8%	0.1%	1	45.0%
	Retail	1.2%	0	51.7%	1.5%	0	57.5%	1.4%	0	62.2%
	Retail - Secured on real estate property	0.0%	0	0.7%	0.0%	0	1.5%	0.0%	0	2.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.7%	0.0%	0	1.5%	0.0%	0	2.2%
	Retail - Secured on real estate property - Of Which: non-SME	3.0%	0	69.5%	3.9%	0	73.9%	3.2%	0	76.7%
	Retail - Qualifying Revolving	3.2%	0	91.4%	4.1%	0	90.2%	4.0%	0	90.9%
	Retail - Other Retail	0.8%	0	98.0%	0.5%	0	99.3%	0.5%	0	99.5%
	Retail - Other Retail - Of Which: SME	3.8%	0	91.3%	5.0%	0	90.0%	5.0%	0	90.8%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%
	Equity	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.4%	
IRB TOTAL	2.1%	80	52.0%	2.6%	113	53.3%	2.8%	148	54.9%	

2016 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Erste Group Bank AG	Central governments or central banks	40,506	0	1,105	0	1	0	0.0%
	Regional governments or local authorities	6,367	2	449	6	11	4	44.5%
	Public sector entities	1,029	28	343	56	4	18	23.6%
	Multilateral Development Banks	609	0	0	0	0	0	0.0%
	International Organisations	387	0	0	0	0	0	0.0%
	Institutions	1,182	0	202	0	0	0	0.0%
	Corporates	7,558	405	5,844	338	83	1,280	83.5%
	of which: SME	1,929	264	1,779	210	37	788	83.2%
	Retail	3,790	178	2,751	120	75	589	87.3%
	of which: SME	673	61	421	42	9	161	84.0%
	Secured by mortgages on immovable property	2,885	71	1,034	243	4	23	0.0%
	of which: SME	500	43	176	140	0	4	0.0%
	Items associated with particularly high risk	21	0	31	0	0	4	0.0%
	Covered bonds	15	0	15	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	113	0	66	0	0	0	0.0%
	Equity	844	0	1,042	0	0	1	0.0%
Securitisation								
Other exposures	2,481	0	1,884	0	12	3	0.0%	
Standardised Total	67,786	684	14,765	763	190	1,923	74.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Austria	Central governments or central banks	9,253	0	204	0	0	0	0.0%
	Regional governments or local authorities	4,532	0	15	0	1	0	0.0%
	Public sector entities	820	0	164	0	1	0	100.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	123	0	41	0	0	0	0.0%
	Corporates	2,432	20	1,058	17	5	35	66.8%
	of which: SME	140	3	127	1	1	6	87.5%
	Retail	317	5	225	4	0	12	73.9%
	of which: SME	176	3	119	4	0	4	57.2%
	Secured by mortgages on immovable property	415	1	138	2	0	0	0.0%
	of which: SME	155	1	49	1	0	0	0.0%
	Items associated with particularly high risk	10	0	15	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	67	0	29	0	0	0	0.0%
	Equity	624	0	819	0	0	0	0.0%
Securitisation								
Other exposures	1,030	0	1,033	0	0	0	0.0%	
Standardised Total	19,624	26	3,723	23	7	48	66.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Czech Republic	Central governments or central banks	11,345	0	7	0	0	0	0.0%
	Regional governments or local authorities	6	0	1	0	0	0	0.0%
	Public sector entities	3	0	1	0	0	5	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	90	0	22	0	0	0	0.0%
	Corporates	593	12	540	13	0	26	54.0%
	of which: SME	123	8	105	5	0	18	76.7%
	Retail	326	12	215	13	0	26	59.4%
	of which: SME	166	9	97	10	0	15	55.8%
	Secured by mortgages on immovable property	235	5	90	9	0	3	0.0%
	of which: SME	157	3	59	5	0	2	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	18	0	18	0	0	0	0.0%
	Equity	50	0	50	0	0	0	0.0%
Securitisation								
Other exposures	59	0	63	0	0	2	0.0%	
Standardised Total	12,724	29	1,009	35	0	63	46.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central governments or central banks	5,380	0	78	0	0	0	0.0%
	Regional governments or local authorities	237	0	47	0	0	0	11.8%
	Public sector entities	5	0	4	0	0	0	5.7%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	5	0	2	0	0	0	0.0%
	Corporates	309	27	287	36	3	23	34.2%
	of which: SME	61	24	55	33	0	11	33.4%
	Retail	19	4	14	1	0	5	93.1%
	of which: SME	2	4	1	1	0	5	94.0%
	Secured by mortgages on immovable property	18	6	7	8	0	0	0.0%
	of which: SME	15	5	6	8	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	18	0	18	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	81	0	75	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	6,072	37	532	45	4	28	35.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Romania	Central governments or central banks	6,278	0	146	0	0	0	0.0%
	Regional governments or local authorities	950	2	269	6	7	4	44.5%
	Public sector entities	0	0	0	0	0	0	35.5%
	Multilateral Development Banks	3	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	113	0	60	0	0	0	0.0%
	Corporates	2,204	258	2,116	194	58	925	86.8%
	of which: SME	1,016	170	972	119	603	603	86.6%
	Retail	1,784	128	1,318	78	62	472	89.9%
	of which: SME	105	26	67	13	3	97	91.4%
	Secured by mortgages on immovable property	1,564	46	546	193	0	1	0.0%
	of which: SME	36	25	11	106	0	1	0.0%
	Items associated with particularly high risk	0	0	0	0	0	2	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	9	0	12	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	937	0	437	0	0	0	0.0%	
Standardised Total	13,842	435	4,904	471	127	1,404	78.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Croatia	Central governments or central banks	2,809	0	90	0	1	0	0.0%
	Regional governments or local authorities	94	0	81	0	2	0	0.0%
	Public sector entities	54	0	29	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	36	0	20	0	0	0	0.0%
	Corporates	509	19	507	24	3	99	90.6%
	of which: SME	112	2	111	3	1	12	50.7%
	Retail	320	1	240	1	0	11	58.0%
	of which: SME	21	1	16	1	0	5	58.0%
	Secured by mortgages on immovable property	3	1	1	2	0	5	0.0%
	of which: SME	0	0	0	0	0	1	0.0%
	Items associated with particularly high risk	2	0	3	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	18	0	18	0	0	0	0.0%
Equity	9	0	9	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	89	0	89	0	0	0	0.0%	
Standardised Total	3,942	21	1,086	27	7	114	84.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Germany	Central governments or central banks	946	0	0	0	0	0	0.0%	
	Regional governments or local authorities	477	0	0	0	0	0	0.0%	
	Public sector entities	1	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	54	0	6	0	0	0	0.0%	
	Corporates	85	0	69	0	0	0	69.7%	
	of which: SME	4	0	4	0	0	0	0.0%	
	Retail	2	0	1	0	0	1	96.4%	
	of which: SME	1	0	1	0	0	0	100.0%	
	Secured by mortgages on immovable property	12	0	5	0	0	0	0.0%	
	of which: SME	7	0	3	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	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	7	0	7	0	0	0	0.0%	
Securitisation									
Other exposures	0	0	0	0	0	0	0.0%		
Standardised Total	1,584	0	88	0	0	1	89.8%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Hungary	Central governments or central banks	1,898	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0.0%	
	Public sector entities	119	28	119	56	2	12	23.6%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	18	0	10	0	0	0	0.0%	
	Corporates	116	27	92	18	2	34	68.9%	
	of which: SME	68	26	67	18	1	33	69.2%	
	Retail	34	2	21	1	2	4	86.6%	
	of which: SME	24	2	14	1	2	3	86.6%	
	Secured by mortgages on immovable property	6	0	2	0	0	0	0.0%	
	of which: SME	4	0	2	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	15	0	15	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	54	0	54	0	0	0	0.0%	
Securitisation									
Other exposures	110	0	113	0	0	0	0.0%		
Standardised Total	2,379	56	427	75	5	50	47.1%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
United Kingdom	Central governments or central banks	2	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	658	0	14	0	0	0	0.0%	
	Corporates	117	0	46	0	0	0	0.0%	
	of which: SME	29	0	7	0	0	0	0.0%	
	Retail	0	0	0	0	0	0	95.1%	
	of which: SME	0	0	0	0	0	0	0.0%	
	Secured by mortgages on immovable property	11	0	3	0	0	0	0.0%	
	of which: SME	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	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	26	0	26	0	0	0	0.0%	
Securitisation									
Other exposures	0	0	0	0	0	0	0.0%		
Standardised Total	815	0	89	0	0	0	95.1%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3	1	0	0	0	0	0.0%
	Corporates	98	0	100	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Retail	0	0	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	29	0	29	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	130	0	130	0	0	0	87.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Poland	Central governments or central banks	1,100	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	0	0	0.0%
	Corporates	10	0	7	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	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	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,112	0	8	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

	Baseline Scenario					
	31/12/2016		31/12/2017		31/12/2018	
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	0.0%	0	0.1%	0.0%	0	0.1%
Central governments or central banks	0.0%	0	0.1%	0.0%	0	0.1%
Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%
Multilateral Development Banks	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-
Institutions	0.0%	0	35.0%	0.0%	0	35.0%
Corporates	0.0%	0	33.8%	0.0%	0	27.5%
of which: SME	0.0%	0	18.8%	0.0%	0	26.5%
Retail	0.3%	1	94.7%	0.3%	1	92.0%
of which: SME	0.0%	0	65.9%	0.0%	0	48.9%
Secured by mortgages on immovable property	0.0%	0	3.3%	0.0%	0	7.3%
of which: SME	0.0%	0	16.3%	0.0%	0	17.1%
Items associated with particularly high risk	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-
Equity	0.0%	0	90.0%	0.0%	0	92.2%
Securitisation	-	0	-	-	0	-
Other exposures	0.0%	0	45.0%	0.0%	0	46.1%
Standardised Total	0.0%	2	75.2%	0.0%	2	58.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario					
	31/12/2016		31/12/2017		31/12/2018	
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	0.0%	0	0.1%	0.0%	0	0.1%
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%
Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%
Multilateral Development Banks	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-
Institutions	0.0%	0	35.0%	0.0%	0	35.0%
Corporates	0.0%	0	35.5%	0.0%	0	31.2%
of which: SME	0.0%	0	23.2%	0.1%	0	29.3%
Retail	0.5%	1	94.6%	0.5%	1	93.3%
of which: SME	0.1%	0	63.9%	0.1%	0	52.7%
Secured by mortgages on immovable property	0.0%	0	4.6%	0.0%	0	8.4%
of which: SME	0.0%	0	19.2%	0.0%	0	19.6%
Items associated with particularly high risk	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-
Equity	0.0%	0	90.0%	0.0%	0	92.2%
Securitisation	-	0	-	-	0	-
Other exposures	0.0%	0	45.0%	0.0%	0	46.1%
Standardised Total	0.0%	2	75.0%	0.0%	2	59.2%

	Baseline Scenario					
	31/12/2016		31/12/2017		31/12/2018	
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	0.3%	4	27.8%	0.3%	9	27.8%
Central governments or central banks	0.4%	0	40.0%	0.4%	0	40.0%
Regional governments or local authorities	0.4%	21	36.0%	0.4%	21	36.1%
Public sector entities	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-
Institutions	0.2%	0	38.1%	0.2%	0	38.1%
Corporates	0.1%	35	65.2%	0.1%	36	62.1%
of which: SME	0.1%	35	67.2%	0.1%	35	63.8%
Retail	2.0%	5	79.1%	1.9%	6	75.1%
of which: SME	2.0%	5	79.1%	1.9%	6	75.0%
Secured by mortgages on immovable property	0.1%	0	6.0%	0.1%	0	10.3%
of which: SME	0.1%	0	5.6%	0.1%	0	8.2%
Items associated with particularly high risk	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-
Equity	0.0%	0	90.0%	0.0%	0	90.0%
Securitisation	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-
Standardised Total	0.3%	66	48.7%	0.3%	71	45.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario					
	31/12/2016		31/12/2017		31/12/2018	
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	0.5%	7	27.8%	0.5%	14	27.8%
Central governments or central banks	0.7%	0	40.0%	0.7%	0	40.0%
Regional governments or local authorities	0.7%	21	36.1%	0.7%	22	36.2%
Public sector entities	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-
Institutions	0.2%	0	38.1%	0.2%	0	38.1%
Corporates	0.1%	35	64.3%	0.1%	37	62.2%
of which: SME	0.1%	35	66.9%	0.1%	36	67.1%
Retail	2.2%	5	79.3%	2.4%	6	77.4%
of which: SME	2.2%	5	79.3%	2.5%	6	77.3%
Secured by mortgages on immovable property	0.2%	0	7.6%	0.2%	0	12.2%
of which: SME	0.2%	0	7.0%	0.2%	0	11.3%
Items associated with particularly high risk	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-
Equity	0.0%	0	90.0%	0.0%	0	90.0%
Securitisation	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-
Standardised Total	0.5%	69	47.0%	0.5%	79	43.9%

	Baseline Scenario					
	31/12/2016		31/12/2017		31/12/2018	
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	0.0%	0	40.0%	0.0%	0	40.0%
Central governments or central banks	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-
Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%
International Organisations	-	0	-	-	0	-
Institutions	0.0%	0	1.0%	0.0%	0	1.0%
Corporates	6.6%	8	20.1%	5.4%	12	20.1%
of which: SME	0.0%	0	31.2%	0.0%	0	32.6%
Retail	0.3%	0	99.3%	0.3%	0	99.0%
of which: SME	0.2%	0	100.0%	0.1%	0	100.0%
Secured by mortgages on immovable property	0.0%	0	26.3%	0.0%	0	27.3%
of which: SME	0.0%	0	16.3%	0.0%	0	17.2%
Items associated with particularly high risk	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-
Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-
Standardised Total	5.3%	8	20.1%	4.0%	12	20.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario					
	31/12/2016		31/12/2017		31/12/2018	
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	0.0%	0	40.0%	0.0%	0	40.0%
Central governments or central banks	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-
Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%
International Organisations	-	0	-	-	0	-
Institutions	0.0%	0	1.0%	0.0%	0	1.0%
Corporates	8.9%	11	23.5%	8.4%	17	23.9%
of which: SME	0.1%	0	36.6%	0.1%	0	37.4%
Retail	0.4%	0	100.0%	0.4%	0	100.0%
of which: SME	0.2%	0	100.0%	0.2%	0	100.0%
Secured by mortgages on immovable property	0.0%	0	30.9%	0.1%	0	31.8%
of which: SME	0.0%	0	19.2%	0.0%	0	19.6%
Items associated with particularly high risk	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-
Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-
Standardised Total	7.2%	11	23.6%	6.1%	17	23.9%

2016 EU-wide Stress Test: Credit risk STA

Erste Group Bank AG

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%
	Corporates	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.7%
	of which: SME	0.0%	0	29.8%	0.0%	0	29.7%	0.0%	0	29.7%
	Retail	2.8%	0	98.3%	2.2%	0	96.8%	1.7%	0	95.6%
	of which: SME	0.0%	0	27.2%	0.0%	0	27.2%	0.0%	0	28.6%
	Secured by mortgages on immovable property	1.3%	0	19.2%	1.1%	0	27.2%	1.1%	0	32.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.0%	0	58.6%	0.0%	0	47.9%	0.0%	0	42.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%
	Corporates	0.0%	0	23.0%	0.0%	0	23.6%	0.0%	0	24.8%
	of which: SME	0.0%	0	33.4%	0.0%	0	37.0%	0.0%	0	40.7%
	Retail	4.4%	0	98.1%	5.1%	0	96.9%	6.0%	0	96.3%
	of which: SME	0.1%	0	32.0%	0.1%	0	32.6%	0.1%	0	34.6%
	Secured by mortgages on immovable property	2.5%	0	31.1%	3.5%	0	49.0%	4.3%	0	59.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.1%	0	59.0%	0.1%	0	49.6%	0.1%	0	45.9%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	20.0%	0.0%	0	20.1%	0.0%	0	21.0%
	of which: SME	0.0%	0	30.4%	0.0%	0	33.3%	0.0%	0	34.2%
	Retail	0.1%	0	41.5%	0.0%	0	41.0%	0.0%	0	41.6%
	of which: SME	0.0%	0	26.7%	0.0%	0	26.1%	0.0%	0	25.7%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.1%	1	39.8%	0.1%	1	39.8%	0.1%	2	39.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Poland	Central governments or central banks	0.1%	1	40.0%	0.1%	2	40.0%	0.1%	3	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	23.4%	0.1%	0	24.0%	0.1%	0	25.3%
	of which: SME	0.0%	0	32.1%	0.0%	0	36.5%	0.0%	0	38.3%
	Retail	0.1%	0	47.6%	0.1%	0	50.4%	0.1%	0	52.7%
	of which: SME	0.0%	0	28.1%	0.1%	0	28.4%	0.1%	0	28.4%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.1%	1	39.9%	0.1%	2	39.9%	0.1%	3	39.9%

2016 EU-wide Stress Test: Securitisations

Erste Group Bank AG

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	517						
	Total	517						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	196	243	279	315	269	569	830
	Total	196	243	279	315	269	569	830
Impairments	Total banking book others than assessed at fair value	0	0	0	0	5	0	0

2016 EU-wide Stress Test: Sovereign

Erste Group Bank AG

		31/12/2015																		
		(min EUR)																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		35	35	35	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
[5Y - 10Y]		32	32	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	64	64	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		136	136	136	0	0	0	0	0	0	0	0	0	10	0	0	0	9	0	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		10	10	9	0	0	0	0	0	0	0	0	0	0	2	0	0	0	1	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		12	12	12	0	0	0	0	0	0	0	0	0	2	0	0	0	1	0	
[0 - 3M]	Lithuania	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		34	34	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		54	54	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	67	67	6	0	7	53	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		22	21	0	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		213	212	84	0	32	96	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		131	131	5	0	31	95	0	0	0	0	0	0	0	0	0	0	0	5	0
[3Y - 5Y]		385	371	153	0	56	162	0	0	0	0	0	0	0	0	0	0	0	5	0
[5Y - 10Y]		633	615	199	0	21	396	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	21	17	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1,472	1,435	448	0	185	801	0	0	0	0	0	0	7	0	0	0	9	0	

2016 EU-wide Stress Test: Sovereign

Erste Group Bank AG

		31/12/2015																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	17	17	5	0	0	3	9	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		9	9	0	0	5	4	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		3	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		46	29	1	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		112	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	-1
[10Y - more]	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		221	78	6	3	5	7	57	0	0	0	0	0	0	0	0	5	-1		
Total		36,303	30,852	12,558	8	2,185	16,029	72	496	148	1,895	-182	198	2	84	-1				

Notes, definitions and regions:

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

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

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

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

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

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Erste Group Bank AG

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	83,445	83,543	83,654	83,730	85,100	86,520	87,363
Risk exposure amount for securitisations and re-securitisations	196	243	279	315	269	569	830
Risk exposure amount other credit risk	83,249	83,301	83,376	83,414	84,831	85,951	86,533
Risk exposure amount for market risk	4,099	4,099	4,099	4,099	5,091	5,243	5,246
Risk exposure amount for operational risk	10,755	11,958	11,819	11,617	13,355	14,588	16,046
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	98,300	99,600	99,572	99,445	103,546	106,352	108,655

2016 EU-wide Stress Test - P&L

Erste Group Bank AG

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	4,421	4,021	3,759	3,601	3,572	3,251	3,179
Interest income	6,783	6,135	5,952	5,819	6,473	6,293	6,061
(Interest expense)	-2,362	-2,114	-2,192	-2,217	-2,901	-3,042	-2,882
Dividend income	102	102	102	102	98	98	98
Net fee and commission income	1,816	1,816	1,816	1,816	1,652	1,652	1,652
Gains or (-) losses on financial assets and liabilities held for trading, net	83	84	84	84	-387	63	63
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	32				29		
Other operating income not listed above, net	57	-117	-117	-117	-113	-117	-117
Total operating income, net	6,512	5,907	5,645	5,487	4,851	4,947	4,875
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-722	-865	-807	-857	-1,576	-1,619	-1,595
Other income and expenses not listed above, net	-4,198	-3,965	-3,962	-3,962	-4,225	-3,926	-3,848
Profit or (-) loss before tax from continuing operations	1,592	1,077	876	668	-950	-598	-568
(Tax expenses or (-) income related to profit or loss from continuing operations)	-359	-323	-263	-200	285	179	170
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	1,233	754	613	468	-665	-419	-398
Attributable to owners of the parent	933	571	464	354	-503	-317	-301
Amount of dividends paid	215	171	139	106	0	0	0
Attributable to owners of the parent net of estimated dividends	718	399	325	248	-503	-317	-301

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	17,566	18,234	18,795	19,238	15,781	15,073	14,387
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,136	12,841	13,430	13,769	10,382	9,696	8,895
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,264	2,264	2,264	2,264	2,264	2,264	2,264
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	7,943	8,342	8,667	8,915	7,440	7,123	6,822
	A.1.3	Accumulated other comprehensive income	-190	-190	-190	-190	-1,517	-1,517	-1,517
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	423	423	423	423	-166	-166	-166
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	412	412	412	412	-612	-612	-612
	A.1.4	Other Reserves	868	868	868	868	868	868	868
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	3,395	3,560	3,695	3,798	3,249	3,157	3,069
	A.1.7	Adjustments to CET1 due to prudential filters	-256	-256	-256	-256	-256	-256	-256
	A.1.8	(-) Intangible assets (including Goodwill)	-1,428	-1,428	-1,428	-1,428	-1,428	-1,428	-1,428
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-93	-93	-93	-93	-378	-558	-728
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-220	-201	-168	-137	-223	-227	-226
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	-663	-389	-118	0	-394	-124	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	
A.1.21	Transitional adjustments	516	363	189	28	758	394	28	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	57	38	19	0	38	19	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-290	-169	-85	0	66	33	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-282	-194	-97	0	-44	-22	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	1,030	688	352	28	697	363	28	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	42	37	32	28	37	32	28	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	147	0	0	147	
A.2.1	Additional Tier 1 Capital instruments	1	1	1	1	1	1	1	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	663	389	118	0	394	124	0	
A.2.4	Additional Tier 1 transitional adjustments	-664	-390	-119	146	-395	-125	146	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,136	12,841	13,430	13,916	10,382	9,696	9,042	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,431	5,393	5,365	5,322	5,398	5,377	5,345	
A.4.1	Tier 2 Capital Instruments	4,831	4,831	4,831	4,831	4,831	4,831	4,831	
A.4.2	Other Tier 2 Capital components and deductions	407	407	408	408	417	425	430	
A.4.3	Tier 2 transitional adjustments	192	155	126	83	150	120	83	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	98,300	99,600	99,572	99,445	103,546	106,352	108,655
B.1	Of which: Transitional adjustments included	-1,982	-1,982	-1,982	-1,982	-1,982	-1,982	-1,982	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.35%	12.89%	13.49%	13.85%	10.03%	9.12%	8.19%
	C.2	Tier 1 Capital ratio	12.35%	12.89%	13.49%	13.99%	10.03%	9.12%	8.32%
	C.3	Total Capital ratio	17.87%	18.31%	18.88%	19.35%	15.24%	14.17%	13.24%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	12.25%	12.67%	13.15%	13.55%	9.49%	8.70%	8.02%
	D.2	Tier 1 Capital ratio (2)	12.25%	12.67%	13.16%	13.55%	9.49%	8.70%	8.02%
	D.3	Total Capital ratio (3)	17.47%	17.83%	18.31%	18.71%	14.47%	13.55%	12.77%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)	210,081	210,081	210,081	210,081	210,081	210,081	210,081
	G.2	Total leverage ratio exposures (fully loaded)	210,549	210,549	210,549	210,549	210,549	210,549	210,549
G.3	Leverage ratio (transitional)	5.78%	6.11%	6.39%	6.62%	4.94%	4.62%	4.30%	
G.4	Leverage ratio (fully loaded)	5.83%	6.11%	6.35%	6.53%	4.76%	4.48%	4.21%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Erste Group Bank AG

31/12/2015							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	36,559	1	30	30	7	23	3
Central banks	16	0	0	0	0	0	0
General governments	28,487	1	5	5	2	0	0
Credit institutions	4,087	0	1	1	2	1	0
Other financial corporations	914	0	0	0	1	1	0
Non-financial corporations	3,056	0	24	24	2	21	3
Loans and advances(including at amortised cost and fair value)	146,218	774	9,329	9,099	698	5,323	3,113
Central banks	8,588	0	0	0	0	0	0
General governments	7,430	12	22	15	14	6	2
Credit institutions	5,482	1	19	19	3	9	3
Other financial corporations	5,099	6	290	287	26	154	51
Non-financial corporations	56,530	378	5,631	5,525	408	3,225	1,743
Households	63,088	377	3,367	3,253	246	1,928	1,313
DEBT INSTRUMENTS other than HFT	182,777	775	9,359	9,129	705	5,346	3,116
OFF-BALANCE SHEET EXPOSURES	34,548		506	501	112	186	55

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Erste Group Bank AG

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)					
Debt securities (including at amortised cost and fair value)	5	0	1	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	5	0	1	0	0
Loans and advances (including at amortised cost and fair value)	3,703	2,486	1,263	1,206	1,538
Central banks	0	0	0	0	0
General governments	63	8	2	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	136	116	54	53	41
Non-financial corporations	2,574	1,841	995	947	960
Households	930	521	212	206	537
DEBT INSTRUMENTS other than HFT	3,708	2,486	1,263	1,206	1,538
Loan commitments given	105	51	18	15	20

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