

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,652	15,517	15,437	16,084	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,652	15,517	15,437	16,084	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	15,651	16,516	16,934	17,581	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	15,651	16,516	16,934	17,581	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	20,093	20,891	21,274	21,788	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,093	20,891	21,274	21,788	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	116,981	114,599	116,751	118,340	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	116,981	114,599	116,751	118,340	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.53%	13.54%	13.22%	13.59%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.53%	13.54%	13.22%	13.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.38%	14.41%	14.50%	14.86%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.38%	14.41%	14.50%	14.86%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.18%	18.23%	18.22%	18.41%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.18%	18.23%	18.22%	18.41%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	248,890	250,193	258,689	262,476	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.29%	6.60%	6.55%	6.70%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,651	16,516	16,934	17,581	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	15,650	16,515	16,934	17,581	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	248,890	250,193	258,689	262,476	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	248,889	250,193	258,689	262,476	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.3%	6.6%	6.6%	6.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.6%	6.6%	6.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Erste Group Bank AG

		(mln FUD 0/)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	Α	(mln EUR, %) OWN FUNDS	20,093	20,891	21,274	21,788	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	14,652	15,517	15,437	16,084	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,218	2,222	2,245		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	10,051	10,650	10,665		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,515	-1,342	-1,458		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	889	•	893		C 01.00 (r200,c010)	
			889	891	893			Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,073	4,322	4,314		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	566	363	375	357	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-1,412	-1,436	-1,415	-1,414	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C
	A.1.9	associated DTLs	-76	-21	-20	-22	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-141	-102	-134	-146	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-3	-32	-28	-28	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) 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 (-)	-3	-32	-28	-28	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16		0	0	0	0	C 01.00 (r490,c010)	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	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		0	0	0		C 01.00 (r529,c010)	_
	A.1.21		1	0	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
				0	0			- A 11 - 402(4) - (2) - 1404 - 407 - CODD
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1	0	0		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	999	999	1,496	1,497	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	999	999	1,496	1,497	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,651	16,516	16,934	17,581	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,442	4,375	4,340	4,207	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4,111	4,004	4,014	3,866	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	331	371	326	341	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	116,981	114,599	116,751	118,340	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.53%	13.54%	13.22%	13.59%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.38%	14.41%	14.50%	14.86%	CA3 {3}	-
Transidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	17.18%	18.23%	18.22%	18.41%		-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,652	15,517	15,437	45,004	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	_
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.52%	13.54%	13.22%	<u> </u>	A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.1]/[B-B.1]	
Fully loaded ¹			12.3270	13.34%	13.2270			
		Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

(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



Overview of Risk exposure amounts

		RV	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	90,386	90,965	93,774	95,527	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
Of which the standardised approach	16,113	16,455	17,125	17,122	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	51,386	51,592	53,390	54,943	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	17,541	17,629	17,557	17,714	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,540	2,769	2,977	2,983	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,708	1,495	1,804	1,745	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	660	661	681	644	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	32	89	90	76	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,724	3,434	2,926	2,903	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	950	981	1,004	1,038	C 02.00 (R530, c010)
Of which IMA	2,774	2,453	1,922	1,865	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	17,745	15,241	14,252	14,236	C 02.00 (R590, c010)
Of which basic indicator approach	3,292	3,403	3,403	3,403	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	14,453	11,838	10,849	10,833	C 02.00 (R620, c010)
Other risk exposure amounts	2,726	2,715	3,223	3,209	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	116,981	114,599	116,751	118,340	



2019 EU-wide Transparency Exercise P&L Erste Group Bank AG

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	5.007	7.007	1 212	2.450
Interest income	5,237	7,087	1,819	3,650
Of which debt securities income	697	931	235	470
Of which loans and advances income	3,211	4,369	1,146	2,328
Interest expenses	1,872	2,516	663	1,329
(Of which deposits expenses)	506	684	182	381
(Of which debt securities issued expenses)	542	734	186	374
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	59	62	5	35
Net Fee and commission income	1,390	1,857	474	953
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	25	35	7	12
Gains or (-) losses on financial assets and liabilities held for trading, net	-244	-293	93	88
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	179	206	-79	-140
Gains or (-) losses from hedge accounting, net	-6	-4	2	8
Exchange differences [gain or (-) loss], net	201	299	63	218
Net other operating income /(expenses)	-96	-82	-97	-121
TOTAL OPERATING INCOME, NET	4,872	6,650	1,624	3,374
(Administrative expenses)	2,762	3,723	982	1,887
(Depreciation)	329	444	119	237
Modification gains or (-) losses, net	-6	-3	3	6
(Provisions or (-) reversal of provisions)	-54	-21	-18	114
(Commitments and guarantees given)	-6	-6	-39	-58
(Other provisions)	-48	-14	22	172
Of which pending legal issues and tax litigation ¹		-16		
Of which restructuring ¹		-3		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-102	-58	1	13
(Financial assets at fair value through other comprehensive income)	-3	-4	-1	-1
(Financial assets at amortised cost)	-99	-54	2	14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	67	111	1	7
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	1	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	8	12	1	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	3	25	2	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,876	2,486	544	1,129
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,527	2,160	453	926
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,527	2,160	453	926
Of which attributable to owners of the parent	1,240	1,799	365	723

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

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



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	chy		Fa	ir value hierarc	hy		Fai	r value hierarc	hy		Fai	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	15,227				17,543				16,376				16,828				IAS 1.54 (i)
Financial assets held for trading	6,031	1,825	4,158	48	5,581	1,417	4,084	80	6,329	2,070	4,181	79	6,461	2,447	3,896	118	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,196	1,152	219	826	2,199	1,189	250	759	2,083	1,101	311	672	2,296	1,072	357	867	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	648	637	11	0	672	661	11	0	761	746	15	0	607	587	10	9	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,850	8,556	735	559	9,272	7,707	1,063	502	9,207	7,794	803	610	9,404	7,933	827	644	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	193,701				194,687				201,519				205,263				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	90	0	90	0	132	0	131	1	139	0	139	0	168	0	167	1	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,452				6,175				6,854				6,835				
TOTAL ASSETS	234,195				236,261				243,269				247,863				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(mln	ı EUR)		,	As of 30/09/20	18					As of 31	./12/2018					As of 31	/03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accui	nulated impairmer	nt	Gros	ss carrying amo	ount	Accu	ımulated impair	ment	Gro	oss carrying am	nount	Accu	ımulated impa	irment	Gro	ss carrying an	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cre	Stage 3 edit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition		Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	9,460	14:	1 0	-8	-3	0	8,937	106		3-	-2	0	8,806	5 140	0	0	-7 -	2	0 8,98	8 140		0 -7	-2	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(0	0 0	0	0	0	0	0		0 0	0	0	C		0	0	0	0	0	0		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	25,404	4 32	2 1	-6	-2	0	26,019	34		4 -6	0	-2	26,556	5 4.	1	4	-6 -	1 -	26,87	1 2!		4 -6	0	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	155,697	7 11,161	5,200	-359	-454	-2,973	156,105	11,330	4,77	3 -347	-480	-2,744	162,246	5 11,570	6 4,59	93 -34	-48	8 -2,65	165,98	0 11,366	4,39	7 -356	-473	-2,542	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Market RiskErste Group Bank AG

-																						
	SA					I	М									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS C IARGE FOR C	TP		VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	DEFAU MIGRAT	MENTAL JLT AND TON RISK L CHARGE		ICE RISKS CAF ARGE FOR CTF		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST 1EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments	687	639	46	12	153	48							58	18	139	39						
Of which: General risk	64	66	46	12	153	48							58	18	139	39						
Of which: Specific risk	622	572	0	0	0	0							0	0	0	0						
Equities	44	31	4	2	15	8							6	2	16	8						
Of which: General risk	20	14	0	0	0	0							0	0	0	0						
Of which: Specific risk	17	11	0	0	0	0							0	0	0	0						
Foreign exchange risk	174	273	26	3	103	11							9	2	32	6						
Commodities risk	0	0	1	0	5	2							1	0	5	1						
Total	905	943	56	13	166	36	0	0	0	0	0	2,774	58	18	138	39	0	0	0	0	0	2,453
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
Traded Debt Instruments	796	732	47	13	105	40							36	14	120	44						
Of which: General risk	114	95	47	13	105	40							36	14	120	44						
Of which: Specific risk	681	637	0	0	0	0							0	0	0	0						
Equities	65	35	5	2	16	2							5	2	9	6						
Of which: General risk	31	10	0	0	0	0							0	0	0	0						
Of which: Specific risk	33	20	0	0	0	0							0	0	0	0						
Foreign exchange risk	115	206	6	2	17	7							5	1	16	6						
Commodities risk	0	0	1	1	4	1							1	1	4	1						
Total	976	973	49	13	105	38	0	0	0	0	0	1,922	37	14	112	41	0	0	0	0	0	1,865

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	L/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	44,774	48,383	1,333		52,011	55,525	1,375	
	Regional governments or local authorities	5,151	5,990	343		5,091	6,059	344	
	Public sector entities	3,426	1,276	249		3,389	1,387	274	
	Multilateral Development Banks	296	460	0		262	433	0	
	International Organisations	262	262	0		318	318	0	
	Institutions	1,142	763			834	718	182	
	Corporates	11,796	8,775	6,773		10,615	7,336	6,933	
	of which: SME	4,929	3,160	2,887		5,164	3,275	3,070	
	Retail	6,075	4,521	3,212		6,108	4,514	3,245	
Consolidated data	of which: SME	1,272	1,043			1,250	1,019	623	
Consolidated data	Secured by mortgages on immovable property	3,978	3,938	1,451		4,120	4,080	1,506	
	of which: SME	744	717	266		734	706	266	
	Exposures in default	1,181	338	387	770	1,006	287	325	672
	Items associated with particularly high risk	77	68	103		156	130	195	
	Covered bonds	24	24	5		24	24	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	121	120	72		122	122	72	
	Equity	196	196	350		228	228	443	
	Other exposures	3,240	3,260	1,772		3,088	3,110	1,648	
	Standardised Total ²	81,739	78,374	16,247	1,063	87,37	L 84,27	16,547	978

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,945	7,713	127		7,261	8,949	139	
	Regional governments or local authorities	3,613	4,733	18		3,507	4,777	18	
	Public sector entities	2,472	670	132		2,449	796	159	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	194	191	29		198	194	40	
	Corporates	3,469	2,600	1,071		1,943	1,112	1,004	
	of which: SME	1,017	439	362		952	385	359	
	Retail	584	513	304		571	500	324	
ALICTRIA	of which: SME	336	276	157		345	286	164	
AUSTRIA	Secured by mortgages on immovable property	425	418	137		405	399	130	
	of which: SME	171	168	52		162	159	49	
	Exposures in default	45	13	9	29	38	14	16	14
	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)	92	92	50		92	92	51	
	Equity	105	105	211		141	141	303	
	Other exposures	932	955	883		967	967	912	
	Standardised Total ²				39				22

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	21.652	22.102	12		22.042	24.442	1.4	
	Central governments or central banks	21,652	22,183	13		23,943	24,442	14	
	Regional governments or local authorities Public sector entities	1 0	4	1		1	2	0	
	Multilateral Development Banks	١	0	0		0	0		
	International Organisations	0	0	0			0		
	Institutions	68	72	33		76	80	16	
	Corporates	842	810	735		934	723	693	
	of which: SME	217	193	164		220	203	174	
	Retail	459	439	294		447	430	287	
CZECII DEDIJIDI IC	of which: SME	223	209	121		218	205	118	
CZECH REPUBLIC	Secured by mortgages on immovable property	329	320	120		299	293	111	
	of which: SME	223	215	79		196	190	71	
	Exposures in default	79	30	33	49	83	33	37	50
	Items associated with particularly high risk	0	0	0		73	61	91	
	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)	1	1	1		2	2	2	
	Equity	53	53	98		23	23	23	
	Other exposures	26	26	18		27	27	19	
	Standardised Total ²				66	or crodit rick mitigation tachnique			64

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.	• •	, ,	exposures, but includes general credit risk adjustments.											
					Standardise	d Approach											
			As of 30/	09/2018			As of 31	/12/2018									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²								
	(mln EUR, %)																
	Central governments or central banks	4,304	4,304	2		4,229	4,229	2									
	Regional governments or local authorities	254	234	47		256	240	48									
	Public sector entities	3	3	1		1	1	1									
	Multilateral Development Banks	0	0	0		0	0	0									
	International Organisations	0	0	0		0	0	0									
	Institutions	0	0	0		0	0	0									
	Corporates	212	204	187		277	247	232									
	of which: SME	123	118	101		171	163	148									
	Retail	106	105	79		112	111	83									
SLOVAKIA	of which: SME	89	88	66		95	94	71									
SLOVANIA	Secured by mortgages on immovable property	5	5	2		4	4	1									
	of which: SME	3	3	1		2	2	1									
	Exposures in default	68	36	43	33	56	24	25	31								
	Items associated with particularly high risk	0	0	0		1	1	2									
	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	14	14	14		37	37	82									
	Other exposures	84	61	61		61	60	60									
	Standardised Total ²				37				35								



Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	ed Approach			
			As of 30	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,867	6,807	374		5,725	6,655	399	
	Regional governments or local authorities	648	555	154		685	572	154	
	Public sector entities	24	15	9		24	11	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	38	17		39	26	19	
	Corporates	4,181	2,605	2,518		4,186	2,602	2,548	
	of which: SME	2,069	1,267	1,211		2,198	1,317	1,263	
	Retail	2,899	1,784	1,321		2,881	1,758	1,308	
ROMANIA	of which: SME	159	106	62		123	65	38	
	Secured by mortgages on immovable property	2,106	2,097	773		2,222	2,211	815	
	of which: SME Exposures in default	35 589	26 149	168	397	39 471	28 106	115	34
	Items associated with particularly high risk	67	60	90	397	62	56	84	34
	Covered bonds	07	00	0		02		04	
	Claims on institutions and corporates with a ST credit assessment	o l	0	l o		ı ol	0		
	Collective investments undertakings (CIU)	0	0			ı Ö	0		
	Equity	3	3	5		3	3	5	
	Other exposures	1,666	1,668	410		1,624	1,624	413	
	Standardised Total ²		_, , , ,		543	=,5=.	=	122	51

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).

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2018			As of 31/	12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	1,311	1,340	51		1,359	1,358	50			
	Regional governments or local authorities	137	115	63		158	134	64			
	Public sector entities	335	9	6		333	10	7			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1 1	1	1		1	1	1			
	Corporates	492	339	336		488	330	325			
	of which: SME	254 487	181	178		230	159	155			
	Retail		398 75	299		514 80	423 80	317			
CROATIA	of which: SME	75	/5	56		80	80	60			
G. 1 G. 1 1 Z. 1	Secured by mortgages on immovable property of which: SME	1	1	0		1	1	0			
	Exposures in default	162	40	48	120	117	38	47	77		
	Items associated with particularly high risk	102	7U 0	100	120	117	J0	7/	77		
	Covered bonds	0	0	0		0	0	1			
	Claims on institutions and corporates with a ST credit assessment	0	0	n		n	0	0			
	Collective investments undertakings (CIU)	19	19	19		19	19	19			
	Equity	4	4	2		5	5	5			
	Other exposures	88	88	88		85	85	85			
	Standardised Total ²		00		153	03		03	111		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2018			As of 31	/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	2,788	2,985	0		2,760	2,986	0				
	Regional governments or local authorities	161	17	3		164	17	3				
	Public sector entities	70	68	68		69	68	68				
	Multilateral Development Banks	31	31	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	42	42	9		34	33	/				
	Corporates	264	160	132 86		297 177	168	158				
	of which: SME Retail	132	62			96	116 59	107 38				
	of which: SME	99 70	35	41 20		73	38	22				
HUNGARY	Secured by mortgages on immovable property	70	21	7		22	22	22				
	of which: SME	1	0	, 0		0	22 0	0				
	Exposures in default	21	18	27	2	22	20	29	3			
	Items associated with particularly high risk	0	0	0		0	0	0	3			
	Covered bonds	22	22	4		22	22	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				
	Other exposures	92	92	61		114	114	52				
	Standardised Total ²				9				9			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes generation		terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	734	734	0		4,629	4,629	0	
	Regional governments or local authorities	250	250	0		240	241	0	
	Public sector entities	468	469	4		465	466	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	422	122	11		67	37	8	
	Corporates	265	266	194		156	195	155	
	of which: SME	33	34	30		24	31	22	
	Retail	5	4	3		5	5	3	
GERMANY	of which: SME	4	4	2		4	4	3	
0	Secured by mortgages on immovable property of which: SME	24	24 14	10		31 20	20	13	
		14	14	6	0	20	20	10	0
	Exposures in default Itoms associated with particularly high rick		0	0	U	1	0	0	U
	Items associated with particularly high risk 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		
	Other exposures	0	0			0	0	0	
	Standardised Total ²		<u> </u>		2				2
	Standardisca Total	(4)			due to soudit conserving forthern				



Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	5	5	0		1	1	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 Institutions	118	U 110	0		193	193	0	
	Corporates	12	118 171	74		34	167	94	
	of which: SME	0	46	10		0	9	4	
	Retail	0	0	0		1	0	0	
		0	0	0		0	0	0	
NITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1)			due to credit conversion factors				

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).

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2018			As of 31	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	258	268	0		213	222	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	12	3	0		10	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	7	0	1		7	2	0			
	Corporates	13	13	12		10	10	19			
	of which: SME	2	2	2		2	2	2			
	Retail	0	0	0		0	0	0			
ED ANICE	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	1	<u> </u>	<u> </u>	0	<u></u>	<u> </u>	1			
	Standardised Total ²				0				1 0		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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 Institutions	20	0	0		30	10	0	
	Corporates	115	114	114		122	122	122	
	of which: SME	3	3	2		1	122	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	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	1	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	7		6	6	6	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				

Credit Risk - Standardised Approach

Erste Group Bank AG

		Chan da udica d Annua a ch											
					Standardise	ed Approach							
			As of 31,	/03/2019			As of 30	/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	48,549	52,229	1,746	5	50,099	53,864	1,660					
	Regional governments or local authorities	5,186	6,046	II.	5	5,285	6,077	357					
	Public sector entities	3,663	1,189	219		3,849	1,242	238					
	Multilateral Development Banks	275	447	(277	477	0					
	International Organisations	319	319			293	293	0					
	Institutions	2,892	2,697		3	1,735	967	179					
	Corporates	10,532	7,621		L	10,974	7,638	7,300					
	of which: SME	5,390	3,601			5,570	3,687	3,492					
	Retail	6,197	4,604	3,302	2	6,366	4,715	3,379					
Consolidated data	of which: SME	1,279	1,050			1,257	1,005	596					
Consolidated data	Secured by mortgages on immovable property	4,114	4,073			4,111	4,075	1,511					
	of which: SME	688	664			695	671	258					
	Exposures in default	965	270	310	650	946	259	298	633				
	Items associated with particularly high risk	173	147	220		185	150	225					
	Covered bonds	24	24	5	5	23	23	4					
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0					
	Collective investments undertakings (CIU)	125	125		3	126	126	73					
	Equity	247	247			189	189	297					
	Other exposures	2,860	2,885	1,683	3	2,892	2,912	1,695					
	Standardised Total ²	86,119	82,922	17,283	942	87,351	83,009	17,215	922				

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach					
			As of 31	/03/2019			As of 30	06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	6,230	7,998	256		5,034	6,864	124			
	Regional governments or local authorities	3,582	4,748	23		3,616	4,743	23			
	Public sector entities	2,293	545	109		2,290	539	108			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	163	163	34		173	173	37			
	Corporates	2,029	1,157	1,045		2,128	1,164	1,078			
	of which: SME	1,152	534	506		1,267	626	596			
	Retail	567	495	322		592	515	334			
AUSTRIA	of which: SME	343	281	161		370	302	174			
AUSTRIA	Secured by mortgages on immovable property	371	363	119		346	341	115			
	of which: SME	147	144	45		154	151	50			
	Exposures in default	30	9	12	10	22	7	8	10		
	Items associated with particularly high risk	1	1	1		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)	95	95	51		96	96	50			
	Equity	132	132	282		71	71	130			
	Other exposures	1,002	1,002	949		1,023	1,023	966			
	Standardised Total ²				19				19		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	25,793	26,316	14		27,472	27,981	14	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	383	2	0		506	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	20	4		35	38	16	
	Corporates	718	702	679		769	751	723	
	of which: SME	216	207	182		222	212	184	
	Retail	461	443	295		479	462	308	
ZECH REPUBLIC	of which: SME	226	213	123		236	224	129	
ZECITIKEI ODEIC	Secured by mortgages on immovable property	287	279	108		279	273	105	
	of which: SME	213	206	80		185	180	69	
	Exposures in default	76	29	31	47	69	27	29	4
	Items associated with particularly high risk	93	79	118		101	83	125	
	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)	2	2	2		2	2	2	
	Equity	19	19	19		50	50	95	
	Other exposures	23	23	15	63	25	25	17	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additional	valuation adjustments (AVAS) a	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	4,315	4,314	2		4,467	4,466	3	
	Regional governments or local authorities Public sector entities	258	240	48		262	238	48	
	Multilateral Development Banks	2	0	1		1	1	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	280	244	229		230	206	200	
	of which: SME	182	172	157		57	53	47	
	Retail	112	111	83		15	15	11	
SLOVAKIA	of which: SME	95	95	71		0	0	0	
SLOVANIA	Secured by mortgages on immovable property	4	4	1		4	4	2	
	of which: SME	3	3	1		4	4	1	
	Exposures in default	44	16	16	28	27	13	13	15
	Items associated with particularly high risk Covered bonds		1	2		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 N	0	
	Equity	52	52	97		22	22	22	
	Other exposures	64	63	63		60	60	60	
	Standardised Total ²				31				16



Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,143	6,069	646		5,513	6,502	644	
	Regional governments or local authorities	663	554	148		709	573	150	
	Public sector entities	26	12	10		41	19	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	13	2.750		71	55	29	
	Corporates of which: SME	4,233 2,143	2,804 1,391	2,750 1,337		4,388 2,287	2,756 1,476	2,699 1,421	
	Retail	2,143	1,768	1,315		2,267	1,836	1,365	
	of which: SME	123	70	41		145	80	48	
ROMANIA	Secured by mortgages on immovable property	2,228	2,219	817		2,250	2,243	825	
	of which: SME	38	30	9		36	29	9	
	Exposures in default	471	110	123	339	493	112	127	3
	Items associated with particularly high risk	61	56	84		64	55	83	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	9	9	12		10	10	12	
	Other exposures	1,389	1,393	368		1,390	1,393	360	
	Standardised Total ²				501				50

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera	I provisions per country of cou I credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additiona	l valuation adjustments (AVAs) a	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,412	1,411	59		1,392	1,391	59	
	Regional governments or local authorities	169	141	66		176	148	65	
	Public sector entities	331	11	/		328	10	Ь	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	1	0	
	Corporates	452	341	338		565	407	404	
	of which: SME	239	166			292	222	220	
	Retail	531	438	328		562	470	353	
	of which: SME	84	82	62		86	85	64	
CROATIA	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	<u>,</u>	0	1		, i	0		
	Exposures in default	102	35	45	66	92	31	38	60
	Items associated with particularly high risk	0	0	1	00	0	0		33
	Covered bonds	l o	0			n	0		
	Claims on institutions and corporates with a ST credit assessment	l o	0	0		0	0		
	Collective investments undertakings (CIU)	19	19	19		19	19	19	
	Equity	4	4	4		4	4	5	
	Other exposures	86	86	86		80	80	80	
	Standardised Total ²	30	50		97		50	50	96

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	r create flox dayasements		a				
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	06/2019	
	(mla FUD 0())	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	2,647	2,944	0		2,798	3,104	0	
	Regional governments or local authorities	166	19	5		164	19	6	
	Public sector entities	119	117	67		107	106	66	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	69	69	9		40	40	8	
	Corporates	278	180	175		257	182	177	
	of which: SME	198	142	138		196	146	141	
	Retail	107	78	50		107	78	49	
LILINICADY	of which: SME	79	51	29		83	55	32	
HUNGARY	Secured by mortgages on immovable property	24	24	8		27	27	9	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	22	20	30	2	27	20	30	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	22	22	4		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		8	8	8	
	Other exposures	78	78	75		83	83	82	
	Standardised Total ²				9				11

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			A5 24	/02/2010		<u> </u>	A5 20	106 12010	
			AS OT 31	/03/2019			AS OF 3U	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	806	806	0		1,147	1,147	0	
	Regional governments or local authorities	257	258	0		267	268	0	
	Public sector entities	464	466	0		510	512	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	158	25	5		547	142	13	
	Corporates	184	229	183		188	232	187	
	of which: SME	30	36	26		26	31	22	
	Retail	7	6	4		5	5	3	
CEDMANN	of which: SME	6	6	3		4	4	2	
GERMANY	Secured by mortgages on immovable property	31	31	13		11	11	4	
	of which: SME	21	21	10		1	1	0	
	Exposures in default	1	0	0	0	1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				



Credit Risk - Standardised Approach

Erste Group Bank AG

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30,	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	6	6	0		6	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,272	2,272	46		671	397	10	
	Corporates	37	137	82		24	48	31	
	of which: SME	0	/	4		0	0	0	
	Retail CMF		0	0		1	0	0	
UNITED KINGDOM	of which: SME	0	0	0		12	12	0	
	Secured by mortgages on immovable property of which: SME	14	14	4		13	13	4	
	Exposures in default	0	0	0	0	0	0	0	<u> </u>
	Items associated with particularly high risk	0	0		U	0	0	0	U
	Covered bonds	n l	0	n		0	n		
	Claims on institutions and corporates with a ST credit assessment	n l	0			0	n		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²				0		,		0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	232	242	0		229	238	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	10	0	0		10	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	2	1		7	2	1	
	Corporates	21	21	21		20	20	20	
	of which: SME	2	2	2		2	2	2	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				l				l n

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	di credit risk dujustinerits.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(rela FUD. 0/)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations Institutions	20	0]		0	7	0	
			121	121		20 129	120	120	
	Corporates of which: SME	121	121	121		129	129	129	
	Retail	11	11	11		/	/	/	
	of which: SME	0	0			0	0		
UNITED STATES		0	0			0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
	Exposures in default	0	0		0	0	0		0
	Items associated with particularly high risk	0	0		0	1 0	0		0
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	1Ω	1Ω	10		10	10	10	
	Other exposures	U 10	10	10		U 19	U 19	19	
	Standardised Total ²	0	0	0	1	0	0		1
	Standardised Total	(1) Original company walths Fr							

Credit Risk - IRB Approach Erste Group Bank AG

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	kposure ¹	Exposure Value ¹	Risk exposui	e amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,425	0	3,780	1,676	0	4	3,647	0	4,084	1,739	C	
	Institutions	15,661	2	14,809	3,960	0	11	14,201	2	13,399	3,788	C	1
	Corporates	89,176	2,532	73,479	47,323	0	1,545	87,665	2,349	71,883	47,468	C	1,51
	Corporates - Of Which: Specialised Lending	16,118	764	15,424	13,684	0	456	16,565	675	15,851	14,130	C	41
	Corporates - Of Which: SME	28,110	1,049	23,467	14,717	0	705	26,475	1,047	22,046	14,307	C	69
	Retail	80,282	2,009	75,253	17,542	608	1,484	81,129	1,902	76,211	17,630	654	
	Retail - Secured on real estate property	51,385	1,097	50,228	8,763	294	536	51,940	1,054		8,743	321	
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	7,674	335	7,355	2,064	71	136	7,676	329	7,361	2,049	74	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	43,711	763	42,873	6,699	223	400	44,264	725	43,419	6,694	247	38
	Retail - Qualifying Revolving	22	1	6	2	1	1	0	0	0	0	C)
	Retail - Other Retail	28,875	911	25,018	8,777	312	948	29,189	848	25,431	8,887	333	
	Retail - Other Retail - Of Which: SME	6,989	243	6,158	1,873	49	249	7,020	227	•	1,878	64	
	Retail - Other Retail - Of Which: non-SME	21,886	668	18,861	6,904	264	699	22,169	621	19,244	7,009	270	66
	Equity	939	0	939	2,540	0		1,051	0	1,051	2,771	C	
	Other non credit-obligation assets				2,806						2,519		
	IRB Total ²				75,847						75,915		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	cposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	50	0	50	126	0	0	186	0	186	464	C	
	Institutions	965	0	981	381	0	0	894	0	907	352	C	
	Corporates	47,386	1,002	39,210	23,941	0	633	46,255	980	37,993	23,243	C	64
	Corporates - Of Which: Specialised Lending	8,325	224	7,937	7,632	0	125	8,039	188	7,670	7,451	C	12
	Corporates - Of Which: SME	14,744	547	12,593	7,858	0	348	14,276	551	12,367	7,681	C	35
	Retail	45,389	963	41,025	5,703	125	572	45,738	930	41,485	5,618	130	53
	Retail - Secured on real estate property	29,047	583	27,919	2,897	92	176	29,371	566	28,241	2,828	95	16
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	6,421	275	6,114	1,078	52	87	6,409	273	6,105	1,033	54	1 7
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	22,625	308	21,805	1,818	39	89	22,963	292	22,136	1,795	41	. 8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail	16,342	380	13,106	2,806	33	396	16,366	365	13,244	2,790	35	37
	Retail - Other Retail - Of Which: SME	4,748	189	3,979	958	21	. 186	4,746	181	3,975	946	22	17
	Retail - Other Retail - Of Which: non-SME	11,594	191	9,127	1,848	13	211	11,620	184	9,269	1,844	13	20
	Equity	458	0	458	1,138	0	0	604	0	604	1,464	C	
	Other non credit-obligation assets												
	IRB Total												

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

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

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	58	0	58	146	0	0	25	0	25	63	0	
	Institutions	3,707	0	3,418	581	0	2	2,542		2,234	665	0	
	Corporates	17,104	474	13,857	8,897	0	306	16,232	466	12,914	8,860	0	3
	Corporates - Of Which: Specialised Lending	3,030	157	2,914	2,288	0	103	3,219	151	3,084	2,419	0	
	Corporates - Of Which: SME	7,647	209	6,244	3,465	0	141	6,714	227	5,281	3,351	0	
	Retail	18,096	254	17,837	6,129	87	259	18,450		18,194	6,270	97	'
	Retail - Secured on real estate property	11,352	92	11,349	2,785	34	79	11,492	87	11,488	2,859	40	
CZECH DEDITIO	Retail - Secured on real estate property - Of Which: SME	870	28	868	829	13	29	889	26	886	862	15	
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	10,482	65	10,482	1,956	22	50	10,603	60	10,602	1,997	25	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6,744	162	6,488	3,344	53	180	6,958	135	6,706	3,412	57	'
	Retail - Other Retail - Of Which: SME	1,443	22	1,428	665	13	29	1,477	19	1,463	671	15	
	Retail - Other Retail - Of Which: non-SME	5,301	140	5,060	2,679	40	150	5,481	116	5,243	2,740	43	
	Equity	36	0	36	129	0	0	41	0	41	124	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	124	0	124	123	0	0	124	0	124	121	0	
	Institutions	294	0	230	45	0	0	304	0	241	49	0	
	Corporates	5,046	186	4,020	2,861	0	111	5,017	157	4,054	2,871	0	9
	Corporates - Of Which: Specialised Lending	1,127	127	1,039	874	0	59	1,098	111	1,024	871	0)
	Corporates - Of Which: SME	1,655	50	1,372	955		42	1,654	41	1,372	936	0	
	Retail	10,430	338	10,305	2,779			10,496	328	10,372	2,833	320	
	Retail - Secured on real estate property	7,554	162	7,551	1,576		112	7,624	160	7,622	1,615	139	1
LOVAKIA	Retail - Secured on real estate property - Of Which: SME	97	3	94	70		5	100	3	98	73	0)
SLOVAINA	Retail - Secured on real estate property - Of Which: non-SME	7,457	158	7,457	1,507	117	108	7,524	157	7,524	1,541	139	10
	Retail - Qualifying Revolving	22	1	6	2	1	1	0	0	0	0	0)
	Retail - Other Retail	2,854	176	2,747	1,201	165		2,872	168	2,750	1,219	181	
	Retail - Other Retail - Of Which: SME	645	14	610	199		16	646	12	611	211	25	
	Retail - Other Retail - Of Which: non-SME	2,209	162	2,137	1,002	153	180	2,225	156	2,140	1,008	156	17
	Equity Other new andit obligation accepts	/4	0	/4	191	0	0	61	0	61	181	0	
	Other non credit-obligation assets IRB Total												

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

					IRB App	oroach			
			As of 30	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amo	ount Valu adjustr an
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of which: defaulted	Value		hich: provis
	Central banks and central governments Institutions	81 51	0 81 0 52	18 (0 0	137 53	0 137 0 54	31 5	0
	Corporates	598	31 538	393	15	615	30 564	460	0
	Corporates - Of Which: Specialised Lending	353	30 341	243	13	402	30 388	301	0
	Corporates - Of Which: SME	57	0 36	34 (0	55	0 36	34	0
	Retail	7	2 7	3	0	7	2 7	3	1
	Retail - Secured on real estate property	3	1 3	1	0	3	1 3	1	1
ROMANIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	3			3		1	1
	Retail - Qualifying Revolving Retail - Other Retail	0	0 0	2		4	1 0	2	0
	Retail - Other Retail - Of Which: SME	1	0 1			1		0	0
	Retail - Other Retail - Of Which: non-SME	3	0 3	2		4	1 3	2	0
	Equity		0 0	0		0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

Credit Risk - IRB Approach
Erste Group Bank AG

							IRB App	roach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	posure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original Ex	posure ¹	Exposure	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	940	0	1,340	766	C	1	1,084	0	1,485	560	0	,
	Institutions	23	0	24	9	C	0	51	0	52	25	0	,
	Corporates	3,705	502	2,924	2,356	C	277	3,824	440	3,088	2,532	0	į.
	Corporates - Of Which: Specialised Lending	984	137	962	734	C	103	1,141	125	1,113	851	0	į.
	Corporates - Of Which: SME	1,551	153	1,196	899	C	115	1,587	143	1,224	942	0	1
	Retail	2,495	216	2,382	823	75	171	2,540	201	2,424	841	72	
	Retail - Secured on real estate property	842	86	841	256	20	63	867	81	867	267	19	1
	Retail - Secured on real estate property - Of Which: SME	63	10	63	42	1	. 9	62	9	62	43	1	
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	779	76	779	214	19	54	805	73	805	224	18	i
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	0	1
	Retail - Other Retail	1,653	130	1,541	566	55	109	1,672	120	1,557	574	53	,
	Retail - Other Retail - Of Which: SME	85	10	83	37	2	10	84	8	82	37	2	
	Retail - Other Retail - Of Which: non-SME	1,568	120	1,458	530	53	99	1,589	112	1,475	537	51	
	Equity	32	0	32	85	C	0	32	0	32	82	0	/
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	kposure¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposui	re amount	Value adjustments and
	(mla FUD 0()		Of which:	value		Of which:	and provisions		Of which:	value		Of which:	provisions
	(min EUR, %)	215	defaulted	207	96	defaulted		112	defaulted	270	96	defaulted	0
	Central banks and central governments Institutions	215 557	0	307 344	86	(112 530	0	279 244	86 109	0	0
	Corporates	2,801	22	2,334	1,989	(24	2,967	17	2,456		0	27
	Corporates - Of Which: Specialised Lending	946	9	922	806	(12	1,038	4	991	853	0	8
	Corporates - Of Which: SME	889	12	647	584	(11	888	13	647	569	0	12
	Retail	2,585	156	2,483	1,851	27	7 129	2,619	147	2,517	1,820	25	123
	Retail - Secured on real estate property	1,634	115	1,631	1,074	22	2 84	1,636	109	1,634	1,011	19	80
LUINGADV	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	(0	1	0	1	0	0	0
HUNGARY	Retail - Secured on real estate property - Of Which: non-SME	1,632	115	1,630	1,073	22	2 84	1,635	109	1,633	1,011	19	80
	Retail - Qualifying Revolving	0	0	0	0	(0	0	0	0	0	0	0
	Retail - Other Retail	952	41	851	777		5 45	983	39	883	809	6	43
	Retail - Other Retail - Of Which: SME	3	0	2	0	(0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	949	41	850	777		45	981	38	881	809	6	43
	Equity	0	0	0	0	(0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB App	oroach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisio
	Central banks and central governments	0	0 0	0	(0	0	0	0	0	C)
	Institutions	763	0 733	248	(1	815		787	269	O	
	Corporates	3,912	3,059	1,910	(50	3,873		3,038	1,878	0	
	Corporates - Of Which: Specialised Lending	286	13 269 26 509	242	(10	268		255	224	Û	
	Corporates - Of Which: SME Retail	566 665	26 509 49 632	349 127		15	562 661		501 628	335 123	0	
	Retail - Secured on real estate property	535	523	95		12	533		520	92	6	
	Retail - Secured on real estate property - Of Which: SME		12 157	33		3	158		154	28	3	3
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	373	26 366	63	2	9	375		367	64	2	2
	Retail - Qualifying Revolving	0	0 0	0	(0	0	0	0	0	C	
	Retail - Other Retail	130	11 109	32	1	10	128	11	108	31	C	D
	Retail - Other Retail - Of Which: SME	47	4 40	11	C	4	47	4	40	10	C	D
	Retail - Other Retail - Of Which: non-SME	83	7 69	21	C	6	81	7	67	21	C)
	Equity	29	0 29	81	C	0	25	0	25	69	C)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustment and
	(mln EUR, %)	Of whi default	ch:		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	0	0	O	0	0	0		0
	Institutions	3,716	0 3,701	1,032	0	0	3,470	0	3,457	725		0
	Corporates	801	15 691	219	0	11	639	4	507	268		0
	Corporates - Of Which: Specialised Lending	7	0 7	7	0	0	6	0	6	6		0
	Corporates - Of Which: SME	34	1 32	21	0	1	30	0	30	25		0
	Retail	88	1 86	14	0	1	87	0	85	14		0
	Retail - Secured on real estate property	43	0 42	7	0	0	44	0	43	8		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	6	0 6	2	0	0	5	0	5	2		0
ONTIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	37	0 36	5	0	0	38	0	38	6		0
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0		0
	Retail - Other Retail	45	0 44	6	0	0	43	0	42	6		0
	Retail - Other Retail - Of Which: SME	2	0 1	0	0	0	1	0	1	0		0
	Retail - Other Retail - Of Which: non-SME	44	0 43	6	0	0	42	0	41	6		0
	Equity	2	0 2	5	0	0	1	0	1	4		0
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ire amount	Val adjust
	(1 = 17 = 24)	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	an provis
	(min EUR, %)	defaulted		0	defaulted		0	defaulted		0	defaulted	\
	Central banks and central governments Institutions	1,627	1,749	198			1,319	١	1,513	222	(
	Corporates	205	183	141			206		1,313	126	(
	Corporates - Of Which: Specialised Lending	6	6	19			6	0	6	18	(
	Corporates - Of Which: SME		0	0			0	0		0	(
	Retail	9	8	2			10	0	9	1	(
	Retail - Secured on real estate property	6	6	1		0	6	0	6	1	(
ED 4410E	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	()
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	6	6	1	(0	6	0	6	1	(
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	(
	Retail - Other Retail	3	2	1	(0	3	0	3	1	()
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	()
	Retail - Other Retail - Of Which: non-SME	3	2	1	(0	3	0	3	1	()
	Equity	3	3	8	(0	3	0	3	7	()
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original I	exposure ¹	Exposure	Risk exposu	re amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	506	506	39	0	0	523		523	41	0	
	Institutions	498	491	256	0	0	655		646	344	0	
	Corporates	1,670	1,654	1,062	0	8	1,741	7	1,720	1,123	0	
	Corporates - Of Which: Specialised Lending	21	21	19	0	0	21	0	21	19	0	
	Corporates - Of Which: SME	27	27	15	0	0	26	0	26	15	0	
	Retail	26	. 25	5	0	0	29	1	27	4	0	
	Retail - Secured on real estate property	20	. 19	3	0	0	24	1	24	3	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	1	0	1	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	19	. 18	3	0	0	23	1	22	3	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6	5	1	0	0	5	0	4	1	0	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	6	5	1	0	0	4	0	4	1	0	1
	Equity	149	149	467	0	0	129	0	129	406	0	
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach Erste Group Bank AG

							Liste Group						
							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,670	0	4,159	1,642	0	4	3,869	0	4,401	1,793	C	0 4
	Institutions	17,424	2	16,352	4,091	0	10	17,585	2	16,236	3,735	C	10
	Corporates	89,965	2,210	74,125	49,303	0	1,442	92,463	2,079	76,420	51,066	C	1,391
	Corporates - Of Which: Specialised Lending	17,141	537	16,311	14,870	0	334	17,559	488	16,719	15,343	C	311
	Corporates - Of Which: SME	26,611	1,100	22,368	14,302	0	734	27,272	1,035	22,965	14,395	C	699
	Retail	81,780	1,868	76,656	17,557	582	1,372	83,098	1,816	77,860	17,714	652	1,332
	Retail - Secured on real estate property	52,561	1,032	51,390	8,724	297	498	53,269	997	52,038	8,682	322	2 473
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	7,792	320	7,481	2,140	75	128	7,764	306	7,452	2,099	72	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	44,768	712	43,909	6,584	222	369	45,505	690	44,586	6,583	250	352
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	29,219	836	25,267	8,833	285	874	29,829	819	25,821	9,032	331	1 859
	Retail - Other Retail - Of Which: SME	7,041	225	6,128	1,859	59	224	7,199	220	6,289	1,936	71	
	Retail - Other Retail - Of Which: non-SME	22,179	611	19,139		226	650	22,630	599	19,532	7,095	259	636
	Equity	1,128	0	1,128	2,977	0		1,133	0	1,133	2,983	C	O Company
	Other non credit-obligation assets				2,725						2,765		
	IRB Total ²				78,295						80,056		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	kposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	159	0	159	399	0	0	230	0	230	575	0	0
	Institutions	1,022	0	1,016	384	0	1	1,468	0	1,444	318	0	1
	Corporates	47,159	930	39,049	24,233	0	629	48,187	872	39,795	24,794	0	589
	Corporates - Of Which: Specialised Lending	8,381	190	7,948	7,827	0	123	8,663	184	8,188	8,194	0	127
	Corporates - Of Which: SME	14,807	526	12,854	7,991	0	350	15,156	491		8,099	0	323
	Retail	46,146	918	41,698	5,626	129	531	46,765	879	· ·	5,664	127	
	Retail - Secured on real estate property	29,674	556	28,532	2,830	100	156	30,007	538	· ·	2,820	98	
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	6,421	266	6,120	1,023	56	77	6,398	254	·	1,008	55	73
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	23,253	290	22,412	1,807	44	79	23,609	283	22,714	1,812	43	77
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,472	362	13,166		29	375	16,759	341	•	2,844	29	
	Retail - Other Retail - Of Which: SME	4,740	178	3,889	920	17	168	4,746	164	3,895	917	16	159
	Retail - Other Retail - Of Which: non-SME	11,732	184	9,278	1,876	12	207	12,012	177	9,501	1,927	13	201
	Equity	614	0	614	1,508	0	0	624	0	624	1,538	0	0
	Other non credit-obligation assets												
	IRB Total												

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

Central banks and central governments Institutions Corporates Corporates - Of Which: Speciali Corporates - Of Which: SME Retail	(mln EUR, %)	Original E	Exposure ¹	As of 31/						As of 30/0	06/2019		
Institutions Corporates Corporates - Of Which: Speciali Corporates - Of Which: SME Retail	(mln EUR, %)	Original E	Exposure ¹	Evnocure	Diek ovnosu								
Institutions Corporates Corporates - Of Which: Speciali Corporates - Of Which: SME Retail	(mln EUR, %)			Exposure Value ¹	Kisk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
Institutions Corporates Corporates - Of Which: Speciali Corporates - Of Which: SME Retail			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Corporates Corporates - Of Which: Speciali Corporates - Of Which: SME Retail	vernments	24	0	24	60	0	0	18	0	18	45	0	(
Corporates - Of Which: Speciali Corporates - Of Which: SME Retail		2,346	0	2,049	538	0	1	2,428	0	2,008	540	0	:
Corporates - Of Which: SME Retail		16,712		. ,	9,123	0	278	17,144	455	14,067	9,725	0	286
Retail	lised Lending	3,204	24	3,063	2,508	0	24	3,079	26	2,958	2,388	0	22
		6,379	312		3,158	0	189	6,533	319	5,426	3,078	0	192
		18,581			6,301	86	251	19,043		18,775	6,301	79	24
Retail - Secured on real est		11,731	87	11,728	2,930	37	82	11,981	88	11,977	2,867	35	7
	ate property - Of Which: SME	994	27	991	960	14	35	983	26	980	931	12	. 3:
	ate property - Of Which: non-SME	10,737	59	10,737	1,971	23	46	10,998	61	10,997	1,936	23	4
Retail - Qualifying Revolving	ng	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Other Retail		6,849	145	5,555	3,371	49	169	7,062	143	6,797	3,434	45	165
Retail - Other Retail - Of Wh		1,481		1,467	663	10	28	1,575	17	1,560	710	6	27
Retail - Other Retail - Of Wh	hich: non-SME	5,368	125	5,123	2,708	39	142	5,487	126	5,238	2,724	39	137
Equity		44	0	44	133	0	0	45	0	45	136	0	(
Other non credit-obligation as	ssets												

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

							IRB App	roach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	127	0	127	119	0	0	123	0	123	119	0	v T
	Institutions	318	0	254	55	0	0	360	0	295	81	0	<i>1</i>
	Corporates	5,085	147	4,105	2,949	0	90	5,317	147	4,290	3,103	•	<i>1</i>
	Corporates - Of Which: Specialised Lending	1,113	105	1,045	936	0	47	1,097	99	1,029	892		4
	Corporates - Of Which: SME	1,711	37	1,417	971	0	35	1,842	44	1,522	1,018		4
	Retail	10,559	312	10,437	2,717	282		10,700	327	10,588			
	Retail - Secured on real estate property	7,707	161	7,705	1,550	130	109	7,805	166	7,803		•	1
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	100	3	99	75	1	4	103	3	102	78		-
SLOVAINIA	Retail - Secured on real estate property - Of Which: non-SME	7,607	158	7,606	1,475	129	105	7,702	163	7,701	1,503	152	2 1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail	2,851	151	2,732	1,168	152		2,895	161	2,785	1,201		
	Retail - Other Retail - Of Which: SME	659	12	626	218	31		723	25	693	256		P
	Retail - Other Retail - Of Which: non-SME	2,193	139	2,106	949	121	149	2,172	136	2,092			2 1
	Equity	92	0	92	259	0	0	92	0	92	258	0	/
	Other non credit-obligation assets												

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

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

						IRB App	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions
ROMANIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	164 0 32 0 700 28 433 28 21 0 8 2 3 1 0 0 0 3 1 0 0 4 1 1 0 4 1 0 0	164 32 627 416 21 7 3 0 3 0 4 1 4	37 2 516 345 17 3 1 0 1 0 2 0 2	1 1 1 0 0 0	0 0 0 13 12 0 0 1 0 0 0 0 0 0 1 0 0 1 0	212 26 750 489 21 7 2 1 2 0 4 1 4	0 0 12 12 0 1 0 0 0 0 1 0 1	212 26 710 482 21 6 2 1 2 0 4 1 3	48 3 651 456 17 3 1 0 1 0 2 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Credit Risk - IRB Approach Erste Group Bank AG

							IRB App	oroach					
				As of 31/0	3/2019					As of 30/0	06/2019		
		Original Expo	osure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	981	0	1,358	509	0	1	1,018	0	1,392	512	0	í
	Institutions	98	0	100	13	0	1	114	0	114	24	0	į.
	Corporates	3,806	391	3,110	2,599	0	243	3,887	361	3,132	2,675	0	/
	Corporates - Of Which: Specialised Lending	1,129	124	1,103	853	0	98	1,119	110	1,088	846	0	,
	Corporates - Of Which: SME	1,666	136	1,292	1,007	0	101	1,699	118	1,277	1,014	0	,
	Retail	2,574	194	2,459	829	51	160	2,603	192	2,486	847	74	
	Retail - Secured on real estate property	866	78	866	247	5	59	882	74	882	257	15	
CDOATIA	Retail - Secured on real estate property - Of Which: SME	63	8	62	44	0	7	63	8	62	44	0	i
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	803	70	803	204	4	52	819	66	819	212	15	,
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	,
	Retail - Other Retail	1,708	116	1,593	582	46	101	1,720	119	1,604	590	59	
	Retail - Other Retail - Of Which: SME	94	8	92	44	0	8	88	8	86	39	1	
	Retail - Other Retail - Of Which: non-SME	1,614	109	1,501	538	46	94	1,632	111	1,518	551	58	,
	Equity	32	0	32	83	0	0	33	0	33	85	0	,
	Other non credit-obligation assets												
	IRB Total												

							IRB App	oroach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	kposure¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisio
	Central banks and central governments	206	0	466	125	C	0	205	0	547	142	C	0
	Institutions	624	0	132	51	C	0	623	0	57	12	C	0
	Corporates	3,031	22	2,468	2,128	C	27	3,182	18	2,589	2,232	C	0
	Corporates - Of Which: Specialised Lending	1,048	3	996	881	C	7	1,166	3	1,099	956	(0
	Corporates - Of Which: SME	906	18	636	554	0	13	944	14	663	584	(0
	Retail Convention work actata menantu	2,626 1,623	141 102	2,522 1,622	1,831 995	24	118	2,659 1,616	121	2,556 1,615	1,859 986	19	9
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1,023	102	1,022	995	17	/3	1,010	00	1,015	980	13	
HUNGARY	Retail - Secured on real estate property - Of Which: non-SME	1,622	102	1,620	995	17	75	1,615	86	1,614	985	13	3
	Retail - Qualifying Revolving	1,022	102	1,020	0	1,) / 0	1,013	0	1,011	0	15	
	Retail - Other Retail	1,003	39	901	836	7	44	1,042	35	941	873	6	6
	Retail - Other Retail - Of Which: SME	2	0	1	0	C	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,001	39	899	836	7	43	1,040	35	939	873	6	6
	Equity	1	0	1	3	C	0	1	0	1	3	C	0
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Val adjust
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	ar provis
	Central banks and central governments	0	derauited	0	0	derauited	0	40	derauited	40	3	derauited	
	Institutions	976	0	945	230	0	0	1,075	0	1,042	239	ſ	,l
	Corporates	4,019	75	3,079	1,905	0	64	4,162	69	3,208	1,969	C	J
	Corporates - Of Which: Specialised Lending	329	13	301	256	0	10	404	11	375	317	C)
	Corporates - Of Which: SME	549	41	491	330	0	31	561	36	508	330	C	ار
	Retail	664	44	631	125	5	19	690	42	649	133	5	از
	Retail - Secured on real estate property	536	33	524	94	4	10	548	32	531	97	5	ز
OFD. MANN	Retail - Secured on real estate property - Of Which: SME	156	10	152	28	2	. 3	160	9	155	28	3	3
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	380	23	371	65	2	. 7	388	22	376	69	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail	128	11	107	31	1	. 9	142	10	117	36	C)
	Retail - Other Retail - Of Which: SME	44	5	38	10	0	4	47	4	40	11	0)
	Retail - Other Retail - Of Which: non-SME	85	6	69	21	0	5	95	6	78	25	0)
	Equity	34	0	34	82	0	0	20	0	20	46	0)
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisio
	Central banks and central governments	0	0 0	0	O	0	0	C	0	0		0
	Institutions	4,876	0 4,854	929	0	0	4,316		4,304	827		0
	Corporates	672	0 555	290	0	1	746	c	644	319		0
	Corporates - Of Which: Specialised Lending	5	0 5	6	0	0	5	c	5	5		0
	Corporates - Of Which: SME	29	0 29	24	0	0	44	c	43	33		0
	Retail	85	1 83	12	1	. 1	87	1	85	12	(0
	Retail - Secured on real estate property	43	1 42	7	0	0	45	c	44	7	(0
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	5	0 5	2	0	0	6	c	6	2	()
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	38	1 37	5	0	0	39	c	39	5	()
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	c	0	0	()
	Retail - Other Retail	42	1 41	5	0	0	42	c	41	5	(ס
	Retail - Other Retail - Of Which: SME	1	0 1	0	0	0	1	[c	1	0	(0
	Retail - Other Retail - Of Which: non-SME	41	1 40	5	0	0	41	C	40	5	(0
	Equity	1	0 1	3	0	0	1	C	1	4		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ure amount	Val adjust
	(FUD 0()	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	an provis
	(mln EUR, %)	defaulted		0	defaulted	0		defaulted	0	0	defaulted	
	Central banks and central governments Institutions	2,388	0 2,526	251	0	0	0 3,058	0	2 194	278	(
	Corporates	2,300	2,526	158	0	1	253		3,184 200	134) n
	Corporates - Of Which: Specialised Lending	6	0 210	130	0	1	233		200	6		
	Corporates - Of Which: SME	0		0	0	0	0		١	1		
	Retail	9	0 9	2	0	l ő	9		8	1	ì	
	Retail - Secured on real estate property	5	0 5	1	0	0	6		6	1		0
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0		0	0	(0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	5	0 5	1	0	0	6		5	1		
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0	(0
	Retail - Other Retail	4	0 3	1	0	0	3	0	3	0	(0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	3	0 3	1	0	0	3	0	2	0	(0
	Equity	2	0 2	5	0	0	2	0	2	5	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/0	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original l	Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	533	533	42	0	0	539	derdanced	539	42)
	Institutions	650	634	342	0	0	639		622	323		
	Corporates	1,846	7 1,815	1,171	0	11	1,823	7	1,792	1,155		
	Corporates - Of Which: Specialised Lending	19	18	19	0	0	33	C	33	30	()
	Corporates - Of Which: SME	25	25	12	0	0	25	C	25	12	(
	Retail	30	1 29	5	0	0	31	1	. 30	5	()
	Retail - Secured on real estate property	26	1 25	3	0	0	26	1	. 26	3	(
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	1	c	1	0	()
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	24	1 24	3	0	0	25	1	. 25	3	(
	Retail - Qualifying Revolving	0	0	0	0	0	0	C	0	0	(
	Retail - Other Retail	5	3	1	0	0	5	(4	1	()
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	C	0	0	(
	Retail - Other Retail - Of Which: non-SME	4	3	1	0	0	5	C	3	1	()
	Equity	156	156	492	0	0	171	C	171	536	()
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balan	ce sheet	
												Off-balance sho	eet exnosures	
												On-balance sin	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of the ground contr	of the French control						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	Tall Value dillough outlet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [1,185 227	1,188 194	5 4	0	274 40	909 150	(0 5	0	0	66 66	0	
[1Y - 2Y [[2Y - 3Y [Austria	827 438	811 424	3 5	0	274 214	512 206	(0	0	0	94 11	0	
[3Y - 5Y [[5Y - 10Y [Austria	2,109 2,320	2,022 2,243	13 57	0	438 154	1,556 2,026	(0	0	0	11	0	
[10Y - more		1,288 8,395	1,287 8,169	2 89	0	1,397	1,280 6,639		0	0	0	282 544	0 0	362
Total [0 - 3M [2 18	2 17	0	0	2 17	0	(0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	13 8	13 7	0 0	0 0	0 0 1	13 7	(0 0	0 0	0 0	0 0	0	
[5Y - 10Y [[10Y - more		62 2 104	58 0 96	0 0	0 0	0 0 19	58 0 77	((0 0	0 0	0 0	0 0 0	0 0	0
[0 - 3M [[3M - 1Y [0 0	0 0	0	0	0 0	0 0	(0 0	0 0	0 0	0 0	0	
[1Y - 2Y [[2Y - 3Y [Bulgaria	0	0 0	0	0	0	0 0	(0 0	0	0	0 0	0	
[0 - 3M [5 0	4 0	0 0	0	2 0	2 0	(0 0	0	0	0	0 0	
Total [0 - 3M [[3M - 1V [5	4	0	0	2	2	0	0	0	0	0	0	1
[1Y - 2Y [[2Y - 3Y [Cyprus													
[0 - 3M [Сургаз													
Total [0 - 3M [13	13	0	0	0	13		11	0	4	0	0	
[0 - 3M [Crock Powerly	13 1,903 512 785	13 1,903 512 785 1,467 2,926	26 6 0	0 0	598 69 31	1,279 437 754	(((0 1 0	0 1 131	10 53 1,955	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Czech Republic	1,468 2,926 738	1,467 2,926	10 28	0	198	754 1,259 2,898	(14 <u>)</u>	0 473	0	9 33	0 0	0	
[10Y - more Total [0 - 3M [8,346	732 8,337 0	80	0 0 0	896 0	721 7,361 0	150 (526	133 0	2,064	0 0 0	0 0 0	73
[0 - 3M [0	0 0	0	0	0	0 0		0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Denmark	0 0	0 0	0	0	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	0 0	0 0	0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more Total														
'	•													



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2018	<u> </u>						
						Dire	ct exposures	ı						
	(mln EUR)			On balance sh	neet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Dorivatives with n	ocitivo fair valuo	Dorivatives with	nogativo fair valuo			
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [[3M - 1Y [0 58	0 58	0	0	0	0 58	(0	0	0	0	0	
[0 - 3M [Finland	0 0	0 0	0 0	0 0	0 0	0 0 0		0	0 0	0 0	0 0	0 0	
[5Y - 10Y [[10Y - more		18 1	18 1	0	0	16 0	2	(0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [81 0 18	80 0 4	0 0 0	0 0 0	19 0 4	61 0 0		0 0	0 0 0	0 0 0	0 0 0	0 0	0
[3M - 1Y [France	33 5	33	0 0	0	12 0	21		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Trailee	9 139 8	0 124 3	0 0 0	0	0	0 124 3		0	0	0	0 0	0	
[10Y - more Total [0 - 3M [212 2	165	0	0	16 0	149	0	0	o	0	0	0	0
Г 3М - 1У Г		23 111 142	14 111 140	0	0	6 107	8 4	12	87 233 324	0 6 5	0 80 50	0	0	
[1Y - 2Y [Germany	100 284	89 270	0	0	4 135	85 135	5	94 341	1 35	20 115	0	0	
Total		7 668 401	5 630 401	0 0 150	0 0			69 153	181 1,263	0 48	0 265	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [252 211	252 211	75 10	0	230 135 84	43 117		30 0	0	0	25 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia	190 552 230	190 552 229	1 22 17	0 0	87 242 40	102 288 172		0 0	0 0	0 0	4 0 0	0	
[10Y - more Total		2 1,839	2	2 276	0	0 818	0	0	30	0 0	0 0	0 31	0	577
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0	0 0 0	0	0	0		0 0	0 0	0 0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Greece	0 0	0	0 0	0	0	0		0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		0	0	0	0	0 0	0	0	0	0 0	0 0	0 0	0	0
[0 - 3M [[3M - 1Y [93 457	93 457	19 243	0	0	74 214		0	0 0	0	0	0 0	Ü
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary	233 468 1.098	233 468 1.097	61 95 120	0 0	8 48 163	164 326 815		0 0	0 0	0 0	0 0	0	
[5Y - 10Y [590 41	41	5	0	172	370 36	C	0	0	0	0	0	
[0 - 3M [2,982 0 2	2,979 0 1	589 0 0	0 0 0	391 0 1	1,999 0 0		0	0 0 0	0 0	0 0 0	0 0 0	86
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland	0 0	0 0	0 0	0	0 0	0 0		0 0	0 0	0 0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	2.00.10	1 4 0	1 4 n	0 0 0	0	0	1 4 0		0 0 0	0 0	0 0	0 0	0 0	
Total [0 - 3M [8 52	6 52	0	0	1 1	5	0	0	o	o	0	0	0
[3M - 1Y [50 3 2	31 1	30 0 0	0	1 0	0 1		0	0 0	0 0	0 0	0	
[1Y - 2Y [Italy	15 14	11 9	0 0	0	1 0	11 9		0 0	0 0	0 0	0 0	0 0	
[10Y - more Total [0 - 3M [64 199	60 164	0 61 0	0 0	60 62	1 42 0	0	0 0	0 0	0 0	0 1 2	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 [Latvia	6 0 21	6 0	6 0	0	0 0	1 0		0	0 0	0 0	0 0	0 0	
[10Y - more Total		21 2	20 2	2	0	0	0 18		0	0	0	3	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure amount
[0 - 3M [Lithuania	0 0 0 0 0 0 9 0	0 0 0 0 0 0 9 0	0 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 6 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 - 3M [Luxembourg	5 17 21 84 44 89 10	5 17 21 82 43 88 10	0 0 0 0 0 0	0 0 0 0 0 0	5 13 21 59 10 0 1	0 4 0 23 33 88 8 8	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 - 3M [Malta _													
[0 - 3M [Netherlands	0 0 30 0 7 32 1	0 0 30 0 2 26 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 30 0 0 0	0 0 0 0 2 26 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 - 3M [Poland	87 146 83 318 193 216 16	87 144 79 318 192 206 1	2 7 1 0 2 7 1 20	0 0 0 0 0	48 85 5 72 58 12 0	37 52 73 246 132 188 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 0 0 0 1 0	0 0 0 0 0 0	179
[0 - 3M [Portugal	0 0 0 0 0 6 2 2	0 0 0 0 0 5 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 1 0	0 0 0 0 5 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 - 3M [Romania	418 470 813 1,153 735 1,270 190	469 813 1,152 734	100 116 15 29 38 16 19	0 0 0 0 0 0	52 137 411 469 16 77	237 216 386 654 680 1,177 170	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 7 42 0 0 0 0	0 0 0 0 0 0	389
[0 - 3M [Slovakia	0 186 582 126 854 1,923 709	0 186 582 126 853 1,922 709	0	0 0 0 0 0 0	0 4 29 2 114 94 1	0 180 550 120 730 1,817 701	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia	9 0 12 71 10 275 1	8 0 12 71 10 275	0 0 3 3 0 3 0	0 0 0 0 0 0	3 0 0 31 0 69 0	5 0 12 38 10 203	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



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with I	negative fair value	Off-balance s	sheet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	
[0 - 3M [Spain	0 107 192 1 12 38 3	0 100 191 0 11 34 0	0 0 0 0	000000000000000000000000000000000000000	0 0 190 0 1 3 0	0 10 31 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 - 3M [Sweden	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 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [United Kingdom	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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	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 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	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 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Canada	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 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Hong Kong			0	0	0		0		U	0	0		U



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 31/12/2018	3						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure amount
[0 - 3M [Japan	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 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [U.S.	2 1 18 0 3 475 19	2 0 17 0 3 474 17	0 0 0 0 0 0	0 0 0 0 0	0 0 17 0 0 378 0	2 0 0 0 0 86 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 - 3M [China	310				393	30	J		Ü				71
[0 - 3M [Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	0 1 1 0 1 1 1	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	1
[0 - 3M [Other Central and eastern Europe countries non EEA	105 96 88 59 79 53 17	328 95 88 58 78 52 17	35 78 70 49 38 8 0	0 0 0 0 0	189 15 17 0 0 29	2 0 9 40 15 17	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3 1 0 0 1 0 0 5	0 0 0 0 0	
[0 - 3M [Middle East	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 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	
Total [0 - 3M [Latin America and the Caribbean	1 3 2 0 0 1 1 1	3 0 0 0 1 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 0	3 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	
Total		10	4	0	0	1	3	0	0	0	0	0	0	4



General governments exposures by country of the counterparty

Erste Group Bank AG

							Liste Group Bank AG							
							As of 31/12/2018	3						
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet 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 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	Risk weighted exposure amount
[0 - 3M [Africa	0 1 0 0 0 0 0 8	0 0 0 0 0 0 7	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 7	000000000000000000000000000000000000000	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 4	0 0 0 0 0 0 0	2
[0 - 3M [Others	26 9 28 41 72 20 84	26 7 28 40 71 21 82	0 0 0 0 0 0	0 0 28 28 37 0	7 0 0 0 0 0	18 6 0 13 34 19 82	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 36	0 0 0 0 0 0	

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 have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have 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 counterparts 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 counterparts (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 counterparts (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, 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, 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, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivatives	S		Off balanc	ce sheet	
												Off-balance she	et exposures	
								Derivatives with p	ositive fair value D	Derivatives with	negative fair value			Risk weighted
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 Ca	arrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [313		0	0	1	307		0	0	0	3	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Austria	133 479 811 928 2,197	479 811 926 2,197	3 0 34 7 70	0 0 0 0	27 251 394 229 124	80 209 350 635 1,912	; ;	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	361 18 15 13 20	0 0 0 0	
[10Y - more Total		1,251 6,112		15 129	0	1,031	1,224 4,716	3	0 0 12	0 0	0 0	214 646	0 0	357
Total [0 - 3M [Belgium	0 3 9 6 13 60 4	0 3 9 6 13 60 4	0 0 0 0 0 0	0 0 0 0 0 0	0 3 0 0 1 0 0	0 0 9 6 11 55			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Bulgaria	96 0 0 0 0 0 4	96 0 0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0 0	3 0 0 0 0 0 0 2 0	82 0 0 0 0 0 0 2 0		O O O O O O O O O O O O O O O O O O O	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
Total [0 - 3M [Cyprus	5	5	0	0	2	2		0	0	0	0	0	1
Total [0 - 3M [Czech Republic	1,673 1,128 677 702 2,034 2,790 1,507	677 702 2,034 2,790	3 8 12 5 0 22 54	0 0 0 0 0 0	0 556 81 29 190 0	1,670 565 584 668 1,844 2,767 1,451	11: 11:	1 0 0 0 0 0 0 0 0 0 0 9 407 6 5 78 5	0 1 75 0 0 1 0	7 51 1,715 0 8 31 0	0 0 0 0 0 0	0 0 0 0 0 0	E4
Total [0 - 3M [Denmark	0 0 0 0 0 0 0 0	10,512 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	9,548 0 0 0 0 0 0	140	518 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	
Total [0 - 3M [Estonia	0		0	0		O			0	O	0	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2019	9						
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value		•	
								Denvauves with p	ositive iali value	Delivatives with	i negative ian value			
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	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [59 3	59 3	0 0	0	0 3	59 0	(0 0	0	0 0	0	0	
[0 - 3M [Finland	0 0	0 0	0 0	0	0	0 0		0 0	0 0	0 0	0 0	0 0	
[5Y - 10Y [[10Y - more		18	18	0	0	16	2	(0	0	0	0	0	
Total		82 0 3	82 0 3	0 0 0	0 0 0	19 0 1	62 0 0		0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[3M - 1Y [France	35 4 9	35 4 9	0	0	12 0	22		0 0	0	0	0	0	
[5Y - 10Y [<u>[10Y - more</u> Total		61 18	61 18	0	0	10	34	(0	0	0	0	0	
[0 - 3M [[3M - 1Y [29 61	29 61	0 0 11	0 0 0	25 41			0 0 0 10	0 0 0	0 0 0	0 0 0	0 0 0	0
[1Y - 2Y [Germany	169 52 86	169 52	0	0	87 9	81 42		69	5	65 0	0	0 0	
[5Y - 10Y [[10Y - more		73 14	73 14	0 0 0	0	5 0	57 6	17 19	89 53	0	0	0	0	
Total [0 - 3M [[3M - 1Y [484 41 548	41	0	0 0 0	27 319		40	221 0 0 0	5 0 0	65 48 0	1 0	0 0 0	3
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia	209 530 440	548 209 530 439	91 37	0	34 250	84 242 265		0 0	0	0	0 4	0 0	
[5Y - 10Y [[10Y - more Total		101	101 0	16	0	52 0	33 0	(0	0	0	0 15	0	
[0 - 3M [1,869 0 0	1,869 0 0	326 0 0	0 0 0	854 0 0	687 0 0		0 0 0 0	0 0 0	48 0 0	21 0 0	0 0 0	511
[3M - 1Y [Greece	0	0	0	0	0	0		0 0	0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		0	0	0	0	0	0	(0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [381 397	397	58 224	0 0 0	0 0	323 173		0 0 . 35	0 0 1	0 0 78	0 0 0	0 0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary	489 593 837	489 593 837	375 18 51	0	0 22 242	113 553 544		2 1	0 0	0 0	0 0	0 0	
[5Y - 10Y [<u>[10Y - more</u> Total		491 100 3,288	491 100 3,288	55 1	0	84 1	350 98		0 0	0	0	0	0	
[0 - 3M [3,288 0 1	3,288 0 1	781 0 0	0 0 0	349 0 1	2,155 0 0	(. 37	0 0	78 0 0	0 0 0	0 0 0	48
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Ireland	0 0	0 0	0 0	0	0	0 0 0		0 0	0 0	0	0 0	0 0	
[10Y - more		6	6	0	0	0	6		0 0	0 0	0	0 0	0	
Total [0 - 3M [[3M - 1Y [10 34	10 34	9 20	0 0 0	1 1 8	0 0		0 0 0 0	0 0 0	0 0 0	1 0	0 0 0	0
[1Y - 2Y [Italy	10	4 10	0 0	0	0	1 10 7		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		12 17 14	17 17 14	0 0	0	0	13 1		0 0	0 0	0	0 0	0 0	
Total [0 - 3M [[3M - 1Y [101 0 0	101 0 0	29 0 0	0 0 0	9 0 0	0 0		0 0 0 0	0 0 0	0 0 0	2 0	0 0 0	0
[1Y - 2Y [[2Y - 3Y [Latvia	1 0	1 0	0	0	0	1 0		0 0	0	0 0	0 0	0 0	
[1Y - 2Y [8 10 0	8 10 0	0 4 0	0	0 0	7 6 0		0 0	0 0 0	0 0	1 0 0	0 0	
Total	1	19	19	4	0	1	13		0	0	0	3	0	0



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2019	9						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	ntives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets			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	
[0 - 3M [Lithuania	0 0 0 0 3 21 1	0 0 0 0 3 21 1	0 0 0 0 2 10 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 11 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 - 3M [Luxembourg	13 34 85 46 72 10	0 13 34 85 46 72 10	0 0 0 0 0 0	0 0 0 0 0 0	0 13 16 62 3 0 1	0 0 16 21 43 71 8		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 - 3M [Malta													
[0 - 3M [Netherlands	0 0 30 0 6 32 1	0 0 30 0 6 32 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 30 0 0 0 0	0 0 0 0 2 26 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 - 3M [Poland	127 48 186 116 192 164 3	127 48 186 116 192 164	0 7 11 56 46 7	0 0 0 0 0 0	84 7 44 2 50 73 0	42 34 130 57 94 80		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 6 0 0 1 0 0	0 0 0 0 0	
[0 - 3M [Portugal	0 0 0 0 6 3 1	0 0 0 0 6 3 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 5 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 - 3M [Romania	7 670 1,407 456 1,011 1,114 124	7 670 1,407 456 1,010 1,114 124	159 16 22 11 4	0 0 0 0 0 0	263 459 228 99 82 0	0 295 789 212 889 1,019 118 3,322		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6 33 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Slovakia	46 511 123 83 576 2,125 277	46 511 123 83 576 2,125 277	0 6 4 4	0 0 0 0 0 0	0 23 2 7 63 70 0	46 482 116 73 508 2,023 261	(0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia	10 11 49 9 0 278 0	10 11 49 9 0 278	0 0 0 0 0	0 0 0 0 0 0	10 0 11 0 0 68 0	0 11 37 9 0 210		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	



General governments exposures by country of the counterparty

		Erste Group Bank AG														
							As of 30/06/2019									
						Dire	ct exposures									
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet			
								Derivatives with po	sitive fair value	Derivatives with I	negative fair value	Off-balance s	heet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount		
Residual Flaculity		derivative financial assets	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			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 147 1 2 29 25 11	1 2 29 25 11	0 145 0 0 0 0 0		0 0 0 0 0 0 0 0 0 2 0 1 1 0 0	0 1 0 1 25 19 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 - 3M [Sweden	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	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 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom	0 57 4 0 0 0 1 63	0 57 4 0 0 0 1 63	0 57 0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 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 - 3M [Iceland															
[0 - 3M [Liechtenstein															
[0 - 3M [Norway	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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0		
[0 - 3M [Australia	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	0 0 0 0 0 0	0 0 0 0 0			
[0 - 3M [Canada	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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0			
Total [0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0		



General governments exposures by country of the counterparty

							Erste Group Bank AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	atives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
												On balance sile	cet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
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)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0, 2M]												0		
[0 - 3M [Japan	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	
[5Y - 10Y [-	0	0	0	0	0	0		0 0	0 0 0	0	0 0 0	0	
[0 - 3M [[3M - 1Y [0 18	0 18	0 0	0	0 0 18	0 0		0 0	0 0	0 0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [U.S.	5 1 0	5 1 0	5 1 0	0	0	0 0		0 0	0 0	0	0 0	0 0 0	
[0 - 3M [3	3	0	0	0	0		0 0	0	0	0	0	
LOTAL		27 0 0	27 0 0	0 0	0 0 0	0 0	0 0		0 0	0 0 0	0 0	0 0 0	0 0 0	2
[0 - 3M [China	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	
Total	-	0 0	0	0	0	0	0 0	(0 0	0	0	0 0 0	0 0 0	0
[0 - 3M [Switzerland	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	
I Otal		0 0	0	0	0	0	0 0 0		0 0 0 0	0 0 0	0 0 0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA	0 1 0 1 1 2	0 1 0 1 1 2	0 0 0 0 0	0 0 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	
		4 397	4 396		0	171 171 13	_		0 0	0	0	3	0	1
[3M - 1Y [Other Central and eastern Europe countries non EEA	53 53 61 49 78	53 53 61 49 78	34 55 27 16	0 0 0 0 0 0	15 16 0 1 35	2 3 5 20 25			0 0 0 0 0 0	0 0 0 0 0	1 0 1 4 11	0 0 0 0	
[10Y - more Total [0 - 3M [1	737	736	208 0	0	236	289 0) 0 0 0 0	0 0 0	0 0 0	0 19 0	0 0	654
[0 - 3M [Middle East	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 0 0	
Total [0 - 3M [[3M - 1Y [1 0	1 0	0	0	0	0		0 0	0	0	0	0	1
[3M - 1Y [Latin America and the Caribbean	0 0 0 1 1 1 2	0 0 0 1 1	0 0 0 0	0 0 0 0 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	
Total	1	6	6	0	0	1	0		0	0	0	0	0	3



General governments exposures by country of the counterparty

Erste Group Bank AG

							Liste Group Bank AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non derivative financial assets	Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (per 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	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0 1 7	0 0 0 0 0 1 7	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		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	2
[0 - 3M [Others	32 6 0 11 33 24 35	31 5 0 11 33 25 35	0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 0	22 5 0 11 32 23 33		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 18	0 0 0 0 0	

Notes and definition

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 have 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 counterparts 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 counterparts (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 counterparts (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, 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, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018							
		Gross carry	ing amount		accumulated c				Gross carry			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees	
		Of which performing but past due >30	Of which non-	which non-performing ¹		On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	37,207	0	6	1	19	0	0	37,323	0	9	4	16	2	0	
Central banks	18	0	0	0	0	0	0	17	0	0	0	0	0	0	
General governments	29,583	0	5	1	8	0	0	29,516	0	5	1	7	0	0	
Credit institutions	3,932	0	0	0	4	0	0	4,228	0	0	0	4	0	0	
Other financial corporations	1,792	0	0	0	1	0	0	1,736	0	0	0	1	0	0	
Non-financial corporations	1,883	0	0	0	7	0	0	1,825	0	3	3	5	2	0	
Loans and advances(including at amortised cost and fair value)	182,266	554	5,366	5,240	807	3,001	1,745	184,377	543	4,912	4,818	826	2,771	1,561	
Central banks	22,883	0	0	0	4	0	0	25,793	0	0	0	2	0	0	
General governments	7,143	17	22	22	34	2	1	7,522	9	22	21	34	3	1	
Credit institutions	6,925	4	2	2	8	2	0	5,213	18	2	2	7	2	0	
Other financial corporations	5,243	7	85	85	16	56	12	3,531	8	63	63	13	44	9	
Non-financial corporations	65,582	203	2,874	2,815	350	1,562	946	66,720	201	2,581	2,549	380	1,456	787	
of which: small and medium-sized enterprises at amortised cost	29,644	133	1,585	1,540	195	877	544	30,526	106	1,470	1,444	210	830	503	
Households	74,489	321	2,383	2,316	395	1,379	786	75,598	308	2,245	2,184	389	1,267	764	
DEBT INSTRUMENTS other than HFT	219,473	554	5,372	5,241	826	3,002	1,745	221,699	543	4,921	4,823	842	2,774	1,561	
OFF-BALANCE SHEET EXPOSURES	43,083		458	430	128	204	95	43,407		446	444	147	200	93	

⁽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 incurrred 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)

⁽⁴⁾ 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.



Performing and non-performing exposures

			A	s of 31/03/201	9			As of 30/06/2019							
		Gross carry	ing amount	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees	
	Of which performing past due >		Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	37,766	0	9	4	16	2	0	38,022	0	9	4	16	2	0	
Central banks	19	0	0	0	0	0	0	24	0	0	0	0	0	0	
General governments	29,414	0	5	0	7	0	0	29,505	0	6	0	6	0	0	
Credit institutions	4,815	0	0	0	3	0	0	4,924	0	0	0	3	0	0	
Other financial corporations	1,651	0	0	0	1	0	0	1,600	0	0	0	1	0	0	
Non-financial corporations	1,868	0	4	4	5	2	0	1,969	0	3	3	5	2	0	
Loans and advances(including at amortised cost and fair value)	189,833	527	4,716	4,638	828	2,687	1,494	193,570	515	4,495	4,427	827	2,565	1,448	
Central banks	26,511	0	0	0	2	0	0	26,246	0	0	0	2	0	0	
General governments	7,086	6	22	22	31	3	1	6,969	6	21	21	25	3	1	
Credit institutions	7,384	6	2	2	7	2	0	8,112	13	2	2	7	2	0	
Other financial corporations	4,094	7	44	44	8	27	7	4,272	15	27	26	11	23	2	
Non-financial corporations	68,656	182	2,462	2,436	391	1,416	740	70,499	184	2,304	2,284	402	1,335	706	
of which: small and medium-sized enterprises at amortised cost	31,544	134	1,535	1,516	214	871	539	32,179	139	1,451	1,433	218	818	515	
Households	76,103	325	2,187	2,134	389	1,240	746	77,473	298	2,141	2,094	381	1,202	739	
DEBT INSTRUMENTS other than HFT	227,599	527	4,725	4,642	844	2,690	1,494	231,592	515	4,504	4,431	843	2,567	1,448	
OFF-BALANCE SHEET EXPOSURES	43,437		396	394	141	173	59	44,815		371	368	137	163	58	

⁽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 incurrred 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)

⁽⁴⁾ 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.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018					
	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 ²		Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated im accumulated ch value due to cre provisions for a forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures			received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on	
Debt securities (including at amortised cost and fair value)	4	0	1	0	0	3	3	2	2	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	4	0	1	0	0	3	3	2	2	0	
Loans and advances (including at amortised cost and fair value)	2,587	1,704	866	824	1,206	2,486	1,629	826	784	1,145	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	47	2	7	1	0	45	1	7	1	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	38	37	23	23	8	38	37	23	23	7	
Non-financial corporations	1,546	1,164	598	579	670	1,478	1,116	574	552	620	
of which: small and medium-sized enterprises at amortised cost	890	592	315	297	424	877	590	320	301	390	
Households	957	501	238	221	527	925	475	222	208	517	
DEBT INSTRUMENTS other than HFT	2,591	1,704	867	824	1,206	2,489	1,632	828	786	1,145	
Loan commitments given	91	66	14	13	43	95	68	17	16	45	

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

⁽²⁾ 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.



Forborne exposures

			As of 31/03/2019)		As of 30/06/2019							
	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 ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees			
(mln EUR)	Of which non- performing performing exposures with forbearance measures Of which on not performing exposures with forbearance measures		forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures					
Debt securities (including at amortised cost and fair value)	3	3	2	2	0	3	3	2	2	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	3	3	2	2	0	3	3	2	2	0			
Loans and advances (including at amortised cost and fair value)	2,422	1,543	782	743	1,134	2,366	1,462	748	709	1,128			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	44	1	4	1	1	43	2	4	2	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	34	34	19	19	6	33	19	17	17	8			
Non-financial corporations	1,415	1,036	537	515	599	1,377	980	510	489	599			
of which: small and medium-sized enterprises at amortised cost	993	684	365	346	470	999	676	363	344	472			
Households	930	473	221	207	528	913	461	216	201	521			
DEBT INSTRUMENTS other than HFT	2,426	1,547	784	745	1,134	2,369	1,465	750	711	1,128			
Loan commitments given	97	64	18	16	48	91	61	16	14	43			

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

⁽²⁾ 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.