



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Erste Group Bank AG

(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

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Leverage ratio

Erste Group Bank AG

(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	15,650	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)	
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)	
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)	

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Capital

Erste Group Bank AG

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	20,093	20,891	21,274	21,788	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,652	15,517	15,437	16,084	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,218	2,222	2,245	2,261	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,051	10,650	10,665	11,075	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,515	-1,342	-1,458	-1,346	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	889	891	893	895	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,073	4,322	4,314	4,452	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	566	363	375	357	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,412	-1,436	-1,415	-1,414	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-76	-21	-20	-22	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-141	-102	-134	-146	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	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 (430,010)	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 (440,010)	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 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(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 (460,010)	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 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	1	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1	0	0	0	C 01.00 (520,010)	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 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	999	999	1,496	1,497	C 01.00 (540,010) + C 01.00 (670,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,651	16,516	16,934	17,581	C 01.00 (015,010)	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 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,111	4,004	4,014	3,866	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	331	371	326	341	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	116,981	114,599	116,751	118,340	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.53%	13.54%	13.22%	13.59%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.38%	14.41%	14.50%	14.86%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.18%	18.23%	18.22%	18.41%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,652	15,517	15,437	16,084	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.52%	13.54%	13.22%	13.59%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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



2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Erste Group Bank AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
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, c010)
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_110)*12.5
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

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
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 subsidiaries, 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 subsidiaries, 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."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Erste Group Bank AG

(min EUR)

ASSETS:	As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
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)(i); 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"

(min EUR)

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
	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	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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	9,460	141	0	-8	-3	0	8,937	106	0	-8	-2	0	8,806	140	0	-7	-2	0	8,988	140	0	-7	-2	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	25,404	32	1	-6	-2	0	26,019	34	4	-6	0	-2	26,556	41	4	-6	-1	-2	26,871	25	4	-6	0	-2	Annex V. Part 1.31, 44(b)
	Loans and advances	155,697	11,161	5,200	-359	-454	-2,973	156,105	11,330	4,773	-347	-480	-2,744	162,246	11,576	4,593	-343	-488	-2,658	165,980	11,366	4,397	-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.



2019 EU-wide Transparency Exercise
Market Risk
 Erste Group Bank AG

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	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				
(min EUR)																									
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018												
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	0	0	0	2,453
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019												
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	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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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, %)							
Consolidated data	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	198		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	
	of which: SME	1,272	1,043	634		1,250	1,019	623	
	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 Total²	81,739	78,374	16,247	1,063	87,371	84,271	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 Securitisation position unlike in the previous Transparency exercises' results.

		Standardised 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, %)							
AUSTRIA	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	0	0	0		0	0	0	
	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	394		571	500	324	
	of which: SME	336	276	157		345	286	164	
	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	912	912		
Standardised Total²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 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, %)							
CZECH REPUBLIC	Central governments or central banks	21,652	22,183	13		23,943	24,442	14	
	Regional governments or local authorities	1	4	1		1	2	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	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	
	of which: SME	223	209	121		218	205	118	
	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 Total²				66				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 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, %)							
SLOVAKIA	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	
	of which: SME	89	88	66		95	94	71	
	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 Total²				37				35	

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised 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
(mn EUR, %)									
ROMANIA	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	
	of which: SME	159	106	52		123	65	38	
	Secured by mortgages on immovable property	2,106	2,097	773		2,222	2,211	815	
	of which: SME	35	26	7		39	28	8	
	Exposures in default	589	149	168	397	471	106	115	343
	Items associated with particularly high risk	67	60	90		62	56	84	
	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	3	3	5		3	3	5		
Other exposures	1,666	1,668	410		1,624	1,624	413		
Standardised Total²				543				511	

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

		Standardised Approach							
		As of 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
(mn EUR, %)									
CROATIA	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	
	Corporates	492	339	336		488	330	325	
	of which: SME	254	181	178		230	159	155	
	Retail	487	398	299		514	423	317	
	of which: SME	75	75	56		80	80	60	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	162	40	48	120	117	38	47	77
	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)	19	19	19		19	19	19		
Equity	4	4	2		5	5	5		
Other exposures	88	88	88		85	85	85		
Standardised Total²				153				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 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
(mn EUR, %)									
HUNGARY	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	7	
	Corporates	264	160	132		297	168	158	
	of which: SME	132	91	86		177	116	107	
	Retail	99	62	41		96	59	38	
	of which: SME	70	35	20		73	38	22	
	Secured by mortgages on immovable property	21	21	7		22	22	8	
	of which: SME	1	0	0		0	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	
	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 Total²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 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
(mn EUR, %)									
GERMANY	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	
	of which: SME	4	4	2		4	4	3	
	Secured by mortgages on immovable property	24	24	10		31	31	13	
	of which: SME	14	14	6		20	20	10	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				2	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised 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, %)									
UNITED KINGDOM	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	0	0	0		0	0	0	
	Institutions	118	118	3		193	193	5	
	Corporates	12	171	74		34	167	94	
	of which: SME	0	46	10		0	9	4	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	4		13	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 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, %)									
FRANCE	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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	2	1		7	2	1	
	Corporates	13	13	12		19	19	19	
	of which: SME	2	2	2		2	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 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, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	8	2		30	18	4	
	Corporates	115	114	114		122	122	122	
	of which: SME	3	3	2		1	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	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				1	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised 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, %)									
Consolidated data	Central governments or central banks	48,549	52,229	1,746		50,099	53,864	1,660	
	Regional governments or local authorities	5,186	6,046	356		5,285	6,077	357	
	Public sector entities	3,663	1,189	219		3,849	1,242	238	
	Multilateral Development Banks	275	447	0		277	477	0	
	International Organisations	319	319	0		293	293	0	
	Institutions	2,892	2,697	168		1,735	967	179	
	Corporates	10,532	7,621	7,241		10,974	7,638	7,300	
	of which: SME	5,390	3,601	3,408		5,570	3,687	3,492	
	Retail	6,197	4,594	3,302		6,366	4,715	3,379	
	of which: SME	1,279	1,050	637		1,257	1,005	596	
	Secured by mortgages on immovable property	4,114	4,073	1,508		4,111	4,075	1,511	
	of which: SME	688	664	252		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		23	23	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	125	125	73		126	126	73	
	Equity	247	247	451		189	189	297	
Other exposures	2,860	2,885	1,683		2,892	2,912	1,695		
Standardised Total²	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 Securitisation position unlike in the previous Transparency exercises' results.

		Standardised 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, %)									
AUSTRIA	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	
	of which: SME	343	281	161		370	302	174	
	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 Total²	19,002	19,002	949	19	19,023	19,023	966	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				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, %)									
CZECH REPUBLIC	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	
	of which: SME	226	213	123		236	224	129	
	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	42
	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		25	25	17		
Standardised Total²	31,318	31,318	15	63	31,523	31,523	17	57	

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

		Standardised Approach							
		As of 31/03/2019				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, %)									
SLOVAKIA	Central governments or central banks	4,315	4,314	2		4,467	4,466	3	
	Regional governments or local authorities	258	240	48		262	238	48	
	Public sector entities	2	2	1		1	1	0	
	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	280	244	229		230	206	200	
	of which: SME	182	172	157		57	53	47	
	Retail	112	111	83		15	15	11	
	of which: SME	95	95	71		0	0	0	
	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	1	1	2		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	52	52	97		22	22	22	
Other exposures	64	63	63		60	60	60		
Standardised Total²	5,039	5,039	63	31	5,047	5,047	60	16	

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

		Standardised Approach							
		As of 31/03/2019				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
(m€ EUR, %)									
ROMANIA	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	5		71	55	29	
	Corporates	4,233	2,804	2,750		4,388	2,756	2,699	
	of which: SME	2,143	1,391	1,337		2,287	1,476	1,421	
	Retail	2,886	1,768	1,315		2,997	1,836	1,365	
	of which: SME	123	70	41		145	80	48	
	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	351
	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 Total²				501				506	

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

		Standardised Approach							
		As of 31/03/2019				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
(m€ EUR, %)									
CROATIA	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	7		328	10	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	452	341	338		565	407	404	
	of which: SME	239	166	163		292	222	220	
	Retail	531	438	328		562	470	353	
	of which: SME	84	82	62		86	85	64	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	102	35	45	66	92	31	38	60
	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)	19	19	19		19	19	19	
Equity	4	4	4		4	4	5		
Other exposures	86	86	86		80	80	80		
Standardised Total²				97				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				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
(m€ EUR, %)									
HUNGARY	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	
	of which: SME	79	51	29		83	55	32	
	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 Total²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				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
(m€ EUR, %)									
GERMANY	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	
	of which: SME	6	6	3		4	4	2	
	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	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 Total²				1				1	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Erste Group Bank AG

		Standardised 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, %)									
UNITED KINGDOM	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	7	4		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	14	14	4		13	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				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, %)									
FRANCE	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	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				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, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	8	2		20	7	1	
	Corporates	121	121	121		129	129	129	
	of which: SME	11	11	11		7	7	7	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	18	18	18		19	19	19		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	3,425	0	3,780	1,676	4	3,647	0	4,084	1,739	0	4	
	Institutions	15,661	2	14,809	3,950	0	11	14,201	2	13,399	3,788	0	11
	Corporates	89,176	2,532	73,479	47,323	0	1,545	87,665	2,349	71,883	47,468	0	1,518
	Corporates - Of Which: Specialised Lending	16,118	764	15,424	13,684	0	456	16,565	675	15,851	14,130	0	416
	Corporates - Of Which: SME	28,110	1,049	23,467	14,717	0	705	26,475	1,047	22,046	14,307	0	698
	Retail	80,282	2,009	75,253	17,542	608	1,484	81,129	1,902	76,211	17,630	654	1,402
	Retail - Secured on real estate property	51,385	1,097	50,228	8,763	294	536	51,940	1,054	50,781	8,743	321	513
	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	130
	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	383
	Retail - Qualifying Revolving	22	1	6	3	1	1	0	0	0	0	0	0
	Retail - Other Retail	28,875	911	25,018	8,777	312	948	29,189	848	25,431	8,887	333	889
	Retail - Other Retail - Of Which: SME	6,989	243	6,158	1,873	49	249	7,020	227	6,187	1,878	64	228
	Retail - Other Retail - Of Which: non-SME	21,886	668	18,861	6,904	264	699	22,169	621	19,244	7,009	270	661
	Equity	939	0	939	2,540	0	0	1,051	0	1,051	2,771	0	0
	Other non credit-obligation assets												
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 Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
AUSTRIA	Central banks and central governments	50	0	50	126	0	186	0	186	464	0	0	
	Institutions	965	0	981	381	0	894	0	907	352	0	1	
	Corporates	47,386	1,002	39,210	23,941	0	633	46,255	980	37,993	23,243	0	643
	Corporates - Of Which: Specialised Lending	8,325	224	7,937	7,632	0	125	8,039	188	7,670	7,451	0	122
	Corporates - Of Which: SME	14,744	547	12,593	7,858	0	348	14,276	551	12,367	7,681	0	251
	Retail	45,389	963	41,025	5,703	125	572	45,738	930	41,485	5,618	130	536
	Retail - Secured on real estate property	29,047	583	27,919	2,897	92	176	29,371	566	28,241	2,828	95	160
	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	79
	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	81
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16,342	380	13,106	2,806	33	396	16,366	365	13,244	2,790	35	377
	Retail - Other Retail - Of Which: SME	4,748	189	3,979	958	21	186	4,796	181	3,975	946	22	173
	Retail - Other Retail - Of Which: non-SME	11,594	191	9,127	1,848	13	211	11,620	184	9,269	1,844	13	203
	Equity	458	0	458	1,138	0	0	604	0	604	1,464	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 Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
CZECH REPUBLIC	Central banks and central governments	58	0	58	146	0	25	0	25	63	0	0	
	Institutions	3,707	0	3,418	581	0	2,542	0	2,234	665	0	1	
	Corporates	17,104	474	13,857	8,897	0	306	16,232	466	12,914	8,860	0	304
	Corporates - Of Which: Specialised Lending	3,030	157	2,914	2,288	0	103	3,219	151	3,084	2,419	0	92
	Corporates - Of Which: SME	7,647	209	6,244	3,465	0	141	6,714	227	5,281	3,351	0	146
	Retail	18,096	254	17,837	6,129	87	259	18,450	222	18,194	6,270	97	238
	Retail - Secured on real estate property	11,352	92	11,349	2,785	34	79	11,492	87	11,488	2,859	40	80
	Retail - Secured on real estate property - Of Which: SME	870	28	868	829	13	29	889	26	886	862	15	33
	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	47
	Retail - Qualifying Revolving	0	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	158
	Retail - Other Retail - Of Which: SME	1,443	22	1,428	665	13	29	1,477	19	1,463	671	15	27
	Retail - Other Retail - Of Which: non-SME	5,301	140	5,060	2,679	40	150	5,481	116	5,243	2,740	43	131
	Equity	36	0	36	129	0	0	41	0	41	124	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 Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SLOVAKIA	Central banks and central governments	124	0	124	123	0	124	0	124	121	0	0	
	Institutions	294	0	230	45	0	304	0	241	49	0	0	
	Corporates	5,946	186	4,020	2,861	0	111	5,219	157	4,054	2,871	0	90
	Corporates - Of Which: Specialised Lending	1,127	127	1,038	874	0	59	1,098	111	1,024	871	0	49
	Corporates - Of Which: SME	1,655	50	1,372	955	0	42	1,654	41	1,372	936	0	34
	Retail	10,430	338	10,305	2,779	283	309	10,496	328	10,372	2,833	320	301
	Retail - Secured on real estate property	7,554	162	7,551	1,576	117	112	7,624	160	7,622	1,615	139	113
	Retail - Secured on real estate property - Of Which: SME	97	3	94	70	0	5	100	3	98	73	0	5
	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	109
	Retail - Qualifying Revolving	22	1	6	2	1	1	0	0	0	0	0	0
	Retail - Other Retail	2,854	176	2,747	1,201	165	195	2,872	168	2,750	1,219	181	187
	Retail - Other Retail - Of Which: SME	645	14	610	199	13	16	646	12	611	211	25	14
	Retail - Other Retail - Of Which: non-SME	2,209	162	2,137	1,002	153	180	2,225	156	2,140	1,008	156	173
	Equity	74	0	74	191	0	0	61	0	61	181	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 Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ROMANIA	Central banks and central governments	81	0	81	18	0	137	0	137	31	0	0	
	Institutions	51	0	52	3	0	53	0	54	5	0	0	
	Corporates	598	31	538	393	0	15	615	30	564	460	0	14
	Corporates - Of Which: Specialised Lending	353	30	341	243	0	13	402	30	388	301	0	13
	Corporates - Of Which: SME	57	0	36	34	0	0	55	0	36	34	0	0
	Retail	7	2	7	3	1	0	7	2	7	3	1	1
	Retail - Secured on real estate property	3	1	3	1	1	0	3	1	3	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	1	3	1	1	0	3	1	3	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	0	0	0	4	0	4	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	3	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	1
	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).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 31/12/2018

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	8	7	0	0	0	0	7	0	0	0	0	0	4	1	0		
Total	9	7	0	0	0	0	7	0	0	0	0	0	4	1	0	2	
[0 - 3M [	Others	26	26	0	0	7	18	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		9	7	0	0	0	6	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		28	28	0	0	28	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		41	40	0	0	28	13	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		72	71	0	0	37	34	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		20	21	0	0	0	19	0	0	0	0	0	0	0	0	0	
[10Y - more	84	82	0	0	0	82	0	0	0	0	0	0	36	0	0		
Total	279	274	0	92	8	173	0	0	0	0	0	0	36	0	0	150	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

(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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Erste Group Bank AG

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	7	7	0	0	0	6	0	0	0	0	0	0	0	0	0		
Total	8	8	0	0	0	6	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Others	32	31	0	0	9	22	0	0	0	0	0	0	0	0	49
[3M - 1Y [		6	5	0	0	5	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		11	11	0	0	11	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		33	33	0	0	32	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		24	25	0	0	23	0	0	0	0	0	0	0	0	0	
[10Y - more	35	35	0	0	33	0	0	0	0	0	0	18	0	0			
Total	141	140	0	0	10	126	0	0	0	0	0	18	0	0			

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

(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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				
		Of which: defaulted						Of which: defaulted							
(mln EUR)															
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⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

⁽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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Erste Group Bank AG

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
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 incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

(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.

2019 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	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 received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
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.

2019 EU-wide Transparency Exercise

Forborne exposures

Erste Group Bank AG

	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 received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
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.