

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



2016 EU-wide Stress Test: Summary

Erste Group Bank AG

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

¹ Conversions not considered for CET1 computation
 ² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

Erste Group Bank AG

								31/12/2015						
			Exposur	e values			Risk expos	sure amounts			Stock	of provisions		
		A-IF	38	F-I	RB	A-l	IRB	F-IR	:B	A-	IRB	F-1	RB	Coverage Rat
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
	(min EUR, %) Central banks and central governments													
	Institutions	0	0	2.379 12,074	0	0	0	362 3,376	0	0	0	1	0	44 77
	Corporates	0	0	57.981	3.882	0	0	3,376	0	0	0	2	2.321	58
	Corporates Corporates - Of Which: Specialised Lending	0	0	12,170	1.699	0	0	41.790	0	0	0	3/0	2.321	5
	Corporates - Of Which: SPE	0		15,556	1,375		0	11,218	0	0	0	110	842	6
	Retail	61.289	2.712	13.330	1.3/3	16.329	904	11.8/3	0	234	1.538	129	042	6
	Retail - Secured on real estate property	39,816		0	0	9,065	602	0	ő	99	662	0	0	51
	Retail - Secured on real estate property - Of Which: SME	5.989	421	0	0	1.703	89	0	0	29	166	0	0	4
Erste Group Bank AG	Retail - Secured on real estate property - Of Which: non-SME	33,826	1.201	0	ō	7,362	512	0	ō	70	495	ō	ō	4
	Retail - Qualifying Revolving	710	6	0	0	200	9	0	0	5	3	0	0	74
	Retail - Other Retail	20,764	1,083	0	0	7,065	293	0	0	130	873	0	0	82
	Retail - Other Retail - Of Which: SME	5.041	308		0	1.563	37	0	0	48	262	0	0	86
	Retail - Other Retail - Of Which: non-SME	15,723	775		0	5,501	255	0	0	82	611	0	0	80
	Equity	0	0	653	0	0	0	1,676	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0	0	5,729	0	0	0	3,283	0	0	0	0	0	
	IRB TOTAL	61.289	2.712	78,817	3.894	16.329	904	50,487	0	234	1.538	373	2.330	58.

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IRE	3	F-1	RB	A-1	RB	F-IRE	3	A-1	RB	Fi	RB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(1
	Institutions	0	0	1.111	0	0	0		0	0	0	0	(1
	Corporates	0	0	33,464	1,379	0	0	21,384	0	0	0	166	885	5 6:
	Corporates - Of Which: Specialised Lending	0	0	6,163		0	0	5,619	0	0	0	44	175	5 51
	Corporates - Of Which: SME	0	0	9.972	643	0	0	6.875	0	0	0	66	413	3 64
	Retail	36,315	1,154	0	0	6,260	154	0	0	66	631	0	(0 55
	Retail - Secured on real estate property	23.828	687	0	0	3.384	120	0	0	21	227	0	(0 33
	Retail - Secured on real estate property - Of Which: SME	5,093	331	0	0	1,052	67	0	0	13	114	0	(0 35
Austria	Retail - Secured on real estate property - Of Which: non-SME	18,736	356	0	0	2,332	53	0	0	8	113	0	(0 33
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	(3
	Retail - Other Retail	12,486	467	0	0	2,876	34	0	0	45	404	0	(0 8
	Retail - Other Retail - Of Which: SMF	3.478	231	0	0	945	23	0	0	29	197	0	(0 86
	Retail - Other Retail - Of Which: non-SME	9,009	236	0	0	1,931	11	0	0	15	207	0	(0 89
	Eauity	0	0	358	0	0	0	841	0	0	0	0	(1
	Securitisation													1
	Other non-credit obligation assets	0	0	3,255	0	0	0	2,207	0	0	0	0	(1
	IRB TOTAL	36,315	1,154	38,189	1,379	6,260	154	25,005	0	66	631	166	885	5 58

								31/12/2015						
			Exposure	values			Risk expos	sure amounts			Stock	of provisions		
		A-IR	8	F-1	RB	A-IF	88	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
	Institutions	0	0	1.318	0	0	0	469	0	0	0	0	1	
	Corporates	0	0	8,440	483	0	0	7,605	0	0	0	60	225	6 46.
	Corporates - Of Which: Specialised Lending	0	0	2.345	253	0	0	2.186 2.384	0	0	0	26	85	34.
	Corporates - Of Which: SME	0	0	2,672	151	0	0	2,384	0	0	0	22	89	59
	Retail	12.725	391	0	0	4.960	108	0	0	58	290	0	0	75
	Retail - Secured on real estate property	7.425	157	0	0	2.313	32	0	0	22	102	0	(65
	Retail - Secured on real estate property - Of Which: SME	606	40	0	0	522	8	0	0	14	25	0	(63
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	6.819	117	0	0	1.791	24	0	0	8	77	0	0	66
	Retail - Oualifving Revolving	595	3	0	0	142	3	0	0	2	2	0	(65
	Retail - Other Retail	4.705	230	0	0	2.506	74	0	0	35	186	0	0	82
	Retail - Other Retail - Of Which: SME	1.020	31	0	0	394	3	0	0	13	25	0	(84.
	Retail - Other Retail - Of Which: non-SME	3,685	200	0	0	2,112	71	0	0	22	161	0	(81.
	Equity	0	0	4	0	0	0	14	0	0	0	0	()
	Securitisation													
	Other non-credit obligation assets	0	0	1,408	0	0	0	528	0	0	0	0	()
	IRB TOTAL	12,725	391	11,170	483	4,960	108	8,617	0	58	290	60	225	59.4

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IS	8	F-1	RB	A-1	RB	F-IRE	3	A-	IRB	FF.	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	60	0	0	0	7	0	0	0	0	0	
	Institutions	0	0	216	0	0	0	113	0	0	0	0	0	65.4%
	Corporates	0	0	2.817	250	0	0	1.785	0	0	0	25	135	55.5%
	Corporates - Of Which: Specialised Lending	0	0	666	155	0	0	509	0	0	0	5	69	45.8%
	Corporates - Of Which: SME	0	0	703	65	0	0	626	0	0	0	10	42	67.0%
	Retail	7,203	327	0	0	2,482	201	0	0	65	162	0	0	55.1%
	Retail - Secured on real estate property	5,263	199	0	0	1,523	109	0	0	32	73	0	0	41.3%
	Retail - Secured on real estate property - Of Which: SME	52	5	0	0	49	0	0	0	1	3	0	0	68.4%
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	5,211	194	0	0	1,473	109	0	0	31	70	0	0	40.7%
	Retail - Qualifying Revolving	114	3	0	0	58	7	0	0	3	1	0	0	83.9%
	Retail - Other Retail	1,826	124	0	0	901	85	0	0	30	88	0	0	76.4%
	Retail - Other Retail - Of Which: SME	398	17	0	0	171	8	0	0	4	15	0	0	94.4%
	Retail - Other Retail - Of Which: non-SME	1,429	107	0	0	730	77	0	0	26	73	0	0	73.4%
	Equity	0	0	70	0	0	0	185	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	528	0	0	0	206	0	0	0	0	0	-
	IRB TOTAL	7,203	327	3.691	250	2,482	201	2.296	0	65	162	25	135	55.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

Erste Group Bank AG

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-1	RB	A-1	IRB	F-IRB		A-1	RB	F-II	18	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	1
	Institutions	0	0	23	0	0	0	3	0	0	0	0	0	1
	Corporates	0	0	710	106	0	0	677	0	0	0	9	73	5 7
	Corporates - Of Which: Specialised Lending	0	0	380	79	0	0	323	0	0	0	3	54	7
	Corporates - Of Which: SME	0	0	66	12	0	0	87	0	0	0	2	6	i i
	Retail	5	0	0	0	2	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	0	0	0	0) :
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	1
Romania	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	0	0	0	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0	0	5	0	0	0	4	0	0	0	0	0	
	IRB TOTAL	5	0	739	106	2	0	684	0	0	0	9	73	72

								31/12/2015						
			Exposure					sure amounts			Stock	of provisions		
		A-IRI	3	F-II	8	A-	IRB	F-IR	3	A-I	RB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	323	0	0	0	91	0	0	0	0	0	1
	Institutions	0	0	19	0	0	0	9	0	0	0	0	0	98.
	Corporates	0	0	2,158	760	0	0	2,358	0	0	0	41	451	60.
	Corporates - Of Which: Specialised Lending	0	0	616	316	0	0	692	0	0	0	12	201	
	Corporates - Of Which: SME	0	0	1,076	385	0	0	1,035	0	0	0	17	213	
	Retail	2,038	291	0	0	719	207	0	0	16	184	0	0	64
	Retail - Secured on real estate property	907	141	0	0	317	121	0	0	6	72	0	0	52
	Retail - Secured on real estate property - Of Which: SME	53	25	0	0	46	8	0	0	1	16	0	0	65.
Croatia	Retail - Secured on real estate property - Of Which: non-SME	854	116	0	0	271	113	0	0	5	56	0	0	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.130	150	0	0	402	86	0	0	10	112	0	0) 75
	Retail - Other Retail - Of Which: SME	59	11	0	0	29	4	0	0	1	10	0	0	88
	Retail - Other Retail - Of Which: non-SME	1,071	139	0	0	373	82	0	0	9	102	0	0	74.
	Equity	0	0	8	0	0	0	19	0	0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets	0	0	304	0	0	0	160	0	0	0	0	0	-
	IRB TOTAL ad stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	2,038	291	2,812	760	719	207	2,636	0	16	184	42	451	61.2

		1						31/12/2015						
			Exposure					sure amounts			Stock	of provisions		(
		A-IR	в	F-1	RB	A-I	RB	F-IR	В	A-1	RB	F-	IRB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Stor										
	Central banks and central governments	0	0	556	0	0	0	0	0	0	0	0	(ð
	Institutions	0	0	1.435	0	0	0	299	0	0	0	0	0	a
	Corporates	0	0	2.826 354	109	0	0	1.826	0	0	0	11	74	4 €
	Corporates - Of Which: Specialised Lending	0	0	354	42	0	0	267	0	0	0	2	24	4
	Corporates - Of Which: SME	0	0	476	33	0	0	329	0	0	0	2	22	2
	Retail	608	67	0	0	141	4	0	0	1	38	0	(0
	Retail - Secured on real estate property	445	37	0	0	90	3	0	0	1	16	0	(0
	Retail - Secured on real estate property - Of Which: SME	139	12	0	0	24	1	0	0	0	5	0	(0
Germany	Retail - Secured on real estate property - Of Which: non-SME	306	26	0	0	66	2	0	0	0	11	0	(0
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	(3
	Retail - Other Retail	163	29	0	0	51	1	0	0	1	22	0	(0
	Retail - Other Retail - Of Which: SMF	62	9	0	0	17	0	0	0	0	7	0	(0
	Retail - Other Retail - Of Which: non-SME	100	20	0	0	33	0	0	0	0	15	0	(0
	Equity	0	. 0	22	0	0	0	64	0	0	0	0	(3
	Securitisation		í											4
	Other non-credit obligation assets	0	0	26	0	0	0	26	0	0	0	0	(1
	IRB TOTAL	608	67	4,864	109	141	4	2,215	0	1	38	11	74	4 6

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	8	F-I	RB	A-1	RB	F-IR	:B	A-I	RB	F	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments Institutions	0	0	1	0	0	0	0	0	0	0	0	(0.0%
	Corporates	0	0	1,557	223	0	0	1,565		0	0	24	146	66.7%
	Concrates - Of Which: Specialised Leading	0	0	618	207	0	0	691	0	0	0	23	135	66.6%
	Corporates - Of Which: SME	0	ō	396	17	0	ō	403	0	ō	ō	8	11	67.7%
	Retail	1,977	430	0	0	1,663	220	0	0	27	203	0	(47.9%
	Retail - Secured on real estate property	1.646	376	0	0	1.373	211	0	0	17	163	0	6	44.3%
	Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	1	0	0	0	1	0	0	46.2%
Hungary	Retail - Secured on real estate property - Of Which: non-SMF Retail - Qualifying Revolving	1.644	3/4	0	0	1.373	210	0	0	1/	163	0		44.3%
	Retail - Other Retail	332	54	0	0	280	0	0		10	30	0		73.1%
	Retail - Other Retail - Of Which: SME	3	1	0	0	105	ő	0	0	10	1	0		73.8%
	Retail - Other Retail - Of Which: non-SME	329	53	ō	ō	289	9	ō	0	10	39	ō	0	73.1%
	Faulty	0	0	2	0	0	0	8	0	0	0	0	() -
	Securitisation													
	Other non-credit obligation assets	0	0	137	0	0	0	86	0	0	0	0	(
	IR6 TOTAL	1,977	430	1.761	223	1.663	220	1.774	0	27	203	34	146	54.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

Erste Group Bank AG

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IF	ß	F-I	RB	A-1	RB	F-IR	3	A-I	RB	F-1	RB	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	C	6	0	0	0	1	0	0	0	0	(j.
	Institutions	0	0	3.106	0	0	0	612	0	0	0	0	(3
	Corporates	0	0	408	0	0	0	154	0	0	0	1	(0 35. 0 35.
	Cornerates - Of Which: Specialised Lending	0	0	5	0	0	0	3	0	0	0	0	(35
	Corporates - Of Which: SME	0	0	5	0	0	0	2	0	0	0	0	(3
	Retail	38	2	0	0	10	0	0	0	0	1	0	(0 39
	Retail - Secured on real estate property	32	2	0	0	7	0	0	0	0	1	0	(0 33
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	2	0	0	0	0	0	0		J 80
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	26	1	0	0	5	0	0	0	0	0	0	(J 2:
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	(3 7!
	Retail - Other Retail	6	0	0	0	2	0	0	0	0	0	0	(J 7
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	() 74
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	2	0	0	0	0	0	0		0 21 0 79 0 79 0 74 0 85
	Equity	0	0	59	0	0	0	218	0	0	0	0		1
	Securitisation													1
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		1
	IRB TOTAL	38	2	3,579	0	10	0	984	0	0	1	2		0 39

								31/12/2015						
			Exposur	e values			Risk expo	osure amounts			Stock	of provisions		
		A-1	RB	F-	IRB	A-1	IRB	F-IRE	3	A-1	IRB	F-I	RB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	(0	947	0	0	0	92	0	0	0	0	(0
	Institutions	0	0	287	0	0	0	105	0	0	0	0	(0
	Corporates		0	1,211	2	0	0	843	0	0	0	0	4	4 10
	Corporates - Of Which: Specialised Lending	0	6	35	0	0	0	58	0	0	0	0	(0
	Corporates - Of Which: SME		0	5	0	0	0	3	0	0	0	0	(0
	Retail	21	6	0	0	4	0	0	0	0	0	0	(0 8
	Retail - Secured on real estate property	16	6	0	0	2	0	0	0	0	0	0	(0 !
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	(0
United States	Retail - Secured on real estate property - Of Which: non-SME	14	6	0	0	2	0	0	0	0	0	0	(0
	Retail - Oualifving Revolving		0	0	0	0	0	0	0	0	0	0	(0
	Retail - Other Retail	5	0	0	0	2	0	0	0	0	0	0	(0
	Retail - Other Retail - Of Which: SME	1	6	0	0	0	0	0	0	0	0	0	(0 1
	Retail - Other Retail - Of Which: non-SME	4	6	0	0	1	0	0	0	0	0	0	(0 9
	Eauity	(0	28	0	0	0	96	0	0	0	0	(0
	Securitisation													
	Other non-credit obligation assets	(0	0	0	0	0	0	0	0	0	0	(0
	IRB TOTAL	21	0	2.473	2	4	0	1.137	0	0	0	0	4	4 9

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	8	F-I	RB	A-1	IRB	F-IR	8	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Poland	Central basis and central assumments Institutions Convortes - Of Whith: Socialisation lensing Convortes - Of Whith: Socialisation lensing Retail Social Association (SAR) Retail Retail - Social on and lettate association (Mithold - SAR) Retail - Social of and lettate association (Mithold - SAR) Retail - Social of mail addition and social association (Mithold - SAR) Retail - Other Retail (Mithold - SAR) Retail - Other Retail (Mithold - SAR) Retail - Other Retail (Mithold - SAR)	0 0 0 3 2 2 0 2 0 1 1 0 1 0 1 0		210 229 893 567 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 95 77 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 35 682 414 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					43	0
	Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		o -
	IRB TOTAL	3	0	1,332	95	1	0	747	(0) 4	4	3 45.3%



Credit risk IRB

Erste Group Bank AG

						Baseline Scen	ario								Adverse Scer	nario			
			31/12/201	6		31/12/201	7		31/12/201	18		31/12/20:	16		31/12/20:	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Rati Default Stock
	Central banks and central governments	0.2%	4	40.0%	0.1%	5	40.0%	0.1%	7	40.0%	0.2%	4	40.0%	0.1%	6	40.0%	0.1%	7	40
	Institutions	0.0%	17	51.0%	0.0%	18	40.9%	0.0%	20	35.5%	0.0%	17	51.2%	0.0%	19	40.3%	0.0%	21	34
	Corporates	0.7%	3,080	53.8%	0.7%	3,507	51.6%	0.6%	3,952	51.0%	1.0%	3,415	56.2%	1.2%	4,216	54.4%	1.2%	5,012	53
	Corporates - Of Which: Specialised Lending	1.0%	1,179	49.6%	0.9%	1,316	47.1%	0.9%	1,461	46.2%	1.4%	1,305	52.0%	1.6%	1,552	49.1%	1.6%	1,786	47.
	Corporates - Of Which: SME	0.7%	1,108	57.6%	0.6%	1,228	55.2%	0.6%	1,351	54.1%	1.1%	1,214	59.4%	1.3%	1,457	57.7%	1.2%	1,695	57.
	Retail	0.4%	2,101	52.6%	0.4%	2,378 1,008	49.3%	0.4%	2,667	47.8%	0.7%	2,323	53.5%	0.9%	2,907	50.9%	0.8%	3,483	49.
	Retail - Secured on real estate property	0.3%	894	37.8%	0.2%	1,008	35.5%	0.2%		34.4%	0.3%	957	38.5%	0.4%	1,158	36.3%	0.4%	1,370	35.
	Retail - Secured on real estate property - Of Which: SME	0.3%	223	35.3%	0.3%	246	32.6%	0.3%	270	31.3%	0.6%	245	36.3%	0.6%	289	33.5%	0.8%	341	31.5
Erste Group Bank AG	Retail - Secured on real estate property - Of Which: non-SME	0.2%	671	38.7%	0.2%	763	36.5%	0.2%	859	35.5%	0.3%	712	39.3%	0.4%	869	37.3%	0.4%	1,029	36.
	Retail - Qualifying Revolving	0.5%	13	48.9%	0.6%	17	42.8%	0.5%	20	40.7%	0.7%	13	49.1%	0.8%	19	44.0%	0.7%	24	42.8
	Retail - Other Retail	0.8%	1,195	74.5%	0.7%	1,353	69.8%	0.7%	1,517	67.5%	1.5%	1,353	73.9%	1.8%	1,729		1.7%	2,089	68.3
	Retail - Other Retail - Of Which: SME	0.8%	356	78.3%	0.7%	391	73.3%	0.7%	431	70.7%	1.9%	416	74.9%	2.1%	522	69.1%	2.1%	625	66.3
	Retail - Other Retail - Of Which: non-SME	0.8%	839	73.1%	0.7%	962	68.6%	0.7%	1,086	66.4%	1.4%	937	73.5%	1.7%	1,207		1.5%	1,464	69.1
	Equity	0.0%	0	90.0%	0.0%	0	90.4%	0.0%	0	90.9%	0.0%	0	90.0%	0.0%	0	90.4%	0.0%	0	90.9
	Securitisation															(I	4 I		
	Other non-credit obligation assets	0.0%	16	45.2%	0.0%	16	45.4%	0.0%	17	45.9%	0.0%	16	45.2%	0.0%	16	45.4%	0.0%	17	45.9
	IRB TOTAL	0.5%	5,218	53.3%	0.5%	5,925	50.6%	0.5%	6,663	49.6%	0.8%	5,775	55.1%	0.9%	7,164	52.9%	0.9%	8,540	52.0
d as: Stock of provisions for defaulted stock	k / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																		

						Baseline Scer	nario								Adverse Scer	ario			
			31/12/20	16		31/12/201	17		31/12/201	.8		31/12/20	16		31/12/20	7		31/12/20	018
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	D
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%		1
	Institutions	0.2%	3	31.1%	0.1%	4	31.2%	0.1%	5	31.2%	0.2%	3	31.1%	0.2%	5	31.1%	0.2%	. e	ذ
	Corporates	0.4%	1,169	54.6%	0.4%	1,320	51.0%	0.4%	1,485	49.5%	0.8%	1,317	55.9%	0.9%	1,620	52.1%	0.9%	1,920	
	Corporates - Of Which: Specialised Lending	0.4%	253	42.3%	0.4%	282	37.8%	0.4%	315	35.8%	0.7%	285	42.0%	0.8%	339	36.1%	0.8%	391	
	Corporates - Of Which: SME	0.7%	554	59.4%	0.7%	625	56.7%	0.7%	702	55.9%	1.2%	620	62.1%	1.3%	762	60.2%	1.3%	902	
	Retail	0.3%	824	50.2%	0.3%	921	47.0%	0.3%	1,033	45.8%	0.7%	994	51.8%	0.8%	1,300	49.8%	0.8%		
	Retail - Secured on real estate property	0.2%	296	30.0%	0.1%	333	27.9%	0.1%	378	27.3%	0.3%	336	31.3%	0.3%	422	29.7%	0.4%	524	
	Retail - Secured on real estate property - Of Which: SME	0.3%	149	31.7%	0.3%	166	29.8%	0.3%	186	29.1%	0.6%	167	33.1%	0.6%	202	31.3%	0.8%	245	
Austria	Retail - Secured on real estate property - Of Which: non-SME	0.1%	148	28.6%	0.1%	167	26.2%	0.1%	191	25.8%	0.2%	169	29.7%	0.2%	220	28.4%	0.3%	279	3
	Retail - Oualifving Revolving	0.2%	0	100.0%	0.2%	0	98.6%	0.2%	0	99.0%	0.2%	0	100.0%	0.3%	0	100.0%	0.2%		1
	Retail - Other Retail	0.6%	528	81.6%	0.5%	588	77.6%	0.5%	655	76.1%	1.6%	658	78.3%	1.8%	878	73.8%	1.7%	1,090	
	Retail - Other Retail - Of Which: SMF	1.0%	264	78.7%	0.8%	293	74.0%	0.9%	326	71.8%	2.6%	321	74.6%	2.8%	415	69.1%	2.7%	504	5
	Retail - Other Retail - Of Which: non-SME	0.4%	264	84.6%	0.3%	295	81.5%	0.3%	329	80.7%	1.2%	337	81.9%	1.4%	463	78.4%	1.4%	586	د
	Eauity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%	0.0%	0	90.0%	0.0%	0	90.0%	0.0%		j
	Securitisation																	6	4
	Other non-credit obligation assets	0.0%	16	45.4%	0.0%	16	45.4%	0.0%	16	45.7%	0.0%	16	45.4%	0.0%	16	45.4%	0.0%	16	د
	IRB TOTAL	0.3%	2,013	52.6%	0.3%	2,261	49.2%	0.3%	2,540	47.9%	0.7%	2,331	54.0%	0.8%	2,941	51.0%	0.8%	3,556	ذ

						Baseline Scer	nario								Adverse Scer	nario			
			31/12/201	.6		31/12/201	17		31/12/201			31/12/201	16		31/12/20:	17		31/12/20	
	(Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock*	rate	Provisions	Default Stock*	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Institutions	0.0%	3	13.4%	0.0%	3	13.4%	0.0%	4	13.4%	0.0%	3	13.4%	0.1%	4	13.4% 40.4%	0.1%	4	13.4%
	Corporates	0.3%	314	41.9%	0.3%	341	38.7%	0.3%	371	36.9%	0.4%	330	43.6%	0.5%	382		0.5%	431	38.2%
	Coroorates - Of Which: Soecialised Lending	0.2%	119	30.7%	0.2%	125	28.3%	0.2%	133	27.1%	0.2%	130	33.2%	0.3%	143	30.5%	0.3%	156	28.7%
	Corporates - Of Which: SME	0.4%	122	50.8%	0.4%	132	45.5%	0.4%	143	42.3%	0.4%	125	51.4%	0.6%	144	45.8%	0.6%	162	42.4%
	Retail	0.4%	415	62.9%	0.4%	473	56.1%	0.4%	533	52.5%	0.5%	428	62.9%	0.6%	517	55.5%	0.5%	595	52.2%
	Retail - Secured on real estate property	0.1%	139	50.1%	0.1%	151	42.0%	0.1%	164	37.5%	0.2%	142	49.6%	0.2%	162	40.5%	0.2%	180	36.1%
	Retail - Secured on real estate property - Of Which: SME	0.3%	42	46.0%	0.3%	44	37.3%	0.2%	46	32.6%	0.3%	43	45.5%	0.5%	46	35.0%	0.5%	50	29.6%
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	0.1%	97	51.5%	0.1%	108	43.6%	0.1%	119	39.3%	0.2%	99	51.0%	0.2%	116	42.5%	0.2%	130	38.7%
	Retail - Oualifying Revolving	0.4%	6	39.4%	0.4%	9	35.1%	0.4%	12	33.9%	0.5%	7	39.9%	0.7%	11	36.4%	0.5%	14	36.0%
	Retail - Other Retail	0.8%	270	73.2%	0.8%	313	67.8%	0.8%	357	65.2%	1.0%	279	73.6%	1.2%	343	68.1%	1.0%	400	66.0%
	Retail - Other Retail - Of Which: SME	0.2%	42	72.5%	0.2%	45	64.5%	0.2%	48	59.4%	0.3%	43	72.8%	0.4%	48	62.9%	0.5%	54	57.0%
	Retail - Other Retail - Of Which: non-SME	1.0%	227	73.3%	1.0%	268	68.3%	0.9%	309	66.0%	1.2%	236	73.7%	1.4%	295	68.8%	1.2%	347	67.3%
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.4%	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.4%
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.2%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.2%
	IRB TOTAL	0.3%	731	52.0%	0.3%	818	47.3%	0.3%	907	44.8%	0.4%	761	52.8%	0.5%	902	47.9%	0.5%	1.030	45.2%

31.1% 50.3% 59.6% 48.4% 28.7% 30.4% 101.7% 72.0% 66.5% 77.2% 90.8% 45.7% 49.4%

						Baseline Scen	iario								Adverse Sce	nario			
			31/12/20	16		31/12/201	.7		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	118
	(min EUR, %)	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment		Coverage R
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default S
	Central banks and central governments	0.1%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	-
	Institutions	0.0%	1	6.1%	0.0%	1	5.3%	0.0%	1	5.0%	0.0%	1	6.1%	0.0%	1	5.3%	0.0%	1	-
	Corporates	1.2%	195	54.7%	1.2%	227	54.2%	1.1%	258	54.1%	1.4%	204	56.5%	1.9%			1.9%	310	
	Corporates - Of Which: Specialised Lending	3.3%	93	47.3%	3.3%	111	48.2%	3.2%	128	49.2%	3.9%	99	49.3%	5.2%	129		5.3%	157	
	Corporates - Of Which: SME	0.5%	57	60.4%	0.5%	61	55.5%	0.5%	65	52.3%	0.6%	59	61.6%	0.9%	66	57.1%	0.8%	73	
	Retail	0.7%	282	48.9%	0.7%	330	45.2%	0.6%	375	43.1%	0.8%	293	49.2%	1.0%	369	46.2%	0.8%	430	1
	Retail - Secured on real estate property	0.3%	124	35.1%	0.3%	141	31.5%	0.3%	156	29.5%	0.4%	129	35.3%	0.5%	156	32.1%	0.4%	177	ė.
	Retail - Secured on real estate property - Of Which: SME	1.3%	5	58.1%	1.3%	6	52.3%	1.2%	6	48.7%	1.5%	5	58.6%	2.2%	6	52.5%	2.3%	7	ć.
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	0.3%	119	34.5%	0.3%	135	31.0%	0.3%	150	29.0%	0.4%	124	34.7%	0.5%	150	31.6%	0.4%	170	1
	Retail - Qualifying Revolving	1.1%	6	69.0%	1.1%	7	62.8%	1.0%	9	59.6%	1.3%	6	69.5%	1.7%	8	64.6%	1.3%	10	1
	Retail - Other Retail	1.7%	152	69.5%	1.7%	182	65.5%	1.6%	210	63.2%	2.0%	158	69.8%	2.6%	205	67.0%	2.2%	242	ć
	Retail - Other Retail - Of Which: SME	0.6%	22	92.3%	0.6%	25	90.2%	0.6%	27	88.4%	0.7%	23	92.8%	1.0%	27	91.6%	1.1%	31	
	Retail - Other Retail - Of Which: non-SME	2.0%	130	66.6%	2.0%	158	62.8%	1.9%	183	60.6%	2,4%	135	67.0%	3.0%	178	64.4%	2.5%	212	ć
	Equity	0.0%	0	90.0%	0.0%	0	90.3%	0.0%	0	90.4%	0.0%	0	90.0%	0.0%	0	90.3%	0.0%		
	Securitisation											-						(T	
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	46.1%	0.0%	0	46.5%	0.0%	0	45.0%	0.0%	0	46.1%	0.0%	0	1
	IRB TOTAL	0.8%	478	51.2%	0.8%	558	48.6%	0.7%	634	47.1%	0.9%	498	52.1%	1.2%	629	50.7%	1.0%	741	L



Credit risk IRB

Erste Group Bank AG

						Baseline Sce	nario								Adverse Scen	ario		
			31/12/20	16		31/12/20	17		31/12/201	8		31/12/20	16		31/12/201	7		31/12/20
	(min EUR, %)	Impairment	Stock of	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio -		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹		Stock of Provisions			Stock of Provisions
	Central banks and central governments	0.2%	Provisions	Default Stock 40.0%	rate 0.2%	Provisions	Default Stock* 40.0%	0.2%	Provisions	40.0%	0.5%	Provisions	Detault Stock 40.0%	rate 0.5%		Default Stock 40.0%		Provisions
	Institutions	0.2%	0	40.0%	0.2%	0	40.0%	0.2%	0	4.4%	0.0%	U	4.4%	0.5%	0	40.0%		1
	Corporates	1.6%	06	4.4%	1.5%	108	4.4%	1.4%	120	65.6%	2.3%	106	73.7%	2.7%	126	71.2%	2.9%	14
	Corporates - Of Which: Specialised Lending	2.9%	50	67.5%	2.8%	108	64.5%	2.8%	120	63.8%	4.1%	100	72.3%	5.0%	120	69.6%	5.6%	14
	Corporates - Of Which: SME	2.9%	/1	50.8%	0.2%	81	51.5%	0.2%	93	53.1%	4.1%	/9	72.3% 57.1%	0.5%	97	58.8%	0.6%	11
		0.3%	9	50.8%	0.2%	9	51.5%	0.2%	9	53.1% 81.7%	1.1%	9	57.1%	1.2%	10	38.8%	1.1%	1
	Retail Retail - Secured on real estate property	0.0%	0	29.8%		0	28.2%		0			U	30.6%		0	30.0%		i -
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.0%	0	29.8%	0.0%	0	28.2%	0.0%	0	28.2% 17.5%	0.0%	0	30.6%	0.1%	0	30.0%	0.1%	1
Domonio	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0			0			0			0			0			i.
Romania		0.0%	0	30.3% 62.7%	0.0%	0	28.8% 69.9%	0.0%	0	28.8% 75.7%	0.0%	0	31.0%	0.1%	0	30.5% 73.3%	0.1%	i .
	Retail - Qualifying Revolving		0			0			0			0	63.5%		0			i .
	Retail - Other Retail	2.6%	0	88.0%	2.2%	0	85.4%	2.1%	0	85.1%	3.8%	0	89.7%	4.1%	0	89.5%	4.1%	i.
	Retail - Other Retail - Of Which: SME	0.2%	0	47.4%	0.1%	0	47.3%	0.2%	0	48.6%	0.6%	0	55.6%	0.4%	0	56.8%	0.4%	i '
	Retail - Other Retail - Of Which: non-SME	6.1%	0	88.2%	5.7%	0	85.7%	5.4%	0	85.5%	8.3%	0	89.9%	10.2%	0	89.9%	10.8%	i (
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	i '
	Securitisation																í – – – –	(
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.4%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	
	IRB TOTAL	1.5%	96	68.6%	1.4%	108	66.2%	1.4%	120	65.6%	2.2%	107	73.7%	2.6%	126	71.2%	2.8%	147

4.4%
70.5%
69.0%
60.5%
86.3%
29.8%
21.3%
30.3%
91.0%
91.5%
90.8%
45.4%
70.5%

0.0% 1.0% 1.5% 1.4% 2.1% 2.0% 21.4% 2.0% 0.1% 2.5% 0.2% 2.5%

1.5%

4.1% 62.6% 67.2% 42.5% 51.2% 51.2% 51.2% 51.2% 51.2% 62.3% 84.4% 62.1% 90.8%

46.8% 56.3%

						Baseline Scer	nario								Adverse Sce	nario			
			31/12/20	16		31/12/201	17		31/12/201	18		31/12/201	.6		31/12/20	17		31/12/20	018
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ra
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions			Provisions	Default St
	Central banks and central governments	0.7%	3	40.0%	0.5%	4	40.0%	0.5%	6	40.0%	0.8%	3	40.0%	0.6%	5	40.0%	0.6%	6	د
	Institutions	0.0%	0	95.6%	0.0%	0	92.8%	0.0%	0	90.1%	0.0%	0	95.6%	0.0%	0	92.5%	0.0%	0	D
	Corporates	0.8%	554	55.9%	0.6%	599	54.2%	0.6%	640	53.3%	1.6%	612	57.0%	1.9%	715	55.3%	1.7%	807	
	Corporates - Of Which: Specialised Lending	0.4%	232	57.1%	0.4%	245	53.0%	0.4%	259	50.8%	0.7%	253	59.3%	0.8%	283	54.8%	0.9%	303	
	Corporates - Of Which: SME	1.0%	265	55.4%	0.7%	290	55.8%	0.6%	311	56.4%	2.2%	294	56.2%	2.5%	353	57.2%	2.1%	409	
	Retail	1.0%	227	57.1%	0.9%	250	53.1%	0.8%	272	50.6%	1.5%	249	59.2%	1.9%	302	56.2%	2.0%	359	3
	Retail - Secured on real estate property	0.5%	89	48.5%	0.5%	97	46.2%	0.4%	104	44.5%	1.0%	101	51.9%	1.3%	123	50.4%	1.4%	144	4
	Retail - Secured on real estate property - Of Which: SME	0.7%	19	62.8%	0.5%	20	62.5%	0.4%	21	62.1%	1.8%	20	61.6%	2.0%	23	59.9%	1.7%	26	ذ
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0.5%	70	45.6%	0.5%	77	43.3%	0.4%	83	41.5%	1.0%	81	50.0%	1.3%	100	48.6%	1.4%	118	3
	Retail - Qualifying Revolving	0.0%	0	32.9%	0.0%	0	32.4%	0.0%	0	32.5%	0.1%	0	34.4%	0.1%	0	34.7%	0.1%	0	ر
	Retail - Other Retail	1.3%	139	64.5%	1.2%	153	58.7%	1.1%	168	55.3%	1.9%	148	65.5%	2.4%	180	61.1%	2.5%	216	ś
	Retail - Other Retail - Of Which: SME	0.9%	12	76.6%	0.7%	13	71.4%	0.6%	13	68.3%	2.3%	13	70.4%	2.6%	15	63.4%	2.2%	17	/
	Retail - Other Retail - Of Which: non-SME	1.3%	127	63.6%	1.2%	141	57.8%	1.1%	154	54.5%	1.9%	135	65.0%	2.4%	165	61.0%	2.5%	199	3
	Equity	0.0%	0	90.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	90.0%	0.0%	0	100.0%	0.0%	0	n
	Securitisation					-						-							
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	46.2%	0.0%	0	48.5%	0.0%	0	45.0%	0.0%	0	46.2%	0.0%	0	3
	IRB TOTAL	0.8%	785	56.3%	0.7%	854	53.8%	0.6%	918	52.4%	1.5%	864	57.6%	1.8%	1,022	55.5%	1.7%	1,173	3

						Baseline Scer	nario								Adverse Scer	nario			
			31/12/201	.6		31/12/201	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment				Stock of	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions		rate	Provisions		rate	Provisions	Default Stock
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	Institutions	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0
	Corporates	1.3%	118	61.2%	1.2%	150	59.2%	1.1%	182	59.3%	1.7%	132	65.8%	1.9%	184	65.9%	2.0%	241	67.3
	Corporates - Of Which: Specialised Lending	5.9%	48	58.7%	5.8%	66	58.5%	5.7%	84	60.1%	7.9%	56	64.7%	9.4%	86	67.7%	10.5%	118	
	Corporates - Of Which: SME	1.0%	29	59.2%	0.9%	34	55.2%	0.9%	39	53.5%	1.3%	32	61.9%	1.5%	39	58.8%	1.7%	48	57.6
	Retail	0.5%	43	53.9%	0.4%	46	51.1%	0.4%	49	50.0%	0.8%	47	55.3%	0.9%	54	53.0%	1.1%	61	51.0
	Retail - Secured on real estate property	0.2%	18	40.1%	0.2%	19	37.3%	0.2%	20	35.9%	0.3%	20	40.9%	0.4%	22	38.0%	0.4%	24	35.3
	Retail - Secured on real estate property - Of Which: SME	0.4%	6	38.0%	0.4%	7	34.9%	0.4%	7	33.1%	0.7%	7	38.6%	0.8%	8	35.3%	1.0%	9	33.3
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.1%	12	41.2%	0.1%	12	38.7%	0.1%	13	37.7%	0.1%	13	42.2%	0.2%	14	39.6%	0.2%	15	36.6
	Retail - Oualifving Revolving	0.0%	0	32.9%	0.0%	0	32.4%	0.0%	0	32.6%	0.1%	0	34.4%	0.1%	0	34.7%	0.1%	0	35.5
	Retail - Other Retail	1.3%	25	71.4%	1.1%	27	68.7%	1.1%	29	68.1%	2.1%	27	73.5%	2.5%	32	72.2%	3.1%	37	71.3
	Retail - Other Retail - Of Which: SMF	1.0%	8	70.6%	0.9%	9	67.2%	0.9%	9	65.3%	1.7%	9	72.3%	1.8%	10	68.8%	2.2%	11	66.6
	Retail - Other Retail - Of Which: non-SME	1.4%	17	71.8%	1.2%	18	69.4%	1.2%	20	69.4%	2.4%	18	74.1%	3.0%	22	73.8%	3.6%	26	73.59
	Eauity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.89
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.4%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.49
	IRB TOTAL	0.9%	161	58.9%	0.8%	196	56,9%	0.8%	232	57.0%	1.2%	179	62.5%	1.4%	238	62.4%	1.5%	302	63.19

						Baseline Scer	nario								Adverse Scer	nario	
			31/12/20	16		31/12/201	17		31/12/20	18		31/12/20	16		31/12/20	17	
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -	Im
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments	0.4%	0	40.0%	0.4%	0	40.0%	0.4%	0	40.0%	0.7%	0	40.0%	0.7%	0	40.0%	
	Institutions	0.0%	0	3.6%	0.0%	0	4.0%	0.0%	0	4.1%	0.0%	0	3.6%	0.0%	0	4.0%	
	Corporates	0.6%	198	63.4%	0.5%	212	61.9%	0.5%	227	61.1%	0.8%	205	64.6%	0.9%	230	63.8%	1
	Comprates - Of Which: Specialised Lending	0.7%	171	65.3%	0.7%	180	65.1%	0.7%	191	65.4%	1.1%	177	66.7%	1.4%	195	67.4%	1
	Corporates - Of Which: SME	0.9%	24	49.5%	0.9%	27	44.0%	0.9%	31	41.2%	1.1%	24	49.5%	1.3%	30	44.7%	
	Retail	1.8%	277	48.4%	1.9%	322	49.7%	1.9%	369	51.0%	1.8%	278	48.6%	2.0%	328	50.5%	1
	Retail - Secured on real estate property	1.8%	219	45.6%	1.8%	257	47.5%	1.9%	296	49.3%	1.8%	219	45.7%	1.9%	262	48.3%	
	Retail - Secured on real estate property - Of Which: SME	10.2%	1	46.2%	9.5%	1	47.5%	9.4%	1	49.1%	15.4%	1	51.4%	17.3%	1	52.9%	1
Hungary	Retail - Secured on real estate property - Of Which: pon-SMF	1.8%	218	45.6%	1.8%	256	47.5%	1.9%	295	49.3%	1.8%	219	45.7%	1.9%	260	48.3%	
	Retail - Oualifving Revolving	0.0%	0	32.9%	0.0%	0	32.4%	0.0%	0	32.2%	0.1%	0	34.4%	0.1%	0	34.7%	
	Retail - Other Retail	2.0%	58	66.0%	2.1%	65	62.5%	2.1%	73	60.7%	2.1%	58	66.2%	2.3%	67	63.3%	1
	Retail - Other Retail - Of Which: SME	0.1%	1	73.8%	0.1%	1	75.4%	0.1%	1	77.9%	0.2%	1	78.1%	0.2%	1	81.2%	
	Retail - Other Retail - Of Which: non-SME	2.0%	57	65.9%	2.1%	65	62.4%	2.1%	72	60.5%	2.1%	57	66.0%	2.3%	66	63.1%	1
	Fauity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%	0.0%	0	90.0%	0.0%	0	90.0%	
	Securitisation																
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	46.0%	0.0%	0	46.8%	0.0%	0	45.0%	0.0%	0	46.0%	
	IRB TOTAL	1.2%	474	53.4%	1.2%	534	53.7%	1.2%	595	54.3%	1.3%	482	54.0%	1.4%	558	55.1%	



Credit risk IRB

Erste Group Bank AG

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/201	16		31/12/20	17		31/12/20	018
		Impairment	Stock of	Coverage Ratio -				Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage R
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default S
	Central banks and central governments		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	
	Corporates	0.1%	2	46.8%	0.1%	2	46.8%	0.1%	2	48.2%	0.1%	2	54.9%	0.1%	2	56.1%	0.1%	3	1
	Comprates - Of Which: Specialised Lending	0.0%	0	22.3%	0.0%	0	22.3%	0.0%	0	22.9%	0.0%	0	26.2%	0.0%	0	26.7%	0.1%	0	1
	Corporates - Of Which: SME	0.1%	0	39.4% 39.9%	0.1%	0	39.4%	0.1%	0	40.6%	0.1%	0	46.3%	0.1%	0	47.3%	0.1%	0	1
	Retail	0.1%	1		0.0%	1	41.0%	0.1%	1	42.2%	0.1%	1	40.5%	0.1%	1	42.0%	0.1%	1	
	Retail - Secured on real estate property	0.0%	1	34.1%	0.0%	1	34.7%	0.0%	1	35.4%	0.0%	1	34.1%	0.0%	1	34.9%	0.0%	1	
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	79.6%	0.0%	0	78.4%	0.0%	0	77.3%	0.2%	0	79.3%	0.1%	0	77.7%	0.1%	0	1
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	22.5%	0.0%	0	23.6%	0.0%	0	24.8%	0.0%	0	22.7%	0.0%	0	24.1%	0.0%	0	1
	Retail - Oualifving Revolving	0.5%	0	87.3%	0.5%	0	88.8%	0.4%	0	90.8%	0.6%	0	90.1%	0.7%	0	95.1%	0.6%	0	1
	Retail - Other Retail	0.3%	0	81.4%	0.2%	0	83.8%	0.2%	0	86.5%	0.4%	0	85.0%	0.4%	0	88.7%	0.4%	0	1
	Retail - Other Retail - Of Which: SME	0.1%	0	75.3%	0.1%	0	76.7%	0.1%	0	79.1%	0.2%	0	80.9%	0.2%	0	84.0%	0.2%	0	
	Retail - Other Retail - Of Which: non-SME	0.3%	0	90.5%	0.3%	0	93.3%	0.3%	0	95.4%	0.4%	0	90.9%	0.5%	0	94.4%	0.5%	0	1
	Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Securitisation																		
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0)
	IRB TOTAL	0.0%	3	34.0%	0.0%	3	31.9%	0.0%	3	31.2%	0.0%	3	36.4%	0.0%	3	35.8%	0.0%	4	1

						Baseline Scer	tario								Adverse Sce	enario	
			31/12/20	16		31/12/201	17		31/12/201	18		31/12/20	016		31/12/20	017	
		Impairment			Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	1
	Central banks and central governments	0.0%	0		0.0%	0		0.0%	0	-	0.0%	0		0.0%	0		-
	Institutions	0.0%	0	1.3%	0.0%	0	2.0%	0.0%	0	2.4%	0.0%	0	1.3%	0.0%	0	2.09	6
	Corporates	0.1%	3	46.3%	0.1%	5	37.8%	0.1%	6	34.9%	0.1%	4	47.7%	0.2%	6	i 40.29	
	Corporates - Of Which: Specialised Lending	0.0%	0	22.2%	0.0%	0	22.2%	0.0%	0	22.8%	0.0%	0	26.1%	0.0%	0	26.69	ú.
	Corporates - Of Which: SME	0.1%	0	39.4%	0.1%	0	39.4%	0.1%	0	40.6%	0.1%	0	46.3%	0.1%	0	47.39	
	Retail	0.6%	0	38.4%	0.5%	0	31.9%	0.5%	1	30.0%	1.0%	0	38.6%	1.1%	1	34.19	
	Retail - Secured on real estate property	0.6%	0	22.7%	0.5%	0	20.6%	0.5%	0	20.6%	1.0%	0	24.8%	1.1%	0	24.19	ú.
	Retail - Secured on real estate property - Of Which: SME	2.7%	0	17.1%	2.5%	0	17.1%	2.5%	0	17.6%	4.1%	0	20.2%	4.7%	0	20.79	ò
United States	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	25.7%	0.4%	0	22.6%	0.4%	0	22.2%	0.7%	0	27.3%	0.8%	0	26.09	ú.
	Retail - Oualifving Revolving	0.1%	0	100.0%	0.1%	0	98.6%	0.1%	0	99.5%	0.2%	0	100.0%	0.2%	0	100.09	ò
	Retail - Other Retail	0.6%	0	94.3%	0.5%	0	91.0%	0.5%	0	89.9%	1.0%	0	96.4%	1.2%	0	96.79	6
	Retail - Other Retail - Of Which: SME	0.1%	0	74.4%	0.1%	0	66.0%	0.1%	0	62.5%	0.4%	0	75.7%	0.2%	0	69.09	6
	Retail - Other Retail - Of Which: non-SME	0.7%	0	94.6%	0.6%	0	91.4%	0.6%	0	90.5%	1.1%	0	96.8%	1.4%	0	97.29	ò
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%	0.0%	0	90.0%	0.0%	0	90.09	ú.
	Securitisation																
	Other non-credit obligation assets		0		-	0	-	-	0	-		0			0		-
	IRB TOTAL	0.1%	4	44.1%	0.1%	5	36.3%	0.1%	7	33.7%	0.1%	4	45.4%	0.1%	7	38.7%	•

						Baseline Sce				
			31/12/20			31/12/20			31/12/20	18
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Institutions	0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%
	Cornorates	1.8%	64	45.3%	1.8%	80	45.5%	1.7%	98	46.9%
	Corporates - Of Which: Specialised Lending	1.4%	43	41.7%	1.3%	51	41.4%	1.3%	61	42.5%
	Coroorates - Of Which: SME	0.0%	1	35.0%	0.0%	1	36.2%	0.0%	1	38.2%
	Retail	0.8%	0	49.1%	0.8%	0	51.7%	0.7%	0	54.1%
	Retail - Secured on real estate property	0.0%	0	0.5%	0.0%	0	1.0%	0.0%	0	1.4%
	Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	-
Poland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.5%	0.0%	0	1.0%	0.0%	0	1.4%
	Retail - Qualifying Revolving	2.3%	0	65.9%	2.4%	0	68.2%	2.2%	0	70.1%
	Retail - Other Retail	2.1%	0	90.1%	2.0%	0	86.7%	1.9%	0	85.5%
	Retail - Other Retail - Of Which: SME	0.2%	0	98.7%	0.1%	0	99.1%	0.2%	0	99.2%
	Retail - Other Retail - Of Which: non-SME	2.6%	0	90.0%	2.5%	0	86.5%	2.3%	0	85.3%
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%
	Securitisation									
	Other non-credit obligation assets	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.4%
	IRB TOTAL	1.4%	64	45.3%	1.3%	81	45.5%	1.3%	98	46,9%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
0.0%	0	4.4%	0.0%	0	4.4%	0.0%	0	4.4%
2.8%	80	52.0%	3.6%	113	53.3%	3.9%	148	55.0%
2.2%	53	47.9%	2.9%	71	48.3%	3.2%	91	49.4%
0.1%	1	41.1%	0.1%	1	43.8%	0.1%	1	45.0%
1.2%	0	51.7%	1.5%	0	57.5%	1.4%	0	62.2%
0.0%	0	0.7%	0.0%	0	1.5%	0.0%	0	2.2%
-	0	-	-	0	-	-	0	
0.0%	0	0.7%	0.0%	0	1.5%	0.0%	0	2.2%
3.0%	0	69.5%	3.9%	0	73.9%	3.2%	0	76.7%
3.2%	0	91.4%	4.1%	0	90.2%	4.0%	0	90.9%
0.6%	0	98.9%	0.5%	0	99.3%	0.5%	0	99.5%
3.8%	0	91.3%	5.0%	0	90.0%	5.0%	0	90.8%
0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.8%
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.4%
2.1%	80	52.0%	2.6%	113	53.2%	2.8%	148	54.9%

Impairment Stock of Cove

0.0% 0.2% 0.1% 1.3% 1.3% 5.7% 1.0% 0.2% 1.4% 0.3% 1.6%

rage Ratio

2.5% 38.1% 27.7% 49.3% 33.2% 24.6% 21.5% 26.2% 101.9% 97.5% 67.0% 98.1% 90.8%

37.0%





Erste Group Bank AG

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio
	Central governments or central banks	40,506	0	1,105	0	1	0	0.0
	Regional governments or local authorities	6,367	2	449	6	11	4	44.
	Public sector entities	1,029	28	343	56	4	18	23.
	Multilateral Development Banks	609	0	0	0	0	0	0
	International Organisations	387	0	0	0	0	0	0.
	Institutions	1,182	0	202	0	0	0	0.
	Corporates	7,558	405		338	83	1,280	83.
	of which: SME	1,929	264	1,779	210	37	788	83.
	Retail	3,790	178	2,751	120	75	589	87.
Erste Group Bank AG	of which: SME	673	61	421	42	9	161	84.
	Secured by mortgages on immovable property	2,885	71	1,034	243	4	23	0.
	of which: SME	500	43	176	140	0	4	0.
	Items associated with particularly high risk	21	0	31	0	0	4	0.
	Covered bonds	15	0	15	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	112	0	66	0	0	0	0.
	Equity	844	0	1,042	0	0	1	0.
	Securitisation							
	Other exposures	2,481	0	1,884	0	12	3	0.
	Standardised Total	67,786	684	14,765	763	190	1,923	74.1

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	9,253		204	0	0	(0.04
	Regional governments or local authorities	4,532	0	15	0	1	0	0.0
	Public sector entities	820	0	164	0	1	0	100.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	123	0	41	0	0	0	0.0
	Corporates	2,432	20	1,058	17	5	35	66.8
	of which: SME	140	3	127	1	1	e	87.5
	Retail	317	5	225	4	0	12	73.9
Austria	of which: SME	176	3	119	4	0	4	57.2
Austria	Secured by mortgages on immovable property	415	1	138	2	0	0	0.0
	of which: SME	155	1	49	1	0	0	0.0
	Items associated with particularly high risk	10	0	15	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	67	0	29	0	0	0	0.0
	Equity	624	0	819	0	0	(0.0
	Securitisation							
	Other exposures	1,030	(1,013	0	0	(0.0
	Standardised Total	19,624	26	3,723	23	7	48	66.5%

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

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	11,345	0	7	0	0	0	0.09
	Regional governments or local authorities	6	0	1	0	0	0	0.09
	Public sector entities	3	0	1	0	0	5	0.04
	Multilateral Development Banks	0	0	0	0	0	0	0.04
	International Organisations	0	0	0	0	0	0	0.04
	Institutions	90	0	22	0	0	0	0.04
	Corporates	593	12	540	13	0	26	54.0
	of which: SME	123	8	105	5	0	18	76.7
	Retail	326	12	216	13	0	26	59.4
Czech Republic	of which: SME	166	9	97	10	0	15	55.8
сгест кериріс	Secured by mortgages on immovable property	235	5	90	9	0	3	0.04
	of which: SME	157	3	59	5	0	2	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.04
	Collective investments undertakings (CIU)	18	0	18	0	0	0	0.04
	Equity	50	0	50	0	0	0	0.09
	Securitisation							
	Other exposures	59	0	63	0	0	2	0.09
	Standardised Total	12,724	29	1,009	35	0	63	46.2%



Erste Group Bank AG

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ³
	Central governments or central banks	5,380	0	78	0	0	0	0.0
	Regional governments or local authorities	237	0	47	0	0	0	11.8
	Public sector entities	6	0	4	0	0	0	5.7
	Multilateral Development Banks	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	5	0	2	0	0	0	0.
	Corporates	309	27	287	36	3	23	34
	of which: SME	61	24	55	33	0	11	33
	Retail	19	4	14	1	0	5	93
Slovakia	of which: SME	2	4	1	1	0	5	94
SIOVANIA	Secured by mortgages on immovable property	18	6	7	8	0	0	0
	of which: SME	15	5	6	8	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
	Equity	18	0	18	0	0	0	0.
	Securitisation							
	Other exposures	81	0	75	0	0	0	0
	Standardised Total	6.072	37	532	45	4	28	35.3

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	6,278	0	146	0	0	0	0.09
	Regional governments or local authorities	950	2	269	6	7	4	44.59
	Public sector entities	0	0	0	0	0	0	35.5
	Multilateral Development Banks	3	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	113	0	60	0	0	0	0.0
	Corporates	2,204	258	2,116	194	58	925	86.8
	of which: SME	1,016	170	972	119	30	603	86.6
	Retail	1,784	128	1,318	78	62	472	89.9
Romania	of which: SME	105	26	67	13	3	97	91.4
Numania	Secured by mortgages on immovable property	1,564	46	546	193	0	1	0.0
	of which: SME	36	25	11	106	0	1	0.0
	Items associated with particularly high risk	0	0	0	0	0	2	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
	Equity	9	0	12	0	0	0	0.04
	Securitisation							
	Other exposures	937	0	437	0	0	0	0.04
	Standardised Total	13,842	435	4,904	471	127	1,404	78.2%

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2,809	0	90	0	1	0	0.0%
	Regional governments or local authorities	94	0	81	0	2	0	0.0%
	Public sector entities	54	0	29	0	1	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0.09
	Institutions	36	0	20	0	0	0	0.09
	Corporates	509	19	507	24	3	99	90.69
	of which: SME	112	2	111	3	1	12	50.79
	Retail	320	1	240	1	0	11	58.09
Croatia	of which: SME	21	1	16	1	0	5	58.09
Cittatia	Secured by mortgages on immovable property	3	1	1	2	0	5	0.09
	of which: SME	0	0	0	0	0	1	0.09
	Items associated with particularly high risk	2	0	3	0	0	0	0.04
	Covered bonds	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	18	0	18	0	0	0	0.09
	Equity	9	0	9	0	0	0	0.09
	Securitisation							
	Other exposures	89	0	89	0	0	0	0.09
	Standardised Total	3,942	21	1,086	27	7	114	84.5%



Erste Group Bank AG

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	946	0	0	0	0	0	0.0%
	Regional governments or local authorities	477	0	0	0	0	0	0.0%
	Public sector entities	1	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	54	0	6	0	0	0	0.0%
	Corporates	85	0	69	0	0	0	69.7%
	of which: SME	4	0	4	0	0	0	0.0%
	Retail	2	0	1	0	0	1	96.49
Germany	of which: SME	1	0	1	0	0	0	100.09
Germany	Secured by mortgages on immovable property	12	0	5	0	0	0	0.09
	of which: SME	7	0	3	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0		0	0	0	0	0.0%
	Equity	7		7	0	0	0	0.0%
	Securitisation							
	Other exposures	0	(0	0	0	0	0.0%
	Standardised Total	1,584	0	88	0	0	1	89.8%

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	1,898	0	0	0	0	C	0.0
	Regional governments or local authorities	0	0	0	0	0	C	0.0
	Public sector entities	119	28	119	56	2	12	23.6
	Multilateral Development Banks	0	0	0	0	0	C	0.0
	International Organisations	0	0	0	0	0	C	0.0
	Institutions	18	0	10	0	0	C	0.
	Corporates	116	27	92	18	2	34	68.
	of which: SME	68	26	67	18	1	33	69.1
	Retail	34	2	21	1	2	4	86.
Hungary	of which: SME	24	2	14	1	2	3	86.0
riurigary	Secured by mortgages on immovable property	6	0	2	0	0	C	0.
	of which: SME	4	0	2	0	0	C	0.
	Items associated with particularly high risk	0	0	0	0	0	C	0.
	Covered bonds	15	0	15	0	0	C	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	C	0.
	Equity	54	0	54	0	0	0	0.0
	Securitisation							
	Other exposures	119	0	113	0	0	0	0.0
	Standardised Total	2,379	56	427	75	5	50	47.1

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

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2	(0 0	0	0		0.0%
	Regional governments or local authorities	0	(0	0	0		0.0%
	Public sector entities	0	(0	0	0		0.09
	Multilateral Development Banks	0	(0	0	0		0.09
	International Organisations	0	(0	0	0		0.09
	Institutions	658	(14	0	0		0.09
	Corporates	117		46	0	0		0.09
	of which: SME	29	(7	0	0		0.09
	Retail	0	(0	0	0		95.19
United Kingdom	of which: SME	0	(0	0	0		0.09
Onited Kingdom	Secured by mortgages on immovable property	11	(3	0	0		0.04
	of which: SME	0	(0	0	0		0.04
	Items associated with particularly high risk	0	(0	0	0		0.04
	Covered bonds	0	(0	0	0		0.09
	Claims on institutions and corporates with a ST credit assessment	0	(0	0	0		0.09
	Collective investments undertakings (CIU)	0	(0	0	0		0.09
	Equity	26	(26	0	0		0.09
	Securitisation							
	Other exposures	0	(0	0	0		0.09
	Standardised Total	815	(89	0	0		95.1%



Erste Group Bank AG

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	0	0	0.0%
	Corporates	98	0	100	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Retail	0	0	0	0	0	0	100.09
United States	of which: SME	0	0	0	0	0	0	0.09
Office States	Secured by mortgages on immovable property	1	0	0	0	0	0	0.09
	of which: SME	0	0	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	29		29	0	0	0	0.0%
	Securitisation							
	Other exposures	0	(0	0	0	0	0.0%
	Standardised Total	130	0	130	0	0	0	87.1%

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,100	0	0	0	0	(0.0
	Regional governments or local authorities	0	0	0	0	0	(0.0
	Public sector entities	0	0	0	0	0	(0.0
	Multilateral Development Banks	0	0	0	0	0	(0.0
	International Organisations	0	0	0	0	0	(0.0
	Institutions	2	0	0	0	0	(0.0
	Corporates	10	0	7	0	0	(0.0
	of which: SME	0	0	0	0	0	(0.0
	Retail	0	0	0	0	0	(0.0
Poland	of which: SME	0	0	0	0	0	(0.0
rolariu	Secured by mortgages on immovable property	0	0	0	0	0	(0.0
	of which: SME	0	0	0	0	0	(0.0
	Items associated with particularly high risk	0	0	0	0	0	(0.0
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
	Equity	0	0	0	0	0		0.0
	Securitisation							
	Other exposures	0	0	0	0	0	(0.0
	Standardised Total	1,112	0	8	0	0		0.09



Erste Group Bank AG

rly high risk vrates with a ST credit a

					I	Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
	Central governments or central banks	0.1%	34	26.6%	0.1%	57	26.6%	0.1%	80	26.7%	0.1%	48	27.1%	0.1%		27.1%	0.1%	121	
	Regional governments or local authorities	0.1%	28	71.8%	0.1%	31	61.7%	0.1%	34	56.5%	0.1%	31	62.7%	0.1%		54.1%		43	50.29
	Public sector entities	0.1%	30	36.2%	0.1%	31	36.4%	0.1%	31	36.5%	0.1%	30	36.3%	0.1%		36.5%	0.1%	33	36.7%
	Multilateral Development Banks	0.1%	1	21.8%	0.1%	1	21.8%	0.1%	1	21.8%	0.1%	1	21.8%	0.1%		21.8%	0.1%	1	21.8%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%		40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	4.8%	0.0%	0	4.8%	0.0%	0	4.8%	0.0%		4.8%	0.0%		4.8%	0.0%	0	4.89
	Corporates	0.8%	1,205	76.5%	0.6%	1,243		0.7%	1,302	68.5%	1.5%	1,297	80.3%	1.5%			1.1%	1,465	
	of which: SME	1.2%	741	77.7%	1.0%	758		1.2%	790	70.2%	2.5%	799		2.7%			2.0%	879	
	Retail	1.0%	676	81.4%	0.8%	702		0.7%	728	74.9%	1.7%	709		1.9%			2.2%		
Erste Group Bank AG	of which: SME	0.9%	168	77.9%	0.8%	173		0.8%	181	70.6%	1.6%	179		1.6%			1.6%	200	
Elote Group Bullet No	Secured by mortgages on immovable property	0.3%	9	3.3%	0.3%	17	5.6%	0.2%	24	7.3%	0.6%	16	5.6%	0.7%		10.9%	0.8%	63	15.84
	of which: SME	0.4%	2	1.3%	0.3%	3	2.2%	0.3%	5	3.2%	0.7%	4	2.4%	0.7%		4.3%	0.6%	10	5.99
	Items associated with particularly high risk	0.0%	4	21.6%	0.0%	4	21.6%	0.0%	4	22.3%	0.0%	4	21.6%	0.0%		21.6%	0.0%	4	22.29
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	6 0		0.0%	0	1
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-		0	-		- 0		-	0	1
	Collective investments undertakings (CIU)	- 0.0%	0	-	- 0.0%	0	-	- 0.0%	0	- 91.8%	- 0.0%	0	-	0.0%	- 0		0.0%	0	
	Equity Securitisation	0.0%	0	90.0%	0.0%	U	90.0%	0.0%	0	91.8%	0.0%	0	90.0%	0.0%	6 U	90.0%	0.0%	0	91.89
						-			-			-						-	(
	Other exposures Standardised Total	0.0%		45.0% 67.7%	0.0%	2.086	45.0% 62.9%	0.0%	2,205	45.4% 60.1%	0.0%	2.135	45.0% 69.5%	0.0%		45.0%	0.0%	2,584	45.49
	Standardised Total	0.2%	1,986	67.7%	0.2%	2,086	62.9%	0.2%	2,205	60.1%	0.4%	2,135	69.5%	0.5%	2,365	64.6%	0.4%	2,584	61.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological no

Austria

al note)																		
					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
		Provisions	Default Stock ¹		Provisions			Provisions		rate	Provisions	Default Stock ¹	rate	Provisions			Provisions	
	0.0%	9	36.9%	0.0%	9	36.9%	0.0%	9	36.9%	0.0%	9	36.9%	0.0%	9	36.9%	0.0%	10	36.9%
	0.0%	6	40.1% 42.9%	0.0%	6	40.1% 41.5%	0.0%	6	40.1% 41.0%	0.0%	6	40.1%	0.0%	6	40.1% 40.8%	0.0%	7	40.1% 40.5%
	0.0%	1	42.9%	0.0%	1	41.5%	0.0%	1	41.0%	0.0%	1	41.5%	0.0%	1	40.8%	0.0%	1	40.5%
		0			0			0			0			0			0	
	0.0%	0	1.1%	0.0%	0	1.1%	0.0%	0	1.1%	0.0%	0	1.1%	0.0%	0	1.1%	0.0%	0	1.1%
	0.0%	42	56.1%	0.0%	44	49.4%	0.0%	46	45.8%	0.1%	45	58.7%	0.1%	48	51.1%	0.1%	51	46.0%
	0.0%	7	38.1%	0.0%	7	25.5%	0.0%	7	19.9%	0.1%	7	36.0%	0.1%	7	22.7%	0.1%	7	16.9%
	0.1%	13	58.7%	0.1%	13	49.8%	0.1%	13	44.0%	0.1%	13	56.2%	0.1%	13	45.1%	0.1%	14	37.3%
	0.1%	4	41.7%	0.1%	5	33.9%	0.1%	5	29.3%	0.1%	5	39.8%	0.1%	5	30.5%	0.1%	5	24.6%
	0.0%	0	3.5%	0.0%	0	5.3%	0.0%	0	6.7%	0.0%	0	4.7%	0.0%	0	7.3%	0.0%	0	9.3%
	0.0%	0	3.2%	0.0%	0	5.2%	0.0%	0	7.0%	0.1%	0	4.2%	0.1%	0	7.3%	0.1%	0	10.1%
	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0		0.0%	0	-	0.0%	0	-
	-	0	-	-	0	-	-	0	-	-	0		-	0	-	-	0	-
essment		0	-	-	0	-	-	0	-	-	U		-	0	-	-	0	
	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	92.2%	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	92.2%
	0.070	0	50.070	0.070		50.070	0.070	0	52.270	0.070	0	50.070	0.070	0	50.070	0.070	0	52.270
	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	46.1%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	46.1%
	0.0%	70	54.7%		73	47.8%	0.0%	76	43.8%	0.0%	74			79	47.7%	0.0%	84	

age Ratio ult Stock¹ 27.6% 40.0% 80.0%

> -1.0% 30.7% 40.6% 41.0% 40.7% 10.3% 9.3%

92.7% 46.9% **30.7%**

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	117		31/12/	2018
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment			Impairment		
		rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provision	s I
	Central governments or central banks	0.0%	4	27.6%	0.0%	7	27.6%	0.0%	9	27.6%	0.09		27.6%	0.0%		27.6%	0.0%		14
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.19		40.0%	0.1%	0	40.0%	0.1%	1	0
	Public sector entities	0.0%	6	80.0%	0.0%	6	80.0%	0.0%	6	80.0%	0.09	6 6	80.0%	0.0%	6	80.0%	0.0%	1	6
	Multilateral Development Banks	10 C	0		-	0	-		0	-		- 0	-	-	0	-	-	-	0
	International Organisations		0	-	-	0			0	-		- 0	-	-	0		-	-	0
	Institutions	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%	0.09	6 0	1.0%	0.0%	0	1.0%	0.0%		0
	Corporates	0.1%	15	44.4%	0.1%	15	38.0%	0.1%	15	33.6%	0.19	6 15	43.6%	0.1%	15	35.8%	0.1%	1	15
	of which: SME	0.1%	13	61.2%	0.1%	13	51.3%	0.1%	14	44.8%	0.2	6 13	59.9%	0.2%	14	48.0%	0.2%		14
	Retail	0.9%	20	48.1%	0.9%	23	43.1%	0.9%	25	40.8%	1.29	6 21	48.9%	1.5%	25	43.4%	1.6%	3	30
Zech Republic	of which: SME	1.1%	12	46.1%	1.0%	14	42.0%	1.0%	16	40.3%	1.49	6 13	47.6%	1.8%	16	42.8%	2.0%	3	20
гесті керирііс	Secured by mortgages on immovable property	0.2%	0	3.6%	0.2%	1	5.5%	0.2%	1	7.0%	0.39	6 1	5.0%	0.3%	1	8.0%	0.4%		2
	of which: SME	0.1%	0	3.2%	0.1%	0	5.0%	0.1%	1	6.5%	0.2	6 0	4.4%	0.2%	1	7.0%	0.2%		1
	Items associated with particularly high risk		0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	-	0
	Covered bonds		0	-	-	0	-	-	0	-		- 0	-	-	0	-	-	-	0
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0			0	-		- 0	-	-	0		-	-	0
	Collective investments undertakings (CIU)		0	-	-	0		-	0	-		- 0	-	-	0	-	-		0
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	92.7%	0.09	6 0	90.0%	0.0%	0	90.0%	0.0%	1	0
	Securitisation																	1	
	Other exposures	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	46.9%	0.09		45.0%	0.0%	0	45.0%	0.0%	1	0
	Standardised Total	0.1%	45	37.1%	0.1%	51	33.1%	0.1%	57	31.2%	0.19	48	36.6%	0.1%	57	32.6%	0.1%	, (i)	57



Erste Group Bank AG

						Baseline Sce	nario								Adverse Sc	enario			
			31/12/20	016		31/12/20	17		31/12/20)18		31/12/2	016		31/12/2	017		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairme		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
		rate	Provisions				Default Stock ¹		Provisions		rate	Provisions	Default Stock ¹	rate	Provisions			Provisions	
	Central governments or central banks	0.0%	2	40.0%	0.0%		40.0%	0.0%	5	40.0%	0		40.0%	0.1%		5 40.0%	0.1%	7	40.05
	Regional governments or local authorities	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%	0	1%	40.0%	0.1%		1 40.0%	0.1%	1	40.05
	Public sector entities	0.0%	0	54.7%	0.0%	0	54.5%	0.0%	0	63.0%	0	196	54.5%	0.1%		0 54.2%	0.1%	0	62.2
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-		- 0	- 1	-		D -	-	0	
	International Organisations		0		-	0	-		0	-		-	- 1	-		D -	-	0	
	Institutions	0.0%	0	16.6%	0.0%	0	16.6%	0.0%	0	16.6%	0	1%	16.6%	0.0%		16.6%	0.0%	0	16.6
	Corporates	1.5%	15	32.7%	1.4%	18	33.0%	1.3%	21	34.0%	1	7% 1	35.7%	2.2%	2	1 36.7%	2.2%	25	37.89
	of which: SME	2.2%	13	31.8%	2.3%	15	32.0%	2.1%	17	32.8%	2	5% 14	34.5%	3.5%	1	7 35.2%	3.5%	20	36.19
	Retail	3.2%	5	85.9%	3.0%	5	81.7%	2.8%	5	79.1%	4	2%	5 85.0%	5.0%		5 80.0%	5.0%	5	77.69
Slovakia	of which: SME	3.5%	5	86.8%	3.3%	5	82.5%	3.2%	5	79.9%	4	5%	85.7%	5.7%		5 80.6%	6.5%	5	78.2
SIUVakia	Secured by mortgages on immovable property	1.4%	0	2.9%	1.3%	0	4.7%	1.3%	1	6.3%	2	1%	4.0%	2.4%		1 7.0%	2.8%	1	9.69
	of which: SME	1.0%	0	1.9%	1.0%	0	3.3%	1.0%	0	4.5%	1	5%	2.7%	1.7%		4.8%	2.0%	1	6.7
	Items associated with particularly high risk		0		-	0	-	-	0	-		- 1						0	
	Covered bonds		0		-	0			0	-		- 1		-		D -	-	0	
	Claims on institutions and corporates with a ST credit assessment		0		-	0	-		0	-		-	- 1	-		D -	-	0	
	Collective investments undertakings (CIU)	-		-	-	0		-	0	-		- 0	- 10	-		D -	-	0	1
	Equity	0.0%	0	90.0%	0.0%	0	100.0%	0.0%	0	100.0%	0	0%	90.0%	0.0%		100.0%	0.0%	0	100.04
	Securitisation																		
	Other exposures	-	0	-	-	0		-	0	-		- 0	- 10	-		D -	-	0	
	Standardised Total	0.1%	23	34.0%	0.1%	28	34.2%	0.1%	33	34.8%	0.3	% 20	36.2%	0.1%	33	36.8%	0.1%	40	37.5%

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

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impa
		rate	Provisions			Provisions		rate	Provisions	Default Stock ¹	
	Central governments or central banks	0.2%		26.6%		15			22	26.6%	
	Regional governments or local authorities	0.2%	19	77.0%	0.2%	21	66.9%	0.2%	23	61.2%	
	Public sector entities	0.2%		38.5%	0.2%	0	39.1%	0.2%	0	39.5%	
	Multilateral Development Banks			-	-	0	-	-	0	-	
	International Organisations			-	-	0	-	-	0	-	
	Institutions	0.0%		1.0%	0.0%	0	1.0%	0.0%	0	1.0%	
	Corporates	1.6%	1,031	81.8%	1.3%	1,059	77.4%	1.6%	1,108	74.5%	
	of which: SME	1.7%	659	81.8%	1.4%	673	77.6%	1.8%	703	75.0%	
	Retail	1.2%	560	84.8%	0.9%	580	81.5%	0.7%	596	79.0%	
Romania	of which: SME	1.7%	102	87.7%	1.4%	103	84.3%	1.6%	105	81.6%	
Numania	Secured by mortgages on immovable property	0.5%	7	3.3%	0.4%	13	5.6%	0.3%	19	7.3%	
	of which: SME	2.3%	1	0.7%	1.9%	1	1.2%	2.3%	2	1.8%	
	Items associated with particularly high risk	0.0%	2	-	0.0%	2	-	0.0%	2	-	
	Covered bonds	1. Sec.	0	-	-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)	100 C		-	-	0	-	-	0	-	
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.0%	
	Securitisation										
	Other exposures	0.0%		45.0%	0.0%	0	45.0%	0.0%	0	45.0%	
	Standardised Total	0.7%	1.626	73.5%	0.5%	1.689	69.6%	0.5%	1.770	67.0%	

					Adverse Scer	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
Impairme	nt	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.3	3%	15	26.6%	0.3%	30	26.6%	0.3%	44	26.6
0.	5%	21	66.7%	0.5%	25	57.3%	0.5%	30	52.8
0.4	4%	0	39.1%	0.4%	0	39.5%	0.4%	0	39.7
	-	0	-	-	0			0	
	-	0	-	-	0			0	
0.	0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0
3.4	4%	1,115	86.3%	3.7%	1,194	81.1%	2.9%	1,250	77.2
3.	7%	715	86.8%	4.1%	757	81.4%	3.1%	785	77.5
2.	2%	588	86.2%	2.4%	641	83.6%	2.7%	703	81.9
5.	9%	109	91.6%	4.8%	112	88.5%	3.7%	115	86.1
0.0	8%	13	5.8%	1.0%	31	11.8%	1.1%	53	17.3
6.	1%	2	1.9%	5.7%	4	3.3%	4.4%	5	4.1
0.0	0%	2	-	0.0%	2	-	0.0%	2	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
0.0	0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.0
	0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0
1.3	%	1,753	76.0%	1.4%	1,923	71.7%	1.3%	2,082	68.8

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

						Baseline Scer	nario					
			31/12/20	16		31/12/201	17		31/12/20	18		31/12/
	In	mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock or Provision
Central gover	nments or central banks	0.3%	7	23.0%	0.3%	14	23.0%	0.3%	20	23.0%	0.3%	
Regional gove	ernments or local authorities	0.5%	3	40.0%	0.5%	3	40.0%	0.5%	4	40.0%	0.5%	/
Public sector	entities	0.5%	1	40.1%	0.5%	2	40.3%	0.5%	2	40.6%	0.5%	/
Multilateral D	evelopment Banks	-	0	-	-	0	-		0	-	-	
International	Organisations	-	0	-	-	0	-		0	-	-	
Institutions		0.0%	0	1.2%	0.0%	0	1.2%	0.0%	0	1.2%	0.0%	/
Corporates		0.1%	10	89.1%	0.1%	10	88.0%	0.1%	10	87.1%	0.2%	/
of which: SM	1E	0.0%	2	48.8%	0.0%	2	48.1%	0.0%	2	47.5%	0.0%	
Retail		7.7%	0	62.9%	5.9%	0	66.6%	5.2%	0	71.0%	14.1%	/
Croatia of which: SM	1E	10.2%	0	62.9%	8.2%	0	66.6%	7.4%	0	70.9%	18.9%	/
CIUCICIC Secured by m	ortgages on immovable property	0.9%	0	5.0%	0.7%	0	7.7%	0.6%	0	9.6%	1.6%	/
of which: SM	1E	4.0%	0	4.5%	2.9%	0	6.2%	2.5%	0	7.3%	8.7%	/
	ted with particularly high risk	-	0	-	-	0	-	-	0	-	-	
Covered bond	s	-	0	-	-	0	-		0	-	-	
	titutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	
	estments undertakings (CIU)	-	0	-	-	0	-	-	0	-	-	
Equity		0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	92.2%	0.0%	
Securitisation												
Other exposu		-	0		-	0			0			
Standardised	Total	0.3%	21	36.6%	0.3%	29	31.3%	0.3%	36	29.2%	0.3%	

				Adverse Scer	nario			
	31/12/20	16		31/12/20:	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.3%	8	23.0%	0.3%	15	23.0%	0.3%	21	23.0%
0.5%	3	40.0%	0.5%	3	40.0%	0.5%	4	40.0%
0.5%	1	40.1%	0.5%	2	40.3%	0.5%	2	40.6%
-	0	-	-	0	-		0	
-	0	-	-	0			0	
0.0%	0	1.2%	0.0%	0	1.2%	0.0%	0	1.2%
0.2%	10	89.0%	0.2%	10	89.5%	0.2%	11	90.7%
0.0%	2	50.2%	0.0%	2	50.9%	0.0%	2	52.1%
14.1%	0	67.4%	14.0%	0	72.7%	11.9%	0	76.5%
18.9%	0	67.4%	19.8%	0	72.7%	18.1%	0	76.5%
1.6%	0	8.1%	1.8%	0	13.6%	1.9%	0	17.6%
8.7%	0	7.9%	9.8%	0	11.6%	8.2%	0	14.0%
-	0	-	-	0			0	
-	0	-	-	0			0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	92.2%
-	0			0			0	
0.3%	22	36.2%	0.3%	30	31.5%	0.3%	39	29.7%



Erste Group Bank AG

						Baseline Sce	nario								Adverse Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20)16		31/12/2	017		31/12/2	2018
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions		Impairment rate	Stock of Provision	
	Central governments or central banks	0.0%	0	0.1%	0.0%	0	0.1%	0.0%		0.1%	0.0%		0.1%	0.0%	(0.1%			0 0.1
	Regional governments or local authorities	0.0%		40.0%	0.0%	0	40.0%	0.0%		40.0%	0.0%		40.0%	0.0%	6 (40.0%	0.0%		0 40.0
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%		40.0%	0.0%	6 (40.0%	0.0%		0 40.0
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-					- 0	D -	-		0
	International Organisations	-	0		-	0	-	-	0	-					- 0	D -	-		0
	Institutions	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%	0.0%		35.0%	0.0%	6 (35.0%	0.0%		0 35.0
	Corporates	0.0%		33.8%	0.0%	0	28.6%	0.0%	0	27.5%	0.0%		35.5%	0.0%	6 (31.2%	0.1%		0 30.79
	of which: SME	0.0%	0	18.8%	0.0%	0	23.4%	0.0%	0	26.5%	0.1%		23.2%	0.1%	6 (29.3%	0.1%		0 33.59
	Retail	0.3%	1	94.7%	0.3%	1	93.2%	0.2%	1	92.0%	0.5%	1	94.6%	0.5%	6 1	1 93.3%	0.6%		1 92.1
Germany	of which: SME	0.0%	0	65.9%	0.0%	0	54.2%	0.0%	0	48.9%	0.1%		63.9%	0.1%	6 (52.7%	0.1%		0 48.1
Germany	Secured by mortgages on immovable property	0.0%	0	3.3%	0.0%	0	5.5%	0.0%	0	7.3%	0.0%		4.6%	0.0%	6 (8.4%	0.1%		0 11.7
	of which: SME	0.0%	0	16.3%	0.0%	0	16.3%	0.0%	0	17.1%	0.0%		19.2%	0.0%	6 (19.6%	0.0%		0 20.7
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-					- 0	D -	-		0
	Covered bonds	-	0	-	-	0	-	-	0	-					- 0	D -	-		0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-			-		- (D -	-		0
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-		· (-		- (D -	-		0
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	92.2%	0.0%		90.0%	0.0%	6 (90.0%	0.0%		0 92.2
	Securitisation																		
	Other exposures	0.0%	0	45.0%	0.0%	0	45.0%	0.0%		46.1%	0.0%		45.0%	0.0%	6 (45.0%	0.0%		0 46.1
	Standardised Total	0.0%	2	75.2%	0.0%	2	65.6%	0.0%	2	58.9%	0.0%	2	75.0%	0.0%		2 65.5%	0.0%		2 59.2

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

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions			Provisions	
	Central governments or central banks	0.3%	4	27.8%	0.3%	9	27.8%		13	27.8%
	Regional governments or local authorities	0.4%	0	40.0%	0.4%	0	40.0%		0	40.0%
	Public sector entities	0.4%	21	36.0%	0.4%	21	36.1%	0.4%	22	36.2%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.2%	0	38.1%	0.2%	0	38.1%	0.2%	0	38.1%
	Corporates	0.1%	35	65.2%	0.1%	36	62.1%	0.1%	36	59.4%
	of which: SME	0.1%	35		0.1%	35	65.4%	0.1%	35	63.8%
	Retail	2.0%	5	79.2%	1.9%	6	75.1%		6	72.8%
Hungary	of which: SME	2.0%	5	79.1%	1.9%	6	75.0%		6	72.7%
riungary	Secured by mortgages on immovable property	0.1%	0	6.0%	0.1%	0	8.7%	0.1%	0	10.3%
	of which: SME	0.1%	0	5.6%	0.1%	0	8.2%	0.1%	0	9.7%
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.0%
	Securitisation									
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	0.3%	66	48.7%	0.3%	71	45.6%	0.3%	77	43.4%

				Adverse Scer	nario			
	31/12/20	16		31/12/20:	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
0.5%	7	27.8%	0.5%	14	27.8%	0.5%	21	27.8
0.7%		40.0%	0.7%	0	40.0%	0.7%	0	40.0
0.7%	21	36.1%	0.7%	22	36.2%	0.7%	23	36.4
-	0	-	-	0			0	1
-	0	-	-	0			0	1
0.2%	0	38.1%	0.2%	0	38.1%	0.2%	0	38.
0.1%		64.3%	0.1%	37	62.2%	0.2%	38	59.4
0.2%	35	66.9%	0.2%	36	67.1%	0.2%	37	66.3
2.2%	5	79.3%	2.4%	6	77.4%	2.6%	7	75.
2.2%	5	79.3%	2.5%	6	77.3%	2.7%	7	75.
0.2%	0	7.6%	0.2%	0	12.2%	0.2%	0	14.
0.2%	0	7.0%	0.2%	0	11.3%	0.3%	0	13.
-	0	-	-	0			0	1
-	0	-	-	0	-		0	i i
-	0	-	-	0	-	-	0	i i
-	0	-	-	0	-	-	0	1
0.0%	0	90.0%	0.0%	0	90.0%	0.0%	0	90.
-	0		-	0		-	0	1
0.5%	69	47.0%	0.5%	79	43.9%	0.5%	88	41.6

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

						Baseline Sce	nario						
			31/12/20	16		31/12/20	17		31/12/20	18	_		3
		Impairment	Stock of						Stock of	Coverage Ratio -	I	mpairment	
		rate	Provisions		rate	Provisions		rate	Provisions		_		Pro
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%		0.0%	l I
	Regional governments or local authorities		0	-	-	0	-	-	0	-		-	i i
	Public sector entities		0	-	-	0	-	-	0	-		-	i i
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%		0.0%	i i
	International Organisations	-	0	-	-	0	-	-	0	-		-	l I
	Institutions	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%		0.0%	l I
	Corporates	6.6%	8	20.1%	5.4%	12	20.1%	4.2%	15	21.3%		8.9%	i i
	of which: SME	0.0%	0	31.2%	0.0%	0	31.2%	0.0%	0	32.6%		0.1%	l I
	Retail	0.3%	0	99.5%	0.3%	0	99.0%	0.2%	0	99.0%		0.4%	l I
United Kingdom	of which: SME	0.2%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%		0.2%	i i
United Kingdom	Secured by mortgages on immovable property	0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	27.3%		0.0%	l I
	of which: SME	0.0%	0	16.3%	0.0%	0	16.3%	0.0%	0	17.2%		0.0%	i i
	Items associated with particularly high risk		0			0	-	-	0			-	l I
	Covered bonds		0		-	0		-	0			-	i i
	Claims on institutions and corporates with a ST credit assessment	-	ō	-	-	ō		-	ō	-		-	l I
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-		-	i i
	Equity		0	-	-	0			0			-	l I
	Securitisation												í i
	Other exposures		0			0			0				í
	Standardised Total	5.3%	8	20.1%	4.0%	12	20.1%	2.8%	15	21.3%		7.2%	í –

					Adverse Scen	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
-	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
36	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	-			-	0	-	-	0	-
36			1.0%	0.0%	0	1.0%	0.0%	0	1.0%
36			23.5%	8.4%	17	23.9%	6.3%	21	25.7%
36	0.1%	0	36.6%	0.1%	0	37.4%	0.1%	0	39.5%
36	0.4%	0	100.0%	0.4%	0	100.0%	0.5%	0	100.1%
36	0.2%	0	100.0%	0.2%	0	100.0%	0.3%	0	100.0%
36	0.0%	0	30.9%	0.1%	0	31.8%	0.1%	0	33.4%
36	0.0%	0	19.2%	0.0%	0	19.6%	0.0%	0	20.8%
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
1		0	-	-	0		-	0	-
1		0	-	-	0		-	0	-
1		0	-		0	-		0	-
-	-	0	-	-	0	-	-	0	-
γο	7.2%	11	23.6%	6.1%	17	23.9%	4.0%	21	25.7%



Erste Group Bank AG

					Ba	seline Sce	nario									Adverse Sc	enario			
			31/12/20	16		31/12/20	117		31/12/20	18			31/12/20:	16		31/12/2	017		31/12/2	018
		Impairment	Stock of	Coverage Ratio -						Coverage Ratio -	In	npairment								
United States	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Corporates Corporates Corporates Regional Constraints Corporates of which: SME Secured by mortages on immovable property of which: SME Items associated with particularly high risk Corverd bonds Calamis on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securification	rate 0.0% 0.0% 0.0% 0.0% 0.0% 1.3%	Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock 1.0% 20.0% 98.3% 97.2% 19.2% 	rate P / 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.1% - - - - - - -	rovisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock 1.0% 20.7% 29.7% 27.2% 27.2%	rate - - 0.0% 0.0% 0.0% 1.7% 0.0% 1.7% - - - - - - - - - - - - - - - - - - -	Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock 1.0% 20.7% 95.5% 28.6% 32.3%		rate 0.0% 0.0% 0.0% 4.4% 0.1% 2.5%	Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock 	rate 0.0% 0.0% 0.0% 5.1% 0.1% 3.5%		Default stock 0	0.09	- - - - - - - - - - - - - - - - - - -	 Default Stock² 0 0 1.00 0 24.89 40.79 59.59 34.69 34.69 0 34.69 0 0
	Other exposures Standardised Total	0.0%	0	58.6%	- 0.0%	0	47.9%	0.0%	0	42.8%	_	0.1%	0	- 59.0%	0.1%	-	0 49.6%	0.1%	-	0 0 45.9%
	Stanuartiseu Totai	0.0%	U	56.0%	0.0%		47.9%	0.0%	U	42.070		J.170	U	59.0%	0.1%		49.6%	0.1%	·	45.9

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

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%
	Regional governments or local authorities	100 C	0	-	-	0	-	-	0	-
	Public sector entities	100 C	0	-	-	0	-	-	0	-
	Multilateral Development Banks	100 C	0	-	-	0	-	-	0	-
	International Organisations	100 C	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	20.0%	0.0%	0	20.1%	0.0%	0	21.0%
	of which: SME	0.0%	0	30.4%	0.0%	0	33.3%	0.0%	0	34.2%
	Retail	0.1%	0	41.5%	0.0%	0	41.0%	0.0%	0	41.6%
Poland	of which: SME	0.0%	0	26.7%	0.0%	0	26.1%	0.0%	0	25.7%
rolariu	Secured by mortgages on immovable property	100 C	0	-	-	0	-	-	0	-
	of which: SME	100 C	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	100 C	0	-	-	0	-	-	0	-
	Covered bonds	100 C	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	100 C	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	100 C	0	-	-	0	-	-	0	-
	Equity		0		-	C	-		0	
	Securitisation									
	Other exposures		0	-	-	0	-	-	0	-
	Standardised Total	0.1%	1	39.8%	0.1%	1	39.8%	0.1%	2	39.8%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.1%	1	40.0%	0.1%	2	40.0%	0.1%	3	40.0%
-	0		-	0			0	-
-	0	-	-	0	-		0	-
-	0	-	-	0	-		0	-
-	0		-	0			0	-
0.0%	0		0.0%	0		0.0%	0	-
0.0%	0	23.4%	0.1%	0	24.0%	0.1%	0	25.3%
0.0%	0	32.1%	0.0%	0	36.5%	0.0%	0	38.3%
0.1%	0	47.6%	0.1%	0	50.4%	0.1%	0	52.7%
0.0%	0	28.1%	0.1%	0	28.4%	0.1%	0	28.4%
-	0	-	-	0			0	-
-	0	-	-	0			0	-
-	0	-	-	0			0	-
-	0		-	0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0	-		0	-
-	0	-	-	0	-	-	0	-
0.1%	1	39.9%	0.1%	2	39.9%	0.1%	3	39.9%



2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
European and the	STA	0						
Exposure values	IRB Total	517 517						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	IRB	196	243	279	315	269	569	830
	Total	196	243	279	315	269	569	830
Impairments	Total banking book others than assessed at fair value	0	0	0	0	5	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SC	OVEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value <u>c</u> (1	ross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	66 186 869 926 2,110 3,681 1,641 9,480	0 173 753 895 2,022 2,698 342 6,882	0 167 513 493 945 1,586 276 3,979	0 0 0 1 0 0 1	0 5 5 -6 6 -11 4	0 2 235 397 1,082 1,105 77 2,898	0 0 0 0 0 0 0	0 23 0 265 5 3 0 296	0 1 0 56 1 4 0 62	0 126 3 252 0 0 0 381	0 -18 0 -7 0 0 0 - 24	0 0 0 7 0 0 0 7	0 0 0 0 0 0 0		0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Belgium	56 0 2 1 5 16 1 82	56 0 2 1 5 16 1 82	56 0 2 1 5 13 1 79	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 3 0 3	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria	0 0 1 0 0 1 2 4	0 0 1 0 0 1 2 4	0 0 0 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 2 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Czech Republic	170 70 663 1,017 2,574 3,169 260 7,921	167 59 649 999 2,470 2,861 19 7,225	0 25 222 577 1,076 274 0 2,174	0 0 1 0 0 0 0 1	10 22 7 74 48 -29 19 150	157 13 420 348 1,346 2,617 0 4,900	0 0 0 0 0 0 0 0	0 0 0 0 200 0 200 2 00	0 0 0 86 86	105 0 0 1,408 0 1,513	0 0 0 -158 0 - 158	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 5 0 5 0 0 9	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Denmark	1 0 3 0 0 0 0 4	1 0 3 0 0 0 0 4	1 0 3 0 0 0 0 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		of provisions) (1)			(1				Derivatives with j	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 2 5 3 59 46 0 115	0 2 5 3 59 46 0 115	0 2 5 3 8 17 0 35	0 0 0 0 0 0 0 0	0 0 0 30 30 30	0 0 0 51 0 5 1 5 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	0 6 12 41 20 3 83	0 0 12 41 20 3 83	0 0 12 41 20 3 83	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 3 0 0 0 0 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	3 158 89 87 27 169 23 556	3 158 89 59 27 168 23 527	3 147 89 87 27 152 23 527	0 0 0 0 0 0 0 0 0	0 1 -28 0 6 0 - 21	0 10 0 0 10 0 20	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	7 498 273 176 413 127 12 1,507	6 311 260 172 123 67 3 942	0 201 104 105 89 59 0 559	0 0 0 0 0 0 0 0	6 110 137 0 3 8 3 266	0 0 19 66 30 1 0 116	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Greece	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hungary	229 178 328 345 379 51 52 1,563	229 177 328 343 370 47 19 1,514	0 18 0 126 25 16 0 185	0 0 0 0 0 0 0 0 0	77 23 202 39 41 10 4 396	152 135 126 179 304 22 0 918	0 0 0 0 0 14 15	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 5 0 0 5	0 0 0 0 0 0 0 0	0 5 0 18 0 0 0 23	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	0 0 1 0 1 2 0 4	0 0 1 0 1 2 0 4	0 0 1 0 1 2 0 4	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 3 1 35 32 64 136	0 3 1 35 32 64 136	0 3 1 1 35 32 64 136	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 9 0 1 0 0 10	0 0 0 0 0 0 0 0	0 9 0 0 0 0 0 0 9	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 3 0 10 0 12	0 0 3 0 10 0 12	0 0 3 0 9 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 0 2 0 2	0 0 0 0 0 0 0	0 0 0 0 1 0 1 0 1	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Lithuania	4 0 1 0 1 5 11	4 0 1 0 1 5 11	4 0 1 0 1 5 11	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 4 6 0 10	0 0 4 6 0 10	0 0 0 4 6 0 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	0 4 0 3 34 13 1 54	0 4 0 3 34 13 1 54	0 4 0 3 33 13 1 54	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	67 22 213 131 385 633 21 1,472	67 21 212 131 371 615 17 1,435	6 0 84 5 153 199 0 4 48	0 0 0 0 0 0 0 0 0 0	7 21 32 31 56 21 17 185	53 0 96 95 162 396 0 801	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 7 0 7 0 7	0 0 0 0 0 0 0 0	0 0 5 5 0 0 9	0 0 0 0 0 0 0 0 0



	(mln EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off I	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g	ross of provisions) L)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 1 1 0 3 0 5	0 0 1 1 0 3 0 6	0 0 1 1 0 3 0 6				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	786 1,045 519 462 964 1,230 585 5,592	784 1,041 516 447 923 847 47 47 4,606	400 322 135 236 317 102 43 1,556	0 0 0 0 0 0 4 4 4	265 393 1 40 42 35 0 776	119 325 380 171 564 710 0 2,269	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 7 0 0 0 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	400 310 1,419 170 761 1.705 1,059 5,824	400 289 1,405 160 748 1.551 1,035 5,589	122 195 651 133 77 575 217 1,969	0 0 0 0 0 0 0 0 0	0 5 68 4 14 38 53 182	279 89 686 23 657 938 766 3,437	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 5 16 59 0 139	0 0 0 1 0 2	0 0 14 0 0 0 0 0 14	0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	35 0 10 2 29 161 18 256	35 0 10 2 24 138 3 212	29 0 3 0 16 103 0 151	0 0 0 0 0 0 0 0 0	1 0 7 2 2 11 3 26	5 0 0 5 24 0 35	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	0 3 1 2 31 1 42	0 3 1 2 31 1 42	0 3 1 2 31 1 42	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 9 0 0 0 0 0 9	0 0 0 0 0 0 0 0	0 9 0 0 0 0 9	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 0 3 3 0 0 0 6	0 3 3 0 0 0 0 6	0 3 3 0 0 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair∽value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland					0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	u.s.	0 0 0 6 849 0 854	0 0 0 6 849 0 854	0 0 0 0 377 0 377	0 0 0 0 0 0 0 0	0 0 0 6 18 0 24	0 0 0 454 0 454	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	52 85 78 51 150 52 18 486	52 77 77 39 144 28 0 419	11 18 10 20 74 10 0 143	0 0 0 0 0 0 0 0 0	32 45 50 8 15 7 0 157	9 14 17 11 55 11 0 118	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 9 0 0 0 0 0 9	0 0 0 0 0 0 0	0 5 0 0 0 0 5	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latin America and the Caribbean	0 0 0 0 1 0 2	0 0 0 0 1 0 2	0 0 0 0 1 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



Erste Group Bank AG

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

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (4) For expositions in HPT Expositions. (5) For expositions. (5) For expositions (1) For expositions. (5) For



2016 EU-wide Stress Test - Risk exposure amounts

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



2016 EU-wide Stress Test - P&L

Erste Group Bank AG

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

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



2016 EU-wide Stress Test: Capital

Erste Group Bank AG

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

 6.4
 Leverage ratio (fully/loaded)
 5.83%
 6.11%
 6.35%
 4.76%
 4.48%

 (1) Fully loaded CT1 capital ratio estimation: [1:1:4:1:1:4]
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Information on performing and non-performing exposures¹

Erste Group Bank AG

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

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

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

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



Information on forborne exposures¹ Erste Group Bank AG

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