

Composition of capital

AT001
Erste Group Bank AG

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	9,078		9,666		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	9,583		10,164		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-505		-498		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-125	-0.1%	-107	-0.1%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-125		-107		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 ⁽²⁾	0	0.0%	0	0.0%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	0	0.0%	0	0.0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	8,953	7.8%	9,559	8.7%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	1,224	1.1%	1,224	1.1%	
F) Core Tier 1 including existing government support measures (C+D+E)	10,177	8.9%	10,783	9.9%	
G) Hybrid instruments not subscribed by government	1,228		375		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	11,405	9.9%	11,158	10.2%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	114,911		109,294		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	0		0		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios ⁽³⁾, as of 30th September 2011	-349		-349		
Sovereign capital buffer for exposures in EEA (H+I)	0		0		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	165		-947		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	165		-947		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book

Composition of RWA

AT001
Erste Group Bank AG

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	114,911	109,294
RWA for credit risk	98,523	92,964
RWA Securitisation and re-securitisations	2,328	1,586
RWA Other credit risk	96,194	91,378
RWA for market risk	5,179	4,420
RWA operational risk	11,210	11,910
Transitional floors	0	0
RWA Other	0	0

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	26	26	26	0	0	0	0	0	0		0	0	0
[3M - 1Y]		239	29	238	119	0	-1	0	0	88		0	2	0
[1Y - 2Y]		449	248	448	162	1	-1	-6	0	39		0	5	0
[2Y - 3Y]		393	36	373	334	0	-7	0	0	3		0	12	0
[3Y - 5Y]		864	115	863	630	0	7	-1	0	109		0	19	-1
[5Y - 10Y]		2,871	404	2,806	1,921	2	24	-18	0	442		0	40	-53
[10Y - more]		2,468	1,965	2,468	471	0	7	0	0	23		0	15	-44
Total	7,310	2,822	7,222	3,638	3	30	-25	0	703	0	0	94	-97	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		22	0	22	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		55	0	55	55	0	0	0	-1	0		0	-3	-2
[5Y - 10Y]		9	0	9	9	0	0	0	0	0		0	0	0
[10Y - more]		1	0	1	1	0	0	0	0	0		0	0	0
Total	91	0	91	69	0	1	0	-1	0	0	0	-3	-2	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	1	1	1	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		1	1	1	1	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	2	2	2	2	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	15	0	15	5	0	0	0	10		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	15	0	15	5	0	0	0	0	10	0	0	0	0	
[0 - 3M]	Czech Republic	776	4	776	0	385	0	0	450		0	0	0	0
[3M - 1Y]		1,824	23	1,824	0	808	0	0	933		0	1	0	0
[1Y - 2Y]		858	33	858	16	30	0	0	752		0	0	0	0
[2Y - 3Y]		413	39	413	181	79	0	79	188		0	-1	0	0
[3Y - 5Y]		804	82	804	76	63	0	0	526		0	-5	0	0
[5Y - 10Y]		2,021	226	2,015	25	168	-14	0	1,656		0	-1	0	0
[10Y - more]		1,641	251	1,640	58	2	61	0	1,354		0	-4	0	0
Total	8,337	658	8,330	355	113	1,534	65	0	5,857	1	0	-10	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0	0		0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0	0		0	0	0
[3Y - 5Y]		2	0	2	2	0	0	0	0	0		0	0	0
[5Y - 10Y]		59	0	59	9	0	0	0	0	50		0	0	0
[10Y - more]		13	0	13	13	0	0	0	0	0		0	0	-2
Total	76	0	76	26	0	0	0	0	50	0	0	0	-2	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	1	0	1	1	0	0	0	0	0		0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		7	0	7	6	0	0	0	0	0		0	0	0
[3Y - 5Y]		13	0	13	11	1	0	0	0	0		0	0	0
[5Y - 10Y]		75	0	75	74	1	0	0	0	0		0	0	0
[10Y - more]		5	0	5	4	0	1	0	0	0		0	0	0
Total		102	0	102	98	1	2	0	-1	0	0	0	0	0
[0 - 3M]	Germany	151	0	151	149	0	0	0	0	1		0	0	0
[3M - 1Y]		6	0	6	5	0	0	0	0	0		0	0	0
[1Y - 2Y]		30	1	30	28	0	0	0	0	0		0	0	0
[2Y - 3Y]		29	2	29	15	0	11	0	0	0		0	0	0
[3Y - 5Y]		302	4	297	174	0	108	-1	0	10		0	5	-1
[5Y - 10Y]		525	0	525	365	0	150	0	0	0		0	12	-4
[10Y - more]		19	0	19	17	0	2	0	0	0		0	0	0
Total		1,062	8	1,057	754	0	272	-1	0	11	0	18	-5	
[0 - 3M]	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0	0		0	0	0
[2Y - 3Y]		7	0	7	2	0	0	0	14	10		0	0	0
[3Y - 5Y]		2	0	2	2	0	0	0	-6	1		0	0	0
[5Y - 10Y]		9	0	9	4	5	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		19	0	19	8	5	0	0	9	11	0	0	0	0
[0 - 3M]	Hungary	20	16	20	0	0	1	0	0	2		0	0	0
[3M - 1Y]		257	24	257	0	115	87	0	0	104		0	0	0
[1Y - 2Y]		716	108	716	4	0	16	0	0	502		0	0	0
[2Y - 3Y]		12	0	12	1	0	11	0	0	98		0	0	0
[3Y - 5Y]		334	21	333	3	0	5	0	1	228		0	-1	0
[5Y - 10Y]		24	6	22	3	0	11	0	0	96		0	-1	0
[10Y - more]		268	22	268	0	0	13	0	0	349		0	0	0
Total		1,631	198	1,627	13	115	144	0	1	1,378	12	0	-1	0
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		14	0	14	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		22	0	22	22	0	0	0	0	0		0	-4	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		38	0	38	24	0	0	0	0	0	0	-4	0	
[0 - 3M]	Italy	402	0	402	1	402	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		4	0	4	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		7	0	7	7	0	0	0	2	0		0	0	0
[5Y - 10Y]		28	0	28	27	1	0	0	0	0		0	-2	0
[10Y - more]		39	0	39	38	0	1	0	0	0		0	-26	-21
Total		480	0	480	76	402	2	0	2	0	0	-28	-21	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		3	0	3	3	0	0	0	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		29	0	29	2	0	0	0	0	26		0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		4	0	4	4	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		33	0	33	7	0	0	0	26	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		23	0	23	23	0	0	0	0	0		0	0	2	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		23	0	23	23	0	0	0	0	0	0	2	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	1	0	1	1	0	0	0	0	0		0	0	0	0
[3M - 1Y]		3	0	3	2	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		8	0	8	8	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		2	0	2	2	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		8	0	8	8	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		35	0	35	35	0	0	0	0	0		0	0	0	-2
[10Y - more]		6	0	6	6	0	0	0	0	0		0	0	0	0
Total		63	0	63	62	0	1	0	0	0	0	1	-2	-2	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		5	0	5	5	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		3	0	3	3	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		10	0	10	10	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	43	0	38	0	0	-5	0	0	40		0	0	0	0
[3M - 1Y]		50	0	50	1	0	49	0	0	0		0	0	0	0
[1Y - 2Y]		61	0	60	21	1	13	0	0	25		0	0	0	0
[2Y - 3Y]		29	0	10	1	4	-7	0	0	11		0	0	0	0
[3Y - 5Y]		65	0	56	9	1	41	0	0	5		0	0	0	0
[5Y - 10Y]		155	0	130	49	0	-3	0	0	80		0	-2	0	0
[10Y - more]		32	0	26	2	0	13	0	0	10		0	0	0	0
Total		435	0	370	84	6	101	0	171	0	0	-2	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		3	0	3	3	0	0	0	0	8		0	-1	0	0
[5Y - 10Y]		1	0	1	1	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		4	0	4	4	0	0	0	9	0	0	-1	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
AT001
Erste Group Bank AG

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	712	0	712	431	0	117	0	0	2		0	1	0
[3M - 1Y]		1,128	0	1,128	544	0	312	0	0	263		0	1	0
[1Y - 2Y]		490	8	490	67	0	60	0	0	351		0	0	0
[2Y - 3Y]		379	43	379	85	0	50	0	0	283		0	-1	0
[3Y - 5Y]		769	0	769	6	0	10	0	2	639		0	0	0
[5Y - 10Y]		378	13	378	11	0	1	0	0	354		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	-1	0
Total		3,857	64	3,856	1,144	0	549	0	2	1,893	0	0	0	0
[0 - 3M]	Slovakia	148	1	148	52	0	81	0	0	15		0	0	0
[3M - 1Y]		251	4	251	21	0	42	0	0	156		0	0	0
[1Y - 2Y]		692	0	692	355	0	44	0	0	282		0	0	0
[2Y - 3Y]		172	39	172	16	0	36	0	0	78		0	0	0
[3Y - 5Y]		1,184	26	1,184	397	28	332	0	1	388		0	-16	0
[5Y - 10Y]		1,146	52	1,146	121	18	8	0	-7	924		0	-15	0
[10Y - more]		809	74	809	48	0	8	0	0	659		0	-11	0
Total		4,402	196	4,402	1,010	47	552	0	-6	2,503	0	0	-41	0
[0 - 3M]	Slovenia	13	0	13	13	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		23	0	22	20	0	0	0	0	2		0	-1	0
[3Y - 5Y]		44	0	44	28	0	0	0	0	15		0	-2	0
[5Y - 10Y]		82	5	82	62	0	1	0	0	14		0	-10	-2
[10Y - more]		62	21	62	41	0	0	0	0	0		0	-12	-5
Total		225	26	224	165	0	1	0	0	31	0	0	-25	-8
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		131	0	131	31	99	0	0	0	1		0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	1	0		0	0	0
[2Y - 3Y]		4	0	4	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		1	0	1	1	0	0	0	1	0		0	0	0
[5Y - 10Y]		5	0	5	5	0	0	0	0	0		0	0	0
[10Y - more]		2	0	2	2	0	0	0	0	0		0	0	0
Total		144	0	144	42	99	1	0	2	1	0	0	0	0
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		5	0	5	5	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		5	0	5	5	0	0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		1	0	1	1	0	0	0	0	0		0	0	0
[10Y - more]		1	0	1	1	0	0	0	0	0		0	0	0
Total		2	0	2	2	0	0	0	0	0	0	0	0	0
TOTAL EEA 30		28,370	3,974	28,199	7,629	791	3,191	39	16	12,645	13	0	-1	-137

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	202	11	202	98	0	0	0	0	88		0	0	0
[3M - 1Y]		75	75	75	0	0	0	-7	0	0		0	0	0
[1Y - 2Y]		273	58	273	167	1	2	0	0	39		0	6	0
[2Y - 3Y]		393	52	392	311	0	27	0	0	3		0	12	0
[3Y - 5Y]		1,383	85	1,376	1,049	0	-1	-1	0	234		0	54	-13
[5Y - 10Y]		4,422	615	4,301	2,608	2	-62	-15	0	988		0	130	-96
[10Y - more]		2,401	1,696	2,401	616	0	9	0	0	75		0	20	-59
Total	9,150	2,593	9,020	4,850	3	-25	-23	0	1,426	0	0	222	-167	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		24	0	24	2	0	0	0	0	0		0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0	0		0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		56	0	56	56	0	0	0	0	0		0	-1	-3
[5Y - 10Y]		7	0	7	7	0	0	0	0	0		0	0	0
[10Y - more]		1	0	1	1	0	0	0	0	0		0	0	0
Total	93	0	93	70	0	1	0	0	0	0	0	-1	-3	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	2	0	2	2	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	730	4	730	50	0	228	0	0	449		0	0	0
[3M - 1Y]		2,613	25	2,613	275	16	857	0	0	1,438		0	0	0
[1Y - 2Y]		785	37	785	300	0	190	77	0	331		0	3	0
[2Y - 3Y]		281	24	281	42	22	35	0	0	158		0	2	0
[3Y - 5Y]		1,317	107	1,317	222	31	69	0	0	822		0	2	0
[5Y - 10Y]		2,068	192	2,063	185	69	69	-20	0	1,609		0	6	0
[10Y - more]		1,866	244	1,861	219	62	10	0	0	1,361		0	2	0
Total	9,660	632	9,650	1,294	132	1,457	57	0	6,167	0	0	16	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0	0		0	0	0
[3Y - 5Y]		2	0	2	2	0	0	0	0	0		0	0	0
[5Y - 10Y]		60	0	60	9	0	0	0	0	50		0	0	0
[10Y - more]		13	0	13	13	0	0	0	0	0		0	0	-2
Total	79	0	79	27	0	0	0	0	50	0	0	0	-2	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		7	0	7	6	0	0	0	0		0	0	0	0
[3Y - 5Y]		15	0	15	12	1	1	0	-1		0	0	0	0
[5Y - 10Y]		77	0	77	76	0	1	0	0		0	0	0	0
[10Y - more]		5	0	5	5	0	1	0	0		0	0	0	0
Total	106	0	106	102	1	3	0	-1	0	0	0	1	0	
[0 - 3M]	Germany	1	0	1	0	0	0	0	0		0	0	0	0
[3M - 1Y]		35	0	35	33	1	0	0	0		0	0	0	0
[1Y - 2Y]		20	1	14	18	0	-6	0	0		0	0	0	0
[2Y - 3Y]		16	2	16	3	0	11	0	0		0	0	0	0
[3Y - 5Y]		325	2	319	181	0	124	-1	0	30		0	8	-5
[5Y - 10Y]		459	0	435	296	0	129	0	0	10		0	15	-5
[10Y - more]		27	0	27	16	0	11	0	0	0		0	0	0
Total	884	6	847	548	1	270	-1	0	40	0	0	24	-10	
[0 - 3M]	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		1	0	1	1	0	0	0	0		0	0	0	0
Total	1	0	1	1	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	35	17	35	0	0	17	0	0		0	0	0	0
[3M - 1Y]		119	21	119	4	0	64	0	0	154		0	0	0
[1Y - 2Y]		740	136	739	0	0	1	0	0	491		0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0	132		0	0	0
[3Y - 5Y]		437	21	437	3	0	10	0	1	234		0	0	0
[5Y - 10Y]		12	3	9	1	0	2	0	0	24		0	0	0
[10Y - more]		273	28	273	0	0	11	0	0	0		0	0	0
Total	1,618	227	1,613	10	0	105	0	1	1,036	12	0	0	0	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		14	0	14	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		1	0	1	1	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		23	0	23	23	0	0	0	0		0	0	-2	0
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	0
Total	39	0	39	24	0	0	0	0	0	0	0	-2	0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0		0	0	0	0
[1Y - 2Y]		4	0	4	4	0	1	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		7	0	7	6	0	0	0	2		0	0	0	0
[5Y - 10Y]		27	0	27	26	0	1	0	0		0	0	-2	0
[10Y - more]		40	0	40	40	0	1	0	0		0	0	-27	-25
Total	80	0	80	77	0	3	0	2	0	0	0	-29	-25	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0		0	0	0	0
Total	5	0	5	5	0	0	0	0	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		1	0	1	1	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		4	0	4	4	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		7	0	7	7	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	1	0
[5Y - 10Y]		23	0	23	23	0	0	0	0	0		0	0	4	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	1	0
Total		23	0	23	23	0	0	0	0	0	0	6	6	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		1	0	1	1	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		1	0	1	1	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	3	0	3	3	0	0	0	0	0		0	0	0	0
[3M - 1Y]		4	0	4	4	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		5	0	5	5	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		5	0	5	5	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		5	0	5	5	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		37	0	37	37	0	0	0	0	0		0	0	0	-3
[10Y - more]		5	0	5	5	0	0	0	0	0		0	0	0	0
Total		63	0	63	62	0	1	0	0	0	0	1	1	-3	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		4	0	4	4	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		3	0	3	3	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		2	0	2	2	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		8	0	8	8	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	1	0	1	1	0	0	0	0	0		0	0	0	0
[3M - 1Y]		59	0	59	20	1	2	0	0	35		0	0	0	0
[1Y - 2Y]		45	0	45	2	4	28	0	0	11		0	0	0	0
[2Y - 3Y]		20	0	15	0	0	14	0	0	0		0	0	0	0
[3Y - 5Y]		281	0	274	68	1	124	0	0	77		0	0	5	0
[5Y - 10Y]		197	0	164	33	0	26	0	0	103		0	0	2	0
[10Y - more]		64	0	55	27	0	7	0	0	20		0	0	1	0
Total		667	0	613	152	6	201	0	246	0	0	8	8	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	1	0		0	0	0	0
[3Y - 5Y]		2	0	2	2	0	0	0	4	0		0	0	0	0
[5Y - 10Y]		1	0	1	1	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		3	0	3	3	0	0	5	0	0	0	-1	-1	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12
AT001
Erste Group Bank AG

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	533	0	533	289	0	228	0	0	16		0	0	0
[3M - 1Y]		933	5	933	340	0	182	0	0	313		0	1	0
[1Y - 2Y]		1,186	0	1,185	185	0	186	0	0	790		0	2	0
[2Y - 3Y]		463	35	462	3	0	28	0	0	394		0	0	0
[3Y - 5Y]		830	0	830	10	0	18	0	1	808		0	-9	0
[5Y - 10Y]		32	12	32	4	0	8	0	0	8		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		3,977	53	3,974	832	0	650	0	1	2,329	3	0	-6	0
[0 - 3M]	Slovakia	19	4	19	0	0	15	0	0	0		0	0	0
[3M - 1Y]		1,043	3	1,043	519	0	252	0	0	267		0	2	0
[1Y - 2Y]		366	0	366	180	0	53	0	0	133		0	1	0
[2Y - 3Y]		746	43	746	265	7	204	0	0	223		0	-3	0
[3Y - 5Y]		1,759	21	1,721	688	0	-24	0	0	1,041		0	35	-6
[5Y - 10Y]		701	85	698	102	0	2	0	-10	632		0	-5	0
[10Y - more]		839	43	837	81	0	-2	0	0	745		0	-3	0
Total		5,474	199	5,430	1,835	7	500	0	-10	3,043	0	0	27	-6
[0 - 3M]	Slovenia	34	0	34	4	0	30	0	0	0		0	0	0
[3M - 1Y]		121	1	121	6	0	114	0	0	0		0	0	0
[1Y - 2Y]		24	0	24	22	0	0	0	0	2		0	0	0
[2Y - 3Y]		10	0	10	0	0	0	0	0	10		0	0	0
[3Y - 5Y]		37	0	37	32	0	0	0	0	5		0	-1	0
[5Y - 10Y]		94	4	94	75	0	0	0	0	14		0	-9	-6
[10Y - more]		63	20	63	41	0	1	0	0	0		0	-13	-7
Total		383	26	383	181	0	145	0	0	31	0	0	-24	-13
[0 - 3M]	Spain	1	0	1	0	0	0	0	0	1		0	0	0
[3M - 1Y]		32	0	32	32	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	1	0		0	0	0
[2Y - 3Y]		4	0	4	2	0	0	0	0	0		0	0	0
[3Y - 5Y]		1	0	1	1	0	0	0	2	0		0	0	0
[5Y - 10Y]		7	0	7	6	0	0	0	0	0		0	0	0
[10Y - more]		1	0	1	1	0	0	0	0	0		0	0	0
Total		45	0	45	42	0	1	0	2	1	0	0	0	0
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		4	0	4	4	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		4	0	4	4	0	0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		1	0	1	1	0	0	0	0	0		0	0	0
Total		1	0	1	1	0	0	0	-1	0	0	0	0	0
TOTAL EEA 30		32,373	3,736	32,091	10,161	150	3,311	33	-2	14,370	16	0	241	-229

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).