## Results of the 2011 EBA EU-wide stress test: Summary (1-3)

Name of the bank: Erste Bank Group

Actual results at 31 December 2010	million EUR, %
Operating profit before impairments	3.758
Impairment losses on financial and non-financial assets in the banking book	-2,248
Risk weighted assets <sup>(4)</sup>	120,539
Core Tier 1 capital (4)	10,507
Core Tier 1 capital ratio, % (4)	8.7%
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	

Outcomes of the adverse scenario at 31 December 2012, excluding all mitigating actions	0/
taken in 2011	76
Core Tier 1 Capital ratio	8.1%

Outcomes of the adverse scenario at 31 December 2012, including recognised mitigating measures as of 30 April 2011	million EUR, %
2 yr cumulative operating profit before impairments	6,020
2 yr cumulative impairment losses on financial and non-financial assets in the banking book	-5,268
2 yr cumulative losses from the stress in the trading book	-290
of which valuation losses due to sovereign shock	-72
Risk weighted assets	133,085
Core Tier 1 Capital	10,833
Core Tier 1 Capital ratio (%)	8.1%
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	
Effects from the recognised mitigating measures put in place until 30 April 2011 (5)	
Equity raisings announced and fully committed between 31 December 2010 and 30 April 2011 (CT1 million EUR)	
Effect of government support publicly announced and fully committed in period from 31	
December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	

	percentage points contributing
Additional taken or planned mitigating measures	to capital ratio
Use of provisions and/or other reserves (including release of countercyclical provisions)	
Divestments and other management actions taken by 30 April 2011	
Other disinvestments and restructuring measures, including also future mandatory restructuring	
not yet approved with the EU Commission under the EU State Aid rules	
Future planned issuances of common equity instruments (private issuances)	
Future planned government subscriptions of capital instruments (including hybrids)	
Other (existing and future) instruments recognised as appropriate back-stop measures by	
national supervisory authorities	
Supervisory recognised capital ratio after all current and future mitigating actions as of 31	
December 2012, % <sup>(6)</sup>	8.1%

## Notes

- (1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption and incorporates regulatory transitional floors, where binding (see http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx for the details on the EBA methodology).
- (2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.
- (3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.
- (4) Full static balance sheet assumption excluding any mitigating management actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures and capital raisings fully paid in before 31 December 2010 are included).
- (5) Effects of capital raisings, government support and mandatory restructuring plans publicly announced and fully committed in period from 31 December 2010 to 30 April 2011, which are incorporated in the Core Tier 1 capital ratio reported as the outcome of the stress test.
- (6) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 Mitigating measures).

All in million EUR, or %

A. Results of the stress test based on the full static balance sheet assumption without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December 2010 are included)

	Baseline scenario		Baseline scenario		scenario
Capital adequacy	2010	2011	2012	2011	2012
Risk weighted assets (full static balance sheet assumption)	120,539	124,632	126,483	128,470	133,085
Common equity according to EBA definition	9,283	10,001	10,813	9,497	9,609
of which ordinary shares subscribed by government	0	0	0	0	0
Other existing subscribed government capital (before 31 December					
2010)	1,224	1,224	1,224	1,224	1,224
Core Tier 1 capital (full static balance sheet assumption)	10,507	11,225	12,037	10,721	10,833
Core Tier 1 capital ratio (%)	8.7%	9.0%	9.5%	8.3%	8.1%

# B. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010

		Baseline s	scenario	Adverse scenario	
Capital adequacy	2010	2011	2012	2011	2012
Risk weighted assets (full static balance sheet assumption)	120,539	124,632	126,483	128,470	133,085
Effect of mandatory restructuring plans, publicly announced and fully					
committed before 31 December 2010 on RWA (+/-)					
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	120,539	124,632	126,483	128,470	133,085
Core Tier 1 Capital (full static balance sheet assumption)	10,507	11,225	12,037	10,721	10,833
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on Core Tier 1 capital (+/-)					
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	10.507	11.225	12.037	10.721	10,833
Core Tier 1 capital ratio (%)	8.7%	9.0%	9.5%	8.3%	8.1%

# C. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 30 April 2011

		Baseline s	scenario	Adverse scenario		
Capital adequacy	2010	2011	2012	2011	2012	
Risk weighted assets after the effects of mandatory restructuring plans						
publicly announced and fully committed before 31 December 2010	120,539	124,632	126,483	128,470	133,085	
Effect of mandatory restructuring plans, publicly announced and fully						
committed in period from 31 December 2010 to 30 April 2011 on						
RWA (+/-)						
Risk weighted assets after the effects of mandatory restructuring plans						
publicly announced and fully committed before 30 April 2011		124,632	126,483	128,470	133,085	
of which RWA in banking book		103,061	103,434	103,147	103,644	
of which RWA in trading book		6,392	6,392	6,392	6,392	
RWA on securitisation positions (banking and trading book)		3,964	5,442	7,716	11,834	
Total assets after the effects of mandatory restructuring plans publicly						
announced and fully committed and equity raised and fully committed by						
30 April 2011	205,938	205,938	205,938	205,938	205,938	
Core Tier 1 capital after the effects of mandatory restructuring plans						
publicly announced and fully committed before 31 December 2010	10,507	11,225	12,037	10,721	10,833	
Equity raised between 31 December 2010 and 30 April 2011						
Equity raisings fully committed (but not paid in) between 31						
December 2010 and 30 April 2011						
Effect of government support publicly announced and fully committed						
in period from 31 December 2010 to 30 April 2011 on Core Tier 1						
capital (+/-)						
Effect of mandatory restructuring plans, publicly announced and fully						
committed in period from 31 December 2010 to 30 April 2011 on						
Core Tier 1 capital (+/-)						
Core Tier 1 capital after government support, capital raisings and effects						
of restructuring plans fully committed by 30 April 2011		11,225	12,037	10,721	10,833	
Tier 1 capital after government support, capital raisings and effects of						
restructuring plans fully committed by 30 April 2011		12,965	13,777	12,461	12,573	
Total regulatory capital after government support, capital raisings and						
effects of restructuring plans fully committed by 30 April 2011		17,131	17,943	16,627	16,739	
Core Tier 1 capital ratio (%)	8.7%	9.0%	9.5%	8.3%	8.1%	
Additional capital needed to reach a 5% Core Tier 1 capital						
benchmark						

		Baseline scenario		Adverse	scenario
Profit and losses	2010	2011	2012	2011	2012
Net interest income	5,186	5,141	5,056	4,938	4,690
Trading income	455	307	307	209	209
of which trading losses from stress scenarios		-47	-47	-145	-145
of which valuation losses due to sovereign shock				-36	-36
Other operating income (5)	66	-64	-64	-64	-64
Operating profit before impairments	3,758	3,435	3,350	3,134	2,886
Impairments on financial and non-financial assets in the banking					
book <sup>(6)</sup>	-2,248	-2,029	-1,766	-2,665	-2,604
Operating profit after impairments and other losses from the stress	1,510	1,406	1,584	469	283
Other income (5,6)	5	21	18	21	18
Net profit after tax (7)	1,186	1,117	1,254	384	235
of which carried over to capital (retained earnings)	730	718	812	214	112
of which distributed as dividends	456	399	442	170	124

		Baseline scenario		Baseline scenario Adverse scena		scenario
Additional information	2010	2011	2012	2011	2012	
Deferred Tax Assets (8)	0	0	0	0	0	
Stock of provisions (9)	6,304	8,188	9,809	8,820	11,270	
of which stock of provisions for non-defaulted assets	803	756	722	1,036	1,275	
of which Sovereigns (10)	0	0	0	146	292	

of which Institutions (10)	10	10	10	39	67
of which Corporate (excluding Commercial real estate)	332	303	283	367	399
of which Retail (excluding Commercial real estate)	409	394	384	421	443
of which Commercial real estate (11)	52	49	45	63	73
of which stock of provisions for defaulted assets	5,501	7,432	9,087	7,783	9,995
of which Corporate (excluding Commercial real estate)	2,278	3,271	4,149	3,364	4,342
of which Retail (excluding commercial real estate)	2,800	3,294	3,706	3,329	3,814
of which Commercial real estate	353	754	1,088	819	1,240
Coverage ratio (%) (12)					
Corporate (excluding Commercial real estate)	66.3%	65.2%	64.7%	63.6%	61.1%
Retail (excluding Commercial real estate)	57.6%	54.2%	52.0%	53.2%	50.0%
Commercial real estate	13.7%	23.0%	28.2%	24.0%	29.8%
Loss rates (%) (13)					
Corporate (excluding Commercial real estate)	1.1%	1.5%	1.4%	1.8%	1.8%
Retail (excluding Commercial real estate)	0.6%	0.7%	0.6%	0.8%	0.8%
Commercial real estate	1.3%	1.6%	1.3%	2.0%	1.8%
Funding cost (bps)	195			264	357

D. Other mitigating measures (see Mitigating measures worksheet for details), million EUR (14)

All effects as compared to regulatory aggregates as reported in Section	Baseline :	scenario	Adverse	scenario
С	2011	2012	2011	2012
A) Use of provisions and/or other reserves (including release of				
countercyclical provisions), capital ratio effect (6)				
B) Divestments and other management actions taken by 30 April 2011,				
RWA effect (+/-)				
B1) Divestments and other business decisions taken by 30 April 2011,				
capital ratio effect (+/-)				
Other disinvestments and restructuring measures, including also				
future mandatory restructuring not yet approved with the EU Commission				
under the EU State Aid rules, RWA effect (+/-)				
C1) Other disinvestments and restructuring measures, including also				
future mandatory restructuring not yet approved with the EU Commission				
under the EU State Aid rules, capital ratio effect (+/-)				
D) Future planned issuances of common equity instruments (private				
issuances), capital ratio effect				
E) Future planned government subscriptions of capital instruments				
(including hybrids), capital ratio effect				
F) Other (existing and future) instruments recognised as appropriate				
back-stop measures by national supervisory authorities, RWA effect (+/-)				
F1) Other (existing and future) instruments recognised as appropriate				
back-stop measures by national supervisory authorities, capital ratio				
effect (+/-)				
Risk weighted assets after other mitigating measures (B+C+F)	124,632	126,483	128,470	133,085
Capital after other mitigating measures (A+B1+C1+D+E+F1)	11,225	12,037	10,721	10,833
Supervisory recognised capital ratio (%) (15)	9.0%	9.5%	8.3%	8.1%

- (1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption (see http://www.eba.europa.eu/EU-widestress-testing/2011.aspx for the details on the EBA methodology).
- (2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures
- (3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.
- (4) Regulatory transitional floors are applied where binding. RWA for credit risk have been calculated in accordance with the EBA methodology assuming an additional floor imposed at a level of RWA, before regulatory transitional floors, for December 2010 for both IRB and STA portfolios.
- (5) Banks are required to provide explanations of what "Other operating income" and "Other income" constitutes for.
- Other operating income: Interest and similar income; AfS portolio; Result from financial assets; AfS portfolio; Rental Income from properties, movables, investment properties; Payment into deposit insurance fund; Other operating expense: pass-through cost of operation - expenses and earnings; Other Income: - share of profits in associates and joint ventures; - release of bank's reserves; - banking taxes
- (6) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D as other mitigating measures.
- (7) Net profit includes profit attributable to minority interests.
- (8) Deferred tax assets as referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 a global regulatory framework for more resilient banks and banking systems".
- (9) Stock of provisions includes collective and specific provisions as well as countercyclical provisions, in the jurisdictions, where required by the national legislation.
- (10) Provisions for non-defaulted exposures to sovereigns and financial institutions have been computed taking into account benchmark risk parameters (PDs and LGDs) provided by the EBA and referring to external credit ratings and assuming hypothetical scenario of rating agency downgrades of sovereigns.
- (11) For definition of commercial real estate please refer to footnote (5) in the worksheet "4 FADs"
- (12) Coverage ratio = stock of provisions on defaulted assets / stock of defaulted assets expressed in EAD for the specific portfolio.
- (13) Loss rate = total impairment flow (specific and collective impairment flow) for a year / total EAD for the specific portfolio (including defaulted and non-defaulted assets but excluding securitisation and counterparty credit risk exposures).
- (14) All elements are be reported net of tax effects.
  (15) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 - Mitigating measures).

## Results of the 2011 EBA EU-wide stress test: Composition of capital as of 31 December 2010

Name of the bank: Erste Bank Group

07. 7. 1. 2010	December 2010		D (
Situation at December 2010	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds without hybrid instruments	0.400	7.00/	COREP CA 1.1 - hybrid instruments and government support measures other than
and government support measures other than ordinary shares) (+)	9,436	7.8%	ordinary shares
Of which: (+) eligible capital and reserves	8,943	7.4%	COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-501	-0.4%	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	0.0%	Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-153	-0.1%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-153	-0.1%	Total of items as defined by Article 57 (I), (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	0	0.0%	COREP line 1.3.7 included in line 1.3.T1*
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	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)	9,283	7.7%	
Of which: ordinary shares subscribed by government	0	0.0%	Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	1,224	1.0%	
E) Core Tier 1 including existing government support measures (C+D)	10,507	8.7%	Common equity + Existing government support measures included in T1 other than ordinary shares
Difference from benchmark capital threshold (CT1 5%)	4,480	3.7%	Core tier 1 including government support measures - (RWA*5%)
F) Hybrid instruments not subscribed by government	1,740	1.4%	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 (E+F) (Total original own funds for general solvency purposes)	12,247	10.2%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
Tier 2 Capital (Total additional own funds for general solvency purposes)	3,655	3.0%	COREP CA 1.5
Tier 3 Capital (Total additional own funds specific to cover market risks)	374	0.3%	COREP CA 1.6
Total Capital (Total own funds for solvency purposes)	16,276	13.5%	COREP CA 1
Memorandum items			
Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of total own funds	329	0.3%	Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds
Amount of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds	0	0.0%	Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds
Deferred tax assets (2)	0	0.0%	As referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3  – a global regulatory framework for more resilient banks and banking systems"
Minority interests (excluding hybrid instruments) (2)	3,430	2.8%	Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC
Valuation differences eligible as original own funds (-/+) (3)			COREP line 1.1.2.6

### 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 to the Basel 3 framework specific rules apply for the treatment of these items under the Basel 3 framework, no full deduction is required for the computation of common equity.
- (3) This item represents the impact in original own funds of valuation differences arising from the application of fair value measurement to certain financial instruments (AFS/FVO) and property assets after the application of prudential filters.

## Results of the 2011 EBA EU-wide stress test: Overview of mitigating measures (1-2)

Name of the bank: Erste Bank Group			
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Use of countercyclical provisions, divestments and other management actions

Narrative description	Date of completion (actual or planned for future issuances)	Capital / P&L impact (in million EUR)	RWA impact (in million EUR)	Capital ratio impact (as of 31 December 2012) %						
A) Use of provisions and/or other reserves (including release of countercyclical provisions), (3)										
andatory restructuring not yet approved with the EU Commission under the EU State Aid rules	1									
֡	Narrative description	Narrative description  (actual or planned for future issuances)  provisions), (3)	Narrative description  (actual of planned for future issuances)  impact (in million EUR)  provisions), (3)	Narrative description  (actual or planned for future issuances)  RWA impact (in million EUR)  Provisions), (3)  Provisions), (3)						

Future capital raisings and other back stop measures

	Date of issuance	_		Loss absorbency	Flexibility of	Permanence				
Please fill in the table using a separate row for each measure	(actual or planned	Amount	Maturity	in going concern	payments (capacity to	(Undated and without incentive to	Nature of conversion	Conversion clause ( Date of conversion		Conversion in common equity
r lease III III tile table using a separate IOW IOI each Heasure	issuances, dd/mm/yy)	(in million EUR)	(dated/ undated) <sup>(4)</sup>	(Yes/No)	(Yes/No)	(Yes/No)	(mandatory/ discretionary)	(at any time/from a specific date: dd/mm/yy)	(description of the triggers)	(Yes/No)
<ul> <li>D) Future planned issuances of common equity instruments (private issuance)</li> </ul>	ices)									
E) Fotos allowed and an artistic and a selection of	' II I \									
E) Future planned government subscriptions of capital instruments (includ 1) Denomination of the instrument	ing nybrias)		1	T		T		1	ı	
1) Denomination of the instrument										
2)										
F) Other (existing and future) instruments recognised as back stop measure	es by national super	visory author	ities (including	g hybrids)						
Denomination of the instrument										
2)										
		•			•					
									1	

### Notes and definitions

- (1) The order of the measures follows the order of mitigating measures reported in the Section D of the worksheet "1 Aggregate information".
- (2) All elements are be reported net of tax effects
- (3) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D of the worksheet "1- Aggregate information" as other mitigating measures and explained in this worksheet.

  (4) If dated please insert the maturity date (dd/mm/yy) otherwise specify undated.

Name of the bank: Erste Bank Group

All values in million EUR, or %

	Non-defaulted exposures											
		Corporate (excluding	Retail (excludin		ŕ				Commerc	cial Real Estate	Defaulted exposures	Total exposures (7)
	Institutions	commercial real estate)		of which R mortg		of which Revolving	of which SME	of which other		Loan to Value (LTV) ratio (%) <sup>(6)</sup>	(excluding sovereign)	Total exposures
Austria	4,552	29,445	32,186	19,680	56	10,668	1,838		11,802	63	3,558	89,949
Belgium												
Bulgaria												
Cyprus												
Czech Republic	3,351	9,485	11,098	4,812	62	5,301	986		2,387	75	1,388	37,230
Denmark				_								
Estonia												
Finland												
France	691	243	8	7		1	0		2		2	1,107
Germany	2,699	2,362	839	631		144	65		418		240	
Greece	247	6		1		1	0		0		0	946
Hungary	307	2,585	4,370	3,552	54	815	3		667	92	1,000	11,647
Iceland												
Ireland	160	74	4	4		1	0		1		0	304
Italy	973	298	137	57		33	47		104		21	2,087
Latvia												
Liechtenstein												
Lithuania												
Luxembourg												
Malta												
Netherlands	818	949	26	21		5	0		38		9	1,925
Norway												
Poland	540	543	2	1		0	Ŭ		214		22	1,539
Portugal	178			0		0			0		0	251
Romania	263	3,736	4,231	1,932	68	2,085			2,914		2,406	20,301
Slovakia	80	2,575	3,940	2,708	58	1,180	52		580		548	
Slovenia	249	856	455	353		75			295		200	2,271
Spain	437	280	4	2		2	0		0		2	901
Sweden												
United Kingdom	2,653	636	47	24		21			14	•	13	
United States	1,022	1,307	17	10		5	2		4		14	2,598
Japan												
Other non EEA non												
Emerging countries												
Asia												
Middle and South												
America												
Eastern Europe non												
EEA												
Others	5,824	5,859	5,914	2,867		2,816			2,788		1,523	25,869
Total	25,044	61,237	63,283	36,663		23,153	3,467	0	22,228		10,947	222,290

Notes and definitions
(1) EAD - Exposure at Default or exposure value in the meaning of the CRD.

- (2) The EAD reported here are based on the methodologies and portfolio breakdowns used in the 2011 EU-wide stress test, and hence may differ from the EAD reported by banks in their Pillar 3 disclosures, which can vary based on national regulation. For example, this would affect breakdown of EAD for real estate exposures and SME exposures.
- (3) Breakdown by country and macro area (e.g. Asia) when EAD >=5%. In any case coverage 100% of total EAD should be ensured (if exact mapping of some exposures to geographies is not possible, they should be allocated to the group "others").
- (4) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm
- (5) Residential real estate property which is or will be occupied or let by the owner, or the beneficial owner in the case of personal investment companies, and commercial real estate property, that is, offices and other commercial premises, which are recognised as eliqible collateral in the meaning of the CRD, with the following criteria, which need to be met:
- (a) the value of the property does not materially depend upon the credit quality of the obligor. This requirement does not preclude situations where purely macro economic factors affect both the value of the property and the performance of the borrower; and
- (b) the risk of the borrower does not materially depend upon the performance of the underlying property or project, but rather on the underlying capacity of the borrower to repay the debt from other sources. As such, repayment of the facility does not materially depend on any cash flow generated by the underlying property serving as collateral.
- (6) Loan to value ratio ratio of EAD to the market value of real estate used as collateral for such exposures. Given the different methodologies applied to assessing the value, the bank is required to explain the computation of the ratio. In particular (a) whether collateral values is marked-to-market or any other valuation method is used. (b) whether the amount has been adjusted for principal repayments, and (c) how guarantees other than the underlying property are treated.

## Definition of Loan to Value ratio used:

Erste Group generally uses actual market values for their LTVs, mostly reduced by haircuts to the accepted value according to internal risk management policies. Collaterals for all IRB portfolios need to be repriced once a year. LTVs are actual LTVs (no historical LTVs) hence principal payments are included. Only the mortgage value is included, other collaterals (e.g. guarantees are not included)

(7) Total exposures is the total EAD according to the CRD definition based on which the bank computes RWA for credit risk. Total exposures, in addition to the exposures broken down by regulatory portfolios in this table, include EAD for securitisation transactions, counterparty credit risk, sovereigns, guaranteed by sovereigns, public sector entities and central banks.

All values in million EUR

Maturity	Country/Region	GROSS DIRECT LONG E value gross of spe	EXPOSURES (accounting ecific provisions)	(gross exposures (long	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES			
Residual	Country/Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair value (Derivatives with positive value + Derivatives with negative fair value)
3M 1Y		150 135	88 129	150 131	42 0	0	18 0	-11 0
2Y		307	144	307	112	0	0	0
3Y		1,003	87	973	468	Ö	8	-6
5Y	Austria	1,314	201	1,303	841	0	136	0
10Y		1,584 1,471	832 1,269	1,566 1,471	707 190	0	23	0
15Y		5,964	2,751	5,899	2,359	2	188	-17
3M		1	0	1	0	0	0	0
1Y		26	0	26	0	0	0	0
2Y 3Y		22 51	0	22 51	0 50	0	0	0
5Y	Belgium	19	0	19	3	0	0	0
10Y		12	0	12	0	0	0	0
15Y		11	0	1	0	0	0	0
3M		132	0	132	53	0	0	0
1Y		0	0	0	0	0	0	0
2Y		1	0	1	1	0	0	0
3Y	Bulgaria	0	0	0	0	0	0	0
5Y 10Y	Duguna	1 0	0	1 0	0	0	0	0
10Y		0	0	0	0	0	0	0
		2	0	2	1	0	0	0
3M		0	0	0	0	0	0	0
1Y		15	10	15	5	0	0	0
2Y 3Y	1	0 2	0	0 2	2	0	0	0
5Y	Cyprus	0	0	0	0	Ö	0	0
10Y		0	0	0	0	0	0	0
15Y		0 17	0 10	0 17	0	0	0	0
3M		295	10	295	0	0	294	0
1Y		894	3	891	0	0	227	0
2Y		1,197	0	1,197	0	0	65	0
3Y 5Y	Czech Republic	815 1,228	432 207	815 1,224	11 0	0 74	97 216	0 90
10Y		1,330	1	1,325	20	10	205	0
15Y		3	0	3	0	0	3	11
		5,762	644	5,749	30	84	1,108	101 0
3M 1Y		0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0
3Y	Denmark	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0
10Y 15Y		0	0	0	0	0	0	0
		0	0	0	0	Ö	0	0
3M		0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0
2Y 3Y	F	0	0	0	0	0	0	0
5Y	Estonia	0	0	0	0	0	0	Ŏ
10Y		0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0
2Y		2	0	2	0	0	0	0
3Y 5Y	Finland	1 49	0	1 49	0	0	0	0
10Y		49 13	0	13	0	0	0	0
15Y		13	0	13	13	Ö	0	0
		78	0	78	13	0	0	0
3M 1Y		0	0	0	0	0	0	0
2Y		32	0	32	0	0	1	0
3Y	Eranoa	39	0	39	0	0	33	0
3Y 5Y	France	25	0	25	4	0	0	0
10Y		41 13	0	41 13	0	0	0	0
15Y		13 153	0	13 153	4	0	34	0
3M		236	0	236	40	150	1	0
1Y 2Y		179	1	179	143	0	1	0
2Y		40	2	40	5	0	0	0
3Y 5Y	Germany	57 270	5	57 270	0 123	0	2	0
10Y		203	0	203	118	0	83	0
15Y		9	0	9	6	0	1	0

DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	EXI	RECT SOVEREIGN POSURES IN THE RADING BOOK
Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	(Deriva	position at fair values atives with positive fair e + Derivatives with egative fair value)
-11	- 110	0
0		Ö
0		0
-6		0
0		0
0		0
-17		0
0		0
0		0
0		0
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0		0
0		0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)			NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)						
Residua	Country/Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)				
		995	12	995	434	150	88				
3M		20	0	20	9	0	0				
1Y 2Y		210 59	0	210 59	16 15	190	0				
3Y	0	10	0	10	7	0	0				
5Y	Greece	44	0	44	20	20	0				
10Y		3	0	3	3	0	0				
15Y		0 345	0	0 345	70	210	0				
3M		205	70	205	1	0	12				
1Y		155	109	155	2	0	38				
2Y 3Y		670 278	286	670 278	5	13	3				
5Y	Hungary	85	15	85	7	0	11				
I0Y		29	0	28	6	0	21				
5Y		5	3	5	0	0	2				
3M		1,427 0	484	1,426	31 0	13	89 0				
1Y	}	0	0	0	0	0	0				
2Y		0	0	0	0	0	0				
3Y 5Y	Iceland	0	0	0	0	0	0				
5Y OY		0	0	0	0	0	0				
15Y	}	0	0	0	0	0	0				
		0	0	0	0	0	0				
3M		0	0	0	0	0	0				
1Y 2Y		0 14	0	0 14	0	0	0				
3Y		1	0	1	0	0	0				
3Y 5Y 0Y	Ireland	1	0	1	0	0	0				
		23	0	23	21	0	0				
5Y		0 40	0	0 40	0 22	0	0				
BM		81	0	81	0	50	0				
1Y		399	0	399	0	397	0				
2Y 3Y 5Y 10Y		13	0	13	3	0	0				
	Italy	9 23	0	9 23	3 2	0	0				
		37	0	37	23	0	0				
15Y		42	0	42	33	0	0				
		602	0	602	64	447	1				
3M 1Y		0 26	0	0 26	0	0	0				
2Y		0	0	0	0	0	0				
3Y	Latvia	3	0	3	2	0	0				
5Y	Latvia	0	0	0	0	0	0				
OY 5Y		0	0	0	0	0	0				
		29	0	29	2	0	0				
BM 1Y		0	0	0	0	0	0				
1Y		0	0	0	0	0	0				
2Y 3Y		0	0	0	0	0	0				
5Y	Liechtenstein	0	0	0	0	0	0				
0Y		0	0	0	0	0	0				
5Y		0	0	0	0	0	0				
3M							0				
1		0			0	0	0				
IΥ		0 29	0 25	0 29	0 2	0	0				
Υ		0 29 1	0 25 0	0 29 1	0 2 0	0 0 0	0				
Υ	Lithuania	0 29 1 0	0 25 0 0	0 29 1 0	0 2 0 0	0 0 0 0	0 0 0				
Y Y	Lithuania	0 29 1 0	0 25 0 0	0 29 1 0	0 2 0 0	0 0 0 0 0	0 0 0				
Y Y OY	Lithuania	0 29 1 0 2 0	0 25 0 0 0 0	0 29 1 0 2 0	0 2 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0				
Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	Lithuania	0 29 1 0 2 0 0 32	0 25 0 0 0 0 0 0	0 29 1 0 2 0 0 32	0 2 0 0 1 1 0 0 3	0 0 0 0 0 0 0	0 0 0 0 0 0				
X X X X X X X X X X X X X X X X X X X	Lithuania	0 29 1 0 2 0 0 32	0 25 0 0 0 0 0 0 25	0 29 1 0 2 0 0 32 0	0 2 0 0 1 1 0 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				
X X X X X X X X X X X X X X X X X X X	Lithuania	0 29 1 0 2 0 0 32 0	0 25 0 0 0 0 0 0 25	0 29 1 0 2 0 0 0 32 0	0 2 0 0 1 1 0 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				
X X X X		0 29 1 0 2 0 0 0 32 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 0 2 0 0 0 32 0 0 0	0 2 0 0 1 1 0 0 0 3 3 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				
2Y 2Y 2Y 2Y 2Y 2Y 2Y 2Y 2Y 2Y	Lithuania Luxembourg	0 29 1 0 2 0 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 25 0 0 0 0 0 0 0 0 0	0 29 1 0 2 0 0 0 32 0 0 0 0 0 32 0 0	0 2 0 0 1 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				
2Y 3Y 5Y 5Y 5Y 5Y 2Y 2Y 5Y 5Y		0 29 1 0 0 0 0 0 0 0 0 0 0 3 3 23	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 0 2 0 0 0 32 0 0 0 0 0 0 3 2 0 0 0 0 0	0 2 2 0 0 0 1 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				
2Y 3Y 5Y 5Y 5Y 6Y 6Y 6Y 6Y		0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 25 0 0 0 0 0 0 0 0 0	0 29 1 0 2 0 0 0 32 0 0 0 0 0 32 0 0	0 2 0 0 1 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				
2Y 3Y 5Y 5Y 5Y 5Y 5Y 5Y 5Y 5Y		0 29 1 0 0 0 0 0 0 0 0 0 0 3 3 23	0 25 0 0 0 0 0 0 25 0 0 0 0 0 0 0 0 0 0	0 29 1 0 2 0 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 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				
2Y 3Y 5Y 0Y 5Y 5Y 3Y 2Y 2Y 5Y 0Y 5Y		0 29 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 25 0 0 0 0 0 0 0 25 0 0 0 0 0 0 0 0 0	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 1 1 0 0 3 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				
2Y 3Y 5Y 0Y 5Y 5Y 1Y 2Y 5Y 0Y 5Y 1Y 2Y	Luxembourg	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 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				
2Y 33Y 5Y 0Y 5Y 5Y 11Y 2Y 5Y 0Y 5Y 11Y 2Y 2Y 33Y		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 1 1 0 0 3 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				
2Y 3Y 5Y 15Y 15Y 2Y 33Y 15Y 10Y 2Y 33Y 15Y 10Y	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 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				
2Y 3Y 5Y 15Y 15Y 2Y 33Y 15Y 10Y 2Y 33Y 15Y 10Y	Luxembourg	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 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				
2Y 3Y 5Y 0Y 5Y 0Y 11 2Y 2Y 5Y 11 2Y 21 21 21 21 21 21 21 21 21 21 21 21 21	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1	0 2 0 0 1 1 0 0 3 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				
2Y 3Y 5Y 10Y 15Y 12Y 13Y 15Y 10Y 12Y 13Y 15Y 10Y 15Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10	Luxembourg	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 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				
1Y 2Y 3Y 5Y 10Y 15Y 2Y 3Y 15Y 10Y 15Y 10Y 15Y 10Y 15Y 10Y 12Y 2Y 3M 11Y 2Y 2Y 3Y 10Y 10Y 11Y 2Y 2Y 3Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10	Luxembourg Maita	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1	0 2 0 0 1 1 0 0 3 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				

# DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES TRADING BOOK Net position at fair values Derivatives with positive fair

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)

Section   Sect	Norway  Poland  Portugal  Romania	25 26 1 1 69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of which: loans and advances  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 26 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	of which: AFS banking book  0 25 0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of which: FVO (designated ratar value through profit floss) banking book  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of which: Trading book (9)  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)  0  0  0  0  0  0  0  0  0  0  0  0  0	Net position at fair values (Derivatives with positive fair value) = Perivatives with negative fair value) = 0
10Y 15Y 15Y 3M 11Y 33Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10	Poland Portugal	1 69 69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 1 69 0 0 0 0 0 0 0 0 0 0 0 45 73 32 113 46 96 0 0 0 2 2 2 1727 990 250 340 8	25 0 0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 17 27 37 157 157 157 157 157 157 157 157 157 15	Poland Portugal	1 69 69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	69 0 0 0 0 0 0 0 0 0 0 0 0 45 73 75 32 1113 46 19 404 96 0 0 0 2 2 2 3 4 5 17 17 17 17 17 17 17 17 17 17	25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3M	Poland Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 45 73 75 32 1113 46 19 404 96 0 0 2 2 5 5 7 5 2 7 7 7 7 7 7 7 7 7 7 7 7 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3M	Poland Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 25 40 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 45 73 75 32 113 46 19 404 96 0 0 2 2 6 2 105 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 2 105 105 105 105 105 105 105 105 105 105	0 0 0 0 0 0 0 0 0 14 0 19 25 0 64 0 0 0 0 0 0 0 14 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3M	Poland Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 45 73 32 113 46 19 404 96 0 0 2 2 6 2 1,727 900 250 340	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3M	Poland Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 25 40 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45 73 75 32 1113 46 19 404 96 0 0 2 2 6 2 2 0 105 2,152 2,1727 900 250 340 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Portugal	0 0 45 45 47 47 47 47 47 47 47 47 47 47 47 47 47	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 45 73 75 32 1113 46 19 404 96 0 0 2 6 2 0 105 2,152 1,727 990 250 340 8	0 0 0 14 0 0 14 0 0 0 0 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 3 29 22 23 19 19 89 117 187 0 0 0 0 0 0 0 0 0 0 0 0 0 150 355 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 17 27 37 157 157 157 157 157 157 157 157 157 15	Portugal	0 0 45 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 25 40 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45 75 32 113 46 19 404 96 0 0 2 6 2 2 0 105 2,152 1,727 900 250 340 8	0 0 5 5 1 1 0 6 6 400 673 98 67 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Y 3Y 3Y 10Y 10Y 15Y 3M 1Y 15Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10	Portugal	45 75 75 75 32 113 47 19 408 96 0 0 2 2 6 6 2 0 105 2 1,127 900 250 343 8 0 0 0	25 40 20 0 0 0 0 0 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0	45 73 75 32 113 46 19 404 96 0 0 2 6 2 6 2 105 2,152 1,727 990 250 340 8	5 0 14 0 19 25 0 64 0 0 0 0 5 1 1 0 6 6 40 0 7 7 9 8	5 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 29 29 19 89 117 8 8 187 0 0 0 0 0 0 0 150 355	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
37 57 107 107 107 107 107 107 107 10	Portugal	75 32 113 47 19 408 96 0 0 2 2 6 2 105 2 105 2 1,727 900 250 343 8 0	20 0 0 0 0 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0	75 32 113 46 19 404 96 0 0 2 6 2 6 2 105 2,152 1,727 990 250 340 8	14 0 19 25 0 64 0 0 0 0 5 1 1 0 6 400 673 98	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 19 89 17 8 187 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
37 57 107 107 107 107 107 107 107 10	Portugal	32 113 47 19 408 96 0 0 2 6 2 0 105 2 105 2,152 1,727 900 250 343 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 1113 46 19 404 96 0 0 2 2 0 105 2,152 1,727 900 250 340 8	0 19 25 0 64 0 0 0 0 5 1 1 0 6 400 673 98	5 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 89 17 8 187 0 0 0 0 0 0 0 150 150 355 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
5Y 10Y 15Y 15Y 11Y 2Y 5Y 11OY 15Y 11OY 11O	Portugal	113 47 19 408 96 0 0 0 2 6 6 2 105 2,152 1,727 900 250 343 8 0	0 0 0 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	113 46 19 404 96 0 0 2 6 2 6 2 105 2,152 1,727 990 250 340 8	19 25 0 64 0 0 0 0 5 1 1 0 6 400 673 98	0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	89 117 8 1187 0 0 0 0 0 0 0 0 150 355 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
15Y 3M 11Y 2Y 5Y 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 10Y 15Y 11Y 2Y 5Y 10Y 15Y 11Y 2Y 5Y 11Y 2Y 2Y 11Y 2Y 2Y 11Y 2Y 2Y 11Y 2Y		19 408 96 0 0 0 2 2 6 105 22 1,727 900 250 343 8 0	0 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 404 96 0 0 2 6 2 0 105 2 105 2 1727 900 250 340 8	0 64 0 0 0 0 0 5 1 1 0 6 400 673 98 67	0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 187 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 1Y 3Y 10Y 15Y 10Y 15Y 15Y 3M 11Y 22Y 3Y 15Y 15Y 15Y 10Y 15Y 10Y 15Y 10Y 15Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10		408 96 0 0 2 6 2 0 105 2 105 2 105 2 1,727 900 250 343 8 0	85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	404 96 0 0 2 6 2 0 105 2,152 1,727 900 250 340 8	64 0 0 0 0 0 5 1 1 0 6 400 673 98 67	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	187 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
177 377 1077 1077 1077 1077 1077 1077 10		0 0 2 6 2 0 105 2,152 1,727 900 250 343 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 6 2 0 105 2,152 1,727 900 250 340 8	0 0 0 5 1 1 0 6 400 673 98 67	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 0 2 2 2 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
15Y 3M 11Y 27 57 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15		0 2 6 2 0 105 2,152 1,727 900 250 343 8 0	0 0 0 0 0 0 1,601 0 0 4 0 0	0 2 6 2 0 105 2,152 1,727 900 250 340 8	0 0 5 1 0 6 400 673 98	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 150 355 22	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
15Y 3M 11Y 27 57 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15		6 2 0 105 2,152 1,727 900 250 343 8 0	0 0 0 0 1,601 0 0 4 4 0	6 2 0 105 2,152 1,727 900 250 340 8	5 1 0 6 400 673 98 67	0 0 0 0 0 0 0	0 0 0 0 150 355 22	0 0 0 0 0 0 0	0 0 0 0 0 0
15Y 3M 11Y 27 57 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15		2 0 105 2,152 1,727 900 250 343 8	0 0 0 1,601 0 0 4 0 0	2 0 105 2,152 1,727 900 250 340	1 0 6 400 673 98 67	0 0 0 0 0 0	0 0 0 150 355 22	0 0 0 0 0	0 0 0 0 0
15Y 3M 11Y 27 57 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15	Romania	0 105 2,152 1,727 900 250 343 8 0	0 0 1,601 0 0 4 0 0	0 105 2,152 1,727 900 250 340 8	0 6 400 673 98 67	0 0 0 0 0	0 0 150 355 22	0 0 0 0	0 0 0 0
3M 17 22Y 37 55Y 105Y 155Y 3M 17 22Y 37 107 155Y 107 107 115Y 107 107 107 107 107 107 107 107 107 107	Romania	2,152 1,727 900 250 343 8 0	1,601 0 0 4 0 0	2,152 1,727 900 250 340 8	400 673 98 67 9	0 0 0 0	150 355 22	0 0 0	0 0 0
10Y 15Y 15Y 2Y 3Y 5Y 10Y 15Y 11Y 22Y 33Y 15Y 10Y 115Y 115Y 115Y 115Y 115Y 115Y	Romania	1,727 900 250 343 8 0	0 0 4 0 0	1,727 900 250 340 8	673 98 67 9	0 0 0	355 22	0	0
10Y 15Y 15Y 2Y 3Y 5Y 10Y 15Y 11Y 22Y 33Y 15Y 10Y 115Y 115Y 115Y 115Y 115Y 115Y	Romania	900 250 343 8	0 4 0 0	900 250 340 8	98 67 9	0	22		
10Y 15Y 15Y 2Y 3Y 5Y 10Y 15Y 11Y 22Y 33Y 15Y 10Y 115Y 115Y 115Y 115Y 115Y 115Y	Romania	343 8 0	0 0	340 8	9				
10Y 15Y 15Y 2Y 3Y 5Y 10Y 15Y 11Y 22Y 33Y 15Y 10Y 115Y 115Y 115Y 115Y 115Y 115Y		8	0	8	4	0	7	0	ŏ
3M 1Y 2Y 5Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y 3M 11Y 2Y 3Y 10Y 15Y						0	3	0	0
1Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y 15Y 15Y				0	0	0	0	0	0
1Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y 15Y 15Y		5,380 90	0	5,377 90	1,251 42	0	606 24	0	0
15Y 3M 1Y 2Y 10Y 15Y 3W 2Y 10Y 15Y 15Y 3M 1Y 15Y 3M 1Y 15Y 3Y 5Y 10Y 15Y		545	1	545	125	0	89	0	0
15Y 3M 1Y 2Y 10Y 15Y 3W 2Y 10Y 15Y 15Y 3M 1Y 15Y 3M 1Y 15Y 3Y 5Y 10Y 15Y		690 787	0 12	690 787	210 12	0	12 92	0	0
15Y 3M 1Y 2Y 10Y 15Y 3W 2Y 10Y 15Y 15Y 3M 1Y 15Y 3M 1Y 15Y 3Y 5Y 10Y 15Y	Slovakia	873	2	870	327	7	480	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y		738 147	10	738 147	84 58	0	16 45	0	0
10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y		3,871	1 26	3,867	858	6	758	0	0
10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y		7	0	7	2	Ō	0	0	0
10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y		13	0	13	13	0	0	0	0
10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y	Slovenia	10	0	10	3	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Siovenia	6	0	6	0 8	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		44	0 4	44 41	36	0	0	0	0
1Y 2Y 3Y 5Y 10Y 15Y		125	4	125	63	0	0	0	0
2Y 3Y 5Y 10Y 15Y		0 102	0	0 102	0	0	0	0	0
5Y 10Y 15Y		33	0	33	30	0	0	0	0
10Y 15Y	Spain	1	0	1	0	0	0	0	0
15Y		2	0	2	2	0	0	Ö	Ö
3M 1Y		0	0	0	0	0	0	0	0
1Y		140 0	0	140	33	0	0	0	0
		0	0	0	0	0	0	Ō	0
1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0
5Y	Sweden	0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0	0
1Y 2Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
5Y 011	United Kinadom	0	0	0	0	0	0	0	0
15Y	Jnited Kingdom	n	0	0	0	0	0	0	0
	Jnited Kingdom	0	0	0	0	0	0	0	0
то	United Kingdom			25,614	5,416	922	3,061	70	0
		0	5.645	23,017					
3M	United Kingdom	0 0 <b>25,703</b>	5,645		0	0	0	0	0
2Y		0	0	0			0		
3M 1Y 2Y 3Y 5Y 10Y		0 0 <b>25,703</b>		0 1 1	0	0	U	0	0
5Y 10Y		0 0 <b>25,703</b> 0 1	0	1	0		0	0 0 0	0 0 0

rity		GROSS DIRECT LONG E		(gross exposures (long	) net of cash short posit		other counterparties only	DIRECT SOVEREIGN	INDIRECT SOVEREIGN
Matu	Country/Region	value gross of sp	pecific provisions)		where there is n	naturity matching)		EXPOSURES IN DERIVATIVES	EXPOSURES IN THE TRADING BOOK
Residual Maturity	Country/Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	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)
15Y		254	0	254	249	0	0	0	0
		294	0	294	287	0	0	0	0
3M		1	0	1	0	0	0	0	0
1Y 2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	ŏ	ŏ
5Y	Japan	3	0	3	0	0	0	0	0
10Y		3	0	3	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
214		7	0	7	0	0	0	0	0
3M 1Y	-	0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y	Other non EEA non	0	0	Ö	0	0	0	Ö	ŏ
5Y	Emerging countries	0	0	0	0	0	0	0	0
10Y		15	0	15	10	0	0	0	0
15Y		0	0	0	0 10	0	0	0	0
3M		16 0	0	16 0	0	0	0	0	0
3M		32	1	32	0	0	0	0	0
2Y		1	1	1	0	0	0	Ö	ŏ
3Y	Asia	3	0	3	2	0	0	0	0
5Y	ASId	10	0	10	0	0	0	0	0
10Y		5	3	5	0	0	0	0	0
15Y		37 87	36 41	37 87	0 2	0	0	0	0
3M		10	10	10	0	0	0	Ö	0
1Y		16	15	16	0	0	ů	0	Ö
2Y		35	33	35	1	0	0	0	0
3Y	Middle and South	1	0	1	0	0	0	0	0
5Y	America	3	0	3	0	0	0	0	0
10Y 15Y		3	0	1 3	0	0	0	0	0
151		70	58	70	1	0	1	0	0
3M		241	0	241	140	0	86	ŏ	ŏ
1Y		247	57	247	82	0	76	0	0
2Y		21	4	21	1	0	0	0	0
3Y 5Y	Eastern Europe non	300	244 28	301	47 59	0	3	0	0
10Y	EEA	96 151	28 85	96 151	36	0	3 8	0	0
15Y		2	1	2	0	0	0	0	0
	İ	1,058	419	1,058	366	Ö	175	ŏ	ŏ
3M 1Y		0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		20	0	20	0	0	0	0	0
3Y 5Y	Others	0	0	0	0	0	0	0	0
10Y		10	9	10	0	0	0	0	0
15Y	İ	1	0	1	0	Ů.	0	Ö	Ö
		32	9	32	0	0	0	0	0
Щ.	TOTAL	27,267	6,172	27,178	6,082	922	3,237	70	0

### Notes and definition

(1) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(2) The exposures reported in this worksheet cover only exposures to central and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (such exposures are however included in the total EAD reported in the worksheet \*4 - EADs\*).

(3) According to the EBA methodologies, for the trading book assets banks have been allowed to offset only cash short positions having the same maturities (paragraph 202 of the Methodological note).