

## 1. CAPITAL

AT001  
Erste Group Bank (EGB)

Capital position CRD3 rules	31.12.2012		30.06.2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)</b>	10,203		10,407		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)	0		-468		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	-119		-237		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	<b>10,084</b>	<b>9.6%</b>	<b>10,170</b>	<b>10.1%</b>	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
<b>D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)</b>	0		0		EBA/REC/2011/1
<b>E) Other Existing government support measures (+)</b>	1,224		1,200		
<b>F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)</b>	<b>11,308</b>	<b>10.7%</b>	<b>11,370</b>	<b>11.3%</b>	
<b>G) Hybrid instruments not subscribed by government</b>	375		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
<b>H) Tier 1 Capital (F+G)</b>	<b>11,683</b>	<b>11.1%</b>	<b>11,745</b>	<b>11.6%</b>	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
<b>I) RWA</b>	105,323		100,899		
<b>CRR / CRDIV memo items</b>					
<b>Common Equity instruments under A) not eligible as CET1 (under CRR)</b>	0		0		Articles 26(1) point (c) and 26(2) of CRR
<b>Adjustments to Minority Interests</b>	442		450		Article 84 of CRR
<b>DTAs that rely on future profitability (net of associated DTL)</b>	605		594		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
<b>Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments</b>	705		708		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
<b>RWA for Credit Value Adjustment Risk (CVA)</b>	1,837		1,663		Articles 381 to 386 of CRR

### 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.

### Explanatory footnotes

in the meantime the capital raise was executed and the state participation capital was repaid.

All counterparty countries		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Erste Group Bank (EGB)	Central banks and central governments		7,001	3	-	-	40,719	5	588	-	-	-	880	6		1		-		3
	Institutions		19,198	94	-	-	4,995	84	4,217	-	-	-	616	107		67		-		0
	Corporates		42,085	3,006	-	-	22,585	2,649	32,503	-	-	-	19,899	902		1,532		-		1,884
	Corporates - Of Which: Specialised Lending		-	-	-	-	12,428	1,893	-	-	-	-	11,513	120		-		-		893
	Corporates - Of Which: SME		16,043	1,615	-	-	3,401	649	13,084	-	-	-	3,094	679		826		-		873
	Retail		-	-	56,633	3,789	7,993	636	-	-	17,473	492	5,461	666		-		2,070		697
	Retail - Secured on real estate property	64.8%	-	-	36,173	2,236	4,561	399	-	-	10,422	241	2,569	378		-		839		462
	Retail - Secured on real estate property - Of Which: SME	65.0%	-	-	1,896	201	665	107	-	-	1,269	71	441	117		-		92		175
	Retail - Secured on real estate property - Of Which: non-SME	64.8%	-	-	34,278	2,035	3,896	292	-	-	9,153	170	2,127	262		-		748		287
	Retail - Qualifying Revolving		-	-	1,046	19	-	-	-	-	256	26	-	-		-		12		-
	Retail - Other Retail		-	-	19,414	1,535	3,432	237	-	-	6,794	225	2,892	288		-		1,218		235
	Retail - Other Retail - Of Which: SME		-	-	2,728	256	652	97	-	-	1,204	61	545	118		-		196		85
	Retail - Other Retail - Of Which: non-SME		-	-	16,686	1,279	2,780	140	-	-	5,590	164	2,347	170		-		1,022		150
	Equity		322	0	-	-	1,094	-	1,009	-	-	-	1,183	-		-		-		-
	Securitisation		1,586	-	-	-	-	-	973	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	7,998	-	-	-	-	-	3,460	-		-		-		3
	TOTAL		70,192	3,103	56,633	3,789	85,385	3,375	39,289	0	17,473	492	31,499	1,682	345	1,599	324	2,070	656	2,587
	Securitisation and re-securitisations positions deducted from capital *		-	24	-	-	-	-	-	300	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Austria	Central banks and central governments		3,665	-	-	-	13,181	1	-	-	-	-	15	1		-		-		-
	Institutions		2,140	-	-	-	907	0	506	-	-	-	181	0		-		-		-
	Corporates		26,004	1,402	-	-	7,964	410	17,132	-	-	-	5,903	2		807		-		194
	Corporates - Of Which: Specialised Lending		-	-	-	-	5,133	408	-	-	-	-	4,439	-		-		-		186
	Corporates - Of Which: SME		9,232	722	-	-	467	1	6,140	-	-	-	348	1		414		-		7
	Retail		-	-	33,492	1,403	510	3	-	-	7,016	41	343	4		-		753		8
	Retail - Secured on real estate property	64.0%	-	-	22,201	762	115	1	-	-	4,256	18	50	1		-		237		0
	Retail - Secured on real estate property - Of Which: SME	64.5%	-	-	1,244	94	14	0	-	-	483	5	7	0		-		36		0
	Retail - Secured on real estate property - Of Which: non-SME	64.0%	-	-	20,957	669	101	1	-	-	3,773	13	43	1		-		201		0
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
	Retail - Other Retail		-	-	11,291	640	394	3	-	-	2,761	23	293	4		-		516		8
	Retail - Other Retail - Of Which: SME		-	-	1,652	144	145	1	-	-	538	8	107	1		-		113		1
	Retail - Other Retail - Of Which: non-SME		-	-	9,639	496	250	2	-	-	2,222	15	187	2		-		403		7
	Equity		216	0	-	-	643	-	600	-	-	-	666	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	4,178	-	-	-	-	-	1,659	-		-		-		2
	TOTAL		32,025	1,402	33,492	1,403	27,383	415	18,239	0	7,016	41	8,768	8	22	807	34	753	30	205
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Czech Republic	Central banks and central governments		74	-	-	-	8,694	-	9	-	-	-	1	-		-		-		-
	Institutions		3,991	1	-	-	8	-	1,265	-	-	-	2	-		0		-		-
	Corporates		6,327	372	-	-	2,571	143	5,844	-	-	-	2,262	6		191		-		48
	Corporates - Of Which: Specialised Lending		-	-	-	-	2,180	139	-	-	-	-	1,905	0		-		-		45
	Corporates - Of Which: SME		3,784	304	-	-	230	4	3,464	-	-	-	207	6		153		-		3
	Retail		-	-	11,777	628	388	18	-	-	4,167	330	247	23		-		371		11
	Retail - Secured on real estate property	66.1%	-	-	5,872	274	158	7	-	-	1,872	128	75	8		-		130		3
	Retail - Secured on real estate property - Of Which: SME	62.7%	-	-	500	68	67	3	-	-	587	58	35	4		-		38		2
	Retail - Secured on real estate property - Of Which: non-SME	66.5%	-	-	5,372	206	92	4	-	-	1,285	71	40	4		-		92		2
	Retail - Qualifying Revolving		-	-	922	13	-	-	-	-	191	23	-	-		-		8		-
	Retail - Other Retail		-	-	4,983	340	229	11	-	-	2,104	179	172	16		-		233		7
	Retail - Other Retail - Of Which: SME		-	-	949	75	119	9	-	-	526	47	89	13		-		53		3
	Retail - Other Retail - Of Which: non-SME		-	-	4,034	265	111	2	-	-	1,579	132	83	2		-		180		4
	Equity		17	-	-	-	49	-	63	-	-	-	49	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	1,802	-	-	-	-	-	883	-		-		-		-
	TOTAL		10,410	373	11,777	628	13,512	161	7,181	0	4,167	330	3,443	30	0	191	0	371	10	59
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Romania	Central banks and central governments		-	-	-	-	6,932	3	-	-	-	-	279	5		-		-		3
	Institutions		10	-	-	-	88	0	4	-	-	-	41	0		-		-		0
	Corporates		313	62	-	-	4,384	815	397	-	-	-	4,264	860		17		-		1,107
	Corporates - Of Which: Specialised Lending		-	-	-	-	807	142	-	-	-	-	839	120		-		-		176
	Corporates - Of Which: SME		42	13	-	-	1,989	613	56	-	-	-	1,852	673		7		-		847
	Retail		-	-	14	3	3,663	532	-	-	9	0	2,090	607		-		1		626
	Retail - Secured on real estate property	82.3%	-	-	12	3	2,254	321	-	-	8	-	1,033	339		-		1		441
	Retail - Secured on real estate property - Of Which: SME	77.4%	-	-	1	-	195	65	-	-	0	-	110	83		-		-		162
	Retail - Secured on real estate property - Of Which: non-SME	82.8%	-	-	12	3	2,059	256	-	-	7	-	923	256		-		1		279
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
	Retail - Other Retail		-	-	2	0	1,409	211	-	-	1	0	1,057	268		-		0		185
	Retail - Other Retail - Of Which: SME		-	-	0	0	90	79	-	-	0	-	68	104		-		0		59
	Retail - Other Retail - Of Which: non-SME		-	-	1	0	1,319	131	-	-	1	0	989	165		-		0		126
	Equity		0	-	-	-	61	-	1	-	-	-	86	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	520	-	-	-	-	-	236	-		-		-		-
	TOTAL		323	62	14	3	15,648	1,350	401	0	9	0	6,995	1,472	1	17	0	1	356	1,736
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Slovakia	Central banks and central governments		18	-	-	-	6,070	0	2	-	-	-	-	41	0	-	-	-	-	0
	Institutions		155	2	-	-	29	0	45	-	-	-	-	18	0	0	-	-	-	0
	Corporates		1,594	97	-	-	1,002	114	1,305	-	-	-	-	901	1	58	-	-	-	46
	Corporates - Of Which: Specialised Lending		-	-	-	-	864	114	-	-	-	-	-	779	0	-	-	-	-	44
	Corporates - Of Which: SME		687	82	-	-	94	1	725	-	-	-	-	90	1	45	-	-	-	2
	Retail		-	-	4,987	353	25	1	-	-	2,246	105	15	1	-	-	-	91	-	2
	Retail - Secured on real estate property	57.9%	-	-	3,645	187	15	1	-	-	1,511	84	8	1	-	-	-	70	-	1
	Retail - Secured on real estate property - Of Which: SME	57.9%	-	-	29	6	14	1	-	-	39	4	7	1	-	-	-	4	-	1
	Retail - Secured on real estate property - Of Which: non-SME	57.9%	-	-	3,616	181	2	0	-	-	1,471	80	1	0	-	-	-	66	-	-
	Retail - Qualifying Revolving		-	-	122	6	-	-	-	-	52	2	-	-	-	-	-	5	-	-
	Retail - Other Retail		-	-	1,221	160	10	0	-	-	682	18	7	0	-	-	-	17	-	1
	Retail - Other Retail - Of Which: SME		-	-	41	17	3	0	-	-	42	2	2	0	-	-	-	2	-	0
	Retail - Other Retail - Of Which: non-SME		-	-	1,180	143	7	0	-	-	640	16	6	0	-	-	-	15	-	1
	Equity		0	-	-	-	92	-	0	-	-	-	-	98	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	691	-	-	-	-	-	-	229	-	-	-	-	-	-
	TOTAL		1,768	99	4,987	353	7,909	115	1,352	0	2,246	105	1,302	2	18	58	43	91	15	47
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments		2,533	-	-	-	52	0	360	-	-	-	-	26	0	-	-	-	-	-
	Institutions		428	0	-	-	33	0	235	-	-	-	-	31	0	0	-	-	-	-
	Corporates		1,909	450	-	-	766	516	2,151	-	-	-	-	765	6	162	-	-	-	196
	Corporates - Of Which: Specialised Lending		-	-	-	-	597	511	-	-	-	-	-	611	-	-	-	-	-	195
	Corporates - Of Which: SME		1,172	192	-	-	22	0	1,473	-	-	-	-	19	0	6	-	-	-	-
	Retail		-	-	2,209	222	4	0	-	-	817	-	3	0	-	-	-	126	-	0
	Retail - Secured on real estate property	58.3%	-	-	1,025	108	1	0	-	-	403	-	0	0	-	-	-	39	-	0
	Retail - Secured on real estate property - Of Which: SME	58.3%	-	-	83	24	-	0	-	-	87	-	-	0	-	-	-	11	-	0
	Retail - Secured on real estate property - Of Which: non-SME	58.3%	-	-	942	84	1	-	-	-	316	-	0	-	-	-	-	28	-	-
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	1,184	115	3	0	-	-	414	-	2	0	-	-	-	87	-	0
	Retail - Other Retail - Of Which: SME		-	-	44	8	3	0	-	-	24	-	2	0	-	-	-	7	-	0
	Retail - Other Retail - Of Which: non-SME		-	-	1,140	106	1	0	-	-	390	-	0	0	-	-	-	80	-	0
	Equity		17	-	-	-	7	-	58	-	-	-	7	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	205	-	-	-	-	-	95	-	-	-	-	-	-	1
	TOTAL		4,887	450	2,209	222	1,068	516	2,804	0	817	0	927	7	4	163	0	126	0	197
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments		710	-	-	-	1,269	-	217	-	-	-	0	-	-	-	-	-	-	-
	Institutions		456	18	-	-	80	82	336	-	-	-	16	107	-	12	-	-	-	-
	Corporates		1,091	315	-	-	1,723	389	1,066	-	-	-	1,885	2	-	216	-	-	-	234
	Corporates - Of Which: Specialised Lending		-	-	-	-	831	387	-	-	-	-	997	-	-	-	-	-	-	218
	Corporates - Of Which: SME		688	264	-	-	84	0	649	-	-	-	81	0	-	176	-	-	-	4
	Retail		-	-	3,097	958	13	0	-	-	2,717	0	9	0	-	-	468	-	-	6
	Retail - Secured on real estate property	64.4%	-	-	2,578	727	3	0	-	-	2,128	0	2	0	-	-	306	-	-	0
	Retail - Secured on real estate property - Of Which: SME	59.2%	-	-	3	1	0	-	-	-	2	0	0	-	-	-	1	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	64.4%	-	-	2,575	726	3	0	-	-	2,127	0	2	0	-	-	305	-	-	0
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	519	231	10	0	-	-	589	0	7	0	-	-	163	-	-	5
	Retail - Other Retail - Of Which: SME		-	-	2	0	0	0	-	-	1	0	0	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: non-SME		-	-	517	231	9	0	-	-	588	0	7	0	-	-	162	-	-	5
	Equity		0	-	-	-	48	-	0	-	-	-	72	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	260	-	-	-	-	-	165	-	-	-	-	-	-	-
	TOTAL		2,256	333	3,097	958	3,394	471	1,619	0	2,717	0	2,148	109	19	228	34	468	27	240
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments		-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		4,548	2	-	-	33	-	516	-	-	-	4	-	-	1	-	-	-	-
	Corporates		229	0	-	-	94	19	153	-	-	-	89	-	-	0	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	21	19	-	-	-	-	20	-	-	-	-	-	-	-
	Corporates - Of Which: SME		5	-	-	-	0	-	10	-	-	-	0	-	-	-	-	-	-	-
	Retail		-	-	47	4	0	0	-	-	8	1	0	0	-	-	2	-	-	-
	Retail - Secured on real estate property	66.5%	-	-	23	4	0	-	-	-	6	1	0	-	-	-	1	-	-	-
	Retail - Secured on real estate property - Of Which: SME	63.8%	-	-	1	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	66.6%	-	-	22	4	0	-	-	-	6	1	0	-	-	-	1	-	-	-
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	0	-	-	-	-	0	-	-	-
	Retail - Other Retail		-	-	24	0	0	0	-	-	1	0	0	0	-	-	0	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	1	0	0	-	-	-	0	-	0	-	-	-	0	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	22	0	0	0	-	-	1	0	0	0	-	-	0	-	-	-
	Equity		4	-	-	-	2	-	17	-	-	-	2	-	-	-	-	-	-	-
	Securitisation		282	-	-	-	-	-	135	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-
	TOTAL		5,062	2	47	4	131	19	822	0	8	1	95	0	-	1	0	2	0	0
	Securitisation and re-securitisations positions deducted from capital *		-	4	-	-	-	-	-	48	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments		0	-	-	-	663	-	-	-	-	-	0	-		-		-		-
	Institutions		2,672	-	-	-	24	-	423	-	-	-	6	-		-		-		-
	Corporates		1,743	107	-	-	546	45	1,459	-	-	-	423	15		70		-		21
	Corporates - Of Which: Specialised Lending		-	-	-	-	370	30	-	-	-	-	290	-		-		-		7
	Corporates - Of Which: SME		350	38	-	-	39	-	249	-	-	-	38	-		26		-		-
	Retail		-	-	716	104	28	1	-	-	209	1	21	1		-		54		1
	Retail - Secured on real estate property	66.1%	-	-	591	73	2	1	-	-	173	1	1	1		-		26		1
	Retail - Secured on real estate property - Of Which: SME	62.5%	-	-	26	3	-	-	-	-	10	0	-	-		-		1		-
	Retail - Secured on real estate property - Of Which: non-SME	66.2%	-	-	565	70	2	1	-	-	163	1	1	1		-		25		1
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	0	-	-		-		0		-
	Retail - Other Retail		-	-	125	31	26	0	-	-	37	0	20	0		-		28		0
	Retail - Other Retail - Of Which: SME		-	-	23	4	19	0	-	-	8	0	14	0		-		3		0
	Retail - Other Retail - Of Which: non-SME		-	-	102	28	8	0	-	-	29	0	6	0		-		25		0
	Equity		9	-	-	-	7	-	25	-	-	-	7	-		-		-		-
	Securitisation		61	-	-	-	-	-	19	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	0	-	-	-	-	-	0	-		-		-		-
	<b>TOTAL</b>		<b>4,484</b>	<b>107</b>	<b>716</b>	<b>104</b>	<b>1,270</b>	<b>46</b>	<b>1,927</b>	<b>0</b>	<b>209</b>	<b>1</b>	<b>458</b>	<b>16</b>	<b>0</b>	<b>70</b>	<b>0</b>	<b>54</b>	<b>1</b>	<b>22</b>
	Securitisation and re-securitisations positions deducted from capital *		-	1	-	-	-	-	-	17	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	-	-	90	-	-	-	-	-	-	-		-		-		-
	Institutions		1,072	-	-	-	9	-	122	-	-	-	1	-		-		-		-
	Corporates		128	-	-	-	32	-	97	-	-	-	30	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	9	-	-	-	-	-	7	-		-		-		-
	Corporates - Of Which: SME		39	-	-	-	-	-	22	-	-	-	-	-		-		-		-
	Retail		-	-	9	1	0	0	-	-	4	0	0	0		-		1		0
	Retail - Secured on real estate property	72.4%	-	-	7	1	0	0	-	-	3	-	0	0		-		1		0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	72.4%	-	-	7	1	0	0	-	-	3	-	0	0		-		1		0
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
	Retail - Other Retail		-	-	2	0	0	0	-	-	0	0	0	0		-		0		0
	Retail - Other Retail - Of Which: SME		-	-	0	-	0	0	-	-	0	-	0	0		-		-		0
	Retail - Other Retail - Of Which: non-SME		-	-	2	0	0	0	-	-	0	0	0	0		-		0		-
	Equity		1	-	-	-	-	-	3	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	<b>TOTAL</b>		<b>1,201</b>	<b>0</b>	<b>9</b>	<b>1</b>	<b>131</b>	<b>0</b>	<b>223</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments		-	-	-	-	693	-	-	-	-	-	0	-		-		-		-
	Institutions		365	-	-	-	-	-	62	-	-	-	-	-		-		-		-
	Corporates		306	1	-	-	711	11	250	-	-	-	629	-		0		-		6
	Corporates - Of Which: Specialised Lending		-	-	-	-	507	11	-	-	-	-	471	-		-		-		6
	Corporates - Of Which: SME		42	-	-	-	1	-	32	-	-	-	1	-		0		-		-
	Retail		-	-	3	0	0	0	-	-	1	0	0	0		-		0		-
	Retail - Secured on real estate property	67.3%	-	-	2	0	-	-	-	-	1	0	-	-		-		0		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	67.3%	-	-	2	0	-	-	-	-	1	0	-	-		-		0		-
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	0	-	-		-		0		-
	Retail - Other Retail		-	-	1	0	0	0	-	-	0	0	0	0		-		0		-
	Retail - Other Retail - Of Which: SME		-	-	0	0	-	-	-	-	0	-	-	-		-		0		-
	Retail - Other Retail - Of Which: non-SME		-	-	1	0	0	0	-	-	0	0	0	0		-		0		-
	Equity		0	-	-	-	-	-	0	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	0	-	-	-	-	-	0	-		-		-		-
	<b>TOTAL</b>		<b>671</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>1,405</b>	<b>11</b>	<b>312</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>629</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

All counterparty countries		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Erste Group Bank (EGB)	Central banks and central governments		4,310	6	-	-	41,503	4	640	-	-	-	682	5	-	3	-	-	-	2
	Institutions		22,401	76	-	-	5,411	124	3,731	-	-	-	590	178	-	58	-	-	-	0
	Corporates		42,352	3,288	-	-	21,139	2,615	33,342	-	-	-	18,547	849	-	1,654	-	-	-	2,413
	Corporates - Of Which: Specialised Lending		-	-	-	-	12,286	1,913	-	-	-	-	11,474	119	-	-	-	-	-	1,075
	Corporates - Of Which: SME		16,784	1,923	-	-	3,240	584	14,157	-	-	-	2,908	611	-	940	-	-	-	1,114
	Retail		-	-	56,278	3,730	7,739	641	-	-	16,374	409	5,259	649	-	-	2,020	-	-	860
	Retail - Secured on real estate property	66.4%	-	-	36,163	2,278	4,421	500	-	-	9,575	199	2,550	498	-	-	895	-	-	452
	Retail - Secured on real estate property - Of Which: SME	66.1%	-	-	1,957	201	636	135	-	-	1,094	87	414	142	-	-	90	-	-	187
	Retail - Secured on real estate property - Of Which: non-SME	66.4%	-	-	34,206	2,078	3,785	365	-	-	8,481	112	2,136	356	-	-	806	-	-	265
	Retail - Qualifying Revolving		-	-	957	14	-	-	-	-	253	4	-	-	-	-	12	-	-	-
	Retail - Other Retail		-	-	19,159	1,438	3,317	141	-	-	6,546	205	2,709	151	-	-	1,112	-	-	409
	Retail - Other Retail - Of Which: SME		-	-	2,521	227	637	56	-	-	1,046	41	518	60	-	-	195	-	-	161
	Retail - Other Retail - Of Which: non-SME		-	-	16,638	1,211	2,680	85	-	-	5,500	164	2,192	91	-	-	917	-	-	247
	Equity		394	0	-	-	1,096	-	1,184	-	-	-	1,125	-	-	-	-	-	-	-
	Securitisation		1,399	-	-	-	-	-	658	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	5,766	-	-	-	-	-	3,096	-	-	-	-	-	-	5
	TOTAL		70,856	3,371	56,278	3,730	82,654	3,384	39,555	0	16,374	409	29,298	1,682	416	1,714	332	2,020	523	3,281
	Securitisation and re-securitisations positions deducted from capital *		-	68	-	-	-	-	-	850	-	-	-	-	-	-	-	-	-	-

Notes and definitions

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Austria	Central banks and central governments		1,123	-	-	-	13,652	1	-	-	-	-	13	1	-	-	-	-	-	-
	Institutions		2,199	-	-	-	822	0	515	-	-	-	164	0	-	-	-	-	-	-
	Corporates		25,526	1,455	-	-	8,235	397	16,937	-	-	-	6,160	2	-	838	-	-	-	197
	Corporates - Of Which: Specialised Lending		-	-	-	-	5,228	394	-	-	-	-	4,526	-	-	-	-	-	-	185
	Corporates - Of Which: SME		9,311	720	-	-	462	1	6,844	-	-	-	336	1	-	393	-	-	-	11
	Retail		-	-	33,086	1,339	524	4	-	-	6,165	42	356	5	-	-	717	-	-	14
	Retail - Secured on real estate property	66.0%	-	-	21,866	729	114	1	-	-	3,383	21	50	2	-	-	215	-	-	1
	Retail - Secured on real estate property - Of Which: SME	62.4%	-	-	1,269	84	14	1	-	-	328	5	7	1	-	-	31	-	-	0
	Retail - Secured on real estate property - Of Which: non-SME	66.2%	-	-	20,598	645	100	0	-	-	3,055	16	43	1	-	-	184	-	-	0
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	-	-	-	-	-	0	-	-	-
	Retail - Other Retail		-	-	11,220	610	410	3	-	-	2,783	21	306	4	-	-	503	-	-	14
	Retail - Other Retail - Of Which: SME		-	-	1,514	140	159	1	-	-	488	8	119	1	-	-	111	-	-	3
	Retail - Other Retail - Of Which: non-SME		-	-	9,706	470	251	2	-	-	2,295	13	187	2	-	-	392	-	-	10
	Equity		205	0	-	-	636	-	560	-	-	-	659	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	2,298	-	-	-	-	-	1,484	-	-	-	-	-	-	4
	TOTAL		29,052	1,455	33,086	1,339	26,167	402	18,012	0	6,165	42	8,836	9	22	838	35	717	30	216
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines



**2. CREDIT RISK**  
as of 30 June 2013

AT001  
Erste Group Bank (EGB)

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Czech Republic	Central banks and central governments		-	-	-	-	10,388	-	-	-	-	-	1	-		-		-		-
	Institutions		2,153	4	-	-	7	-	819	-	-	-	1	-		1		-		-
	Corporates		6,280	429	-	-	2,389	130	6,221	-	-	-	2,192	7		216		-		33
	Corporates - Of Which: Specialised Lending		-	-	-	-	2,118	125	-	-	-	-	1,956	-		-		-		31
	Corporates - Of Which: SME		3,649	323	-	-	203	4	3,627	-	-	-	182	5		162		-		2
	Retail		-	-	11,570	620	383	17	-	-	4,148	321	243	21		-		371		9
	Retail - Secured on real estate property	66.2%	-	-	5,871	285	162	9	-	-	1,810	150	77	9		-		134		2
	Retail - Secured on real estate property - Of Which: SME	62.8%	-	-	520	73	69	5	-	-	626	78	36	5		-		37		1
	Retail - Secured on real estate property - Of Which: non-SME	66.6%	-	-	5,351	212	93	4	-	-	1,184	73	41	4		-		97		1
	Retail - Qualifying Revolving		-	-	837	9	-	-	-	-	200	3	-	-		-		7		-
	Retail - Other Retail		-	-	4,862	326	221	8	-	-	2,137	168	166	12		-		230		7
	Retail - Other Retail - Of Which: SME		-	-	880	57	116	7	-	-	466	28	87	10		-		42		3
	Retail - Other Retail - Of Which: non-SME		-	-	3,983	269	105	2	-	-	1,671	141	79	2		-		189		4
	Equity		68	-	-	-	48	-	252	-	-	-	48	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	1,650	-	-	-	-	-	805	-		-		-		-
	<b>TOTAL</b>		<b>8,501</b>	<b>433</b>	<b>11,570</b>	<b>620</b>	<b>14,864</b>	<b>147</b>	<b>7,292</b>	<b>0</b>	<b>4,148</b>	<b>321</b>	<b>3,290</b>	<b>28</b>	<b>1</b>	<b>216</b>	<b>0</b>	<b>371</b>	<b>10</b>	<b>42</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

**Notes and definitions**

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Romania	Central banks and central governments		0	-	-	-	6,746	3	0	-	-	-	275	4		-		-		2
	Institutions		23	-	-	-	182	0	5	-	-	-	50	0		-		-		0
	Corporates		250	110	-	-	3,755	875	286	-	-	-	3,478	755		26		-		1,379
	Corporates - Of Which: Specialised Lending		-	-	-	-	729	267	-	-	-	-	567	106		-		-		243
	Corporates - Of Which: SME		20	34	-	-	1,649	513	24	-	-	-	1,547	552		8		-		945
	Retail		-	-	16	3	3,459	535	-	-	13	0	2,057	553		-		1		683
	Retail - Secured on real estate property	84.4%	-	-	12	3	2,146	420	-	-	11	0	1,071	427		-		1		374
	Retail - Secured on real estate property - Of Which: SME	98.2%	-	-	1	-	170	95	-	-	0	-	100	99		-		-		149
	Retail - Secured on real estate property - Of Which: non-SME	82.8%	-	-	11	3	1,976	325	-	-	11	0	972	328		-		1		224
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	-	-	-		-		0		-
	Retail - Other Retail		-	-	4	1	1,314	116	-	-	2	0	985	126		-		0		309
	Retail - Other Retail - Of Which: SME		-	-	0	0	74	41	-	-	0	-	56	43		-		0		114
	Retail - Other Retail - Of Which: non-SME		-	-	4	0	1,240	75	-	-	2	0	930	83		-		0		195
	Equity		0	-	-	-	83	-	0	-	-	-	83	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	432	-	-	-	-	-	204	-		-		-		-
	<b>TOTAL</b>		<b>272</b>	<b>110</b>	<b>16</b>	<b>3</b>	<b>14,657</b>	<b>1,413</b>	<b>291</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>6,147</b>	<b>1,312</b>	<b>-</b>	<b>26</b>	<b>0</b>	<b>1</b>	<b>309</b>	<b>2,063</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

**Notes and definitions**

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Slovakia	Central banks and central governments		0	-	-	-	5,860	0	0	-	-	-	-	41	0	-	-	-	-	0
	Institutions		185	0	-	-	7	0	36	-	-	-	6	0	-	0	-	-	-	0
	Corporates		1,604	104	-	-	965	63	1,408	-	-	-	914	5	-	58	-	-	-	30
	Corporates - Of Which: Specialised Lending		-	-	-	-	865	61	-	-	-	-	819	4	-	-	-	-	-	30
	Corporates - Of Which: SME		673	82	-	-	83	2	716	-	-	-	80	2	-	47	-	-	-	0
	Retail		-	-	5,065	343	43	2	-	-	2,064	43	28	2	-	-	-	199	-	2
	Retail - Secured on real estate property	58.3%	-	-	3,751	194	15	2	-	-	1,384	26	7	2	-	-	-	78	-	1
	Retail - Secured on real estate property - Of Which: SME	58.3%	-	-	30	5	13	1	-	-	39	4	7	2	-	-	-	3	-	1
	Retail - Secured on real estate property - Of Which: non-SME	58.3%	-	-	3,722	189	2	0	-	-	1,345	22	1	0	-	-	-	75	-	-
	Retail - Qualifying Revolving		-	-	119	5	-	-	-	-	51	2	-	-	-	-	-	4	-	-
	Retail - Other Retail		-	-	1,195	144	28	0	-	-	628	15	21	0	-	-	-	116	-	1
	Retail - Other Retail - Of Which: SME		-	-	45	17	3	0	-	-	48	6	2	0	-	-	-	15	-	1
	Retail - Other Retail - Of Which: non-SME		-	-	1,150	127	25	0	-	-	581	10	19	0	-	-	-	102	-	0
	Equity		0	-	-	-	92	-	0	-	-	-	99	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	591	-	-	-	-	-	208	-	-	-	-	-	-	-
	TOTAL		1,789	104	5,065	343	7,559	65	1,445	0	2,064	43	1,297	7	0	58	0	199	4	33
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Croatia	Central banks and central governments		2,746	-	-	-	54	0	479	-	-	-	27	0	-	-	-	-	-	0
	Institutions		446	1	-	-	37	0	251	-	-	-	34	0	-	0	-	-	-	-
	Corporates		1,806	559	-	-	698	543	2,041	-	-	-	744	7	-	195	-	-	-	225
	Corporates - Of Which: Specialised Lending		-	-	-	-	554	537	-	-	-	-	616	0	-	-	-	-	-	223
	Corporates - Of Which: SME		1,254	452	-	-	55	0	1,330	-	-	-	49	0	-	156	-	-	-	-
	Retail		-	-	2,160	242	5	0	-	-	962	0	3	0	-	-	-	138	-	0
	Retail - Secured on real estate property	57.7%	-	-	991	116	2	0	-	-	498	-	2	0	-	-	-	43	-	0
	Retail - Secured on real estate property - Of Which: SME	57.7%	-	-	77	26	2	0	-	-	92	-	1	0	-	-	-	12	-	0
	Retail - Secured on real estate property - Of Which: non-SME	57.7%	-	-	914	90	0	0	-	-	406	-	0	0	-	-	-	31	-	0
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	1,169	126	2	0	-	-	463	0	2	0	-	-	-	96	-	0
	Retail - Other Retail - Of Which: SME		-	-	44	10	2	0	-	-	27	0	1	0	-	-	-	8	-	0
	Retail - Other Retail - Of Which: non-SME		-	-	1,125	116	0	0	-	-	437	0	0	0	-	-	-	88	-	0
	Equity		17	0	-	-	7	-	58	-	-	-	7	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	209	-	-	-	-	-	83	-	-	-	-	-	-	1
	TOTAL		5,014	560	2,160	242	1,009	543	2,829	0	962	0	900	8	8	196	0	138	11	226
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

**2. CREDIT RISK**  
as of 30 June 2013

AT001  
Erste Group Bank (EGB)

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments		145	-	-	-	1,547	-	44	-	-	-	-	0	-	-	-	-	-	-
	Institutions		178	19	-	-	26	119	107	-	-	-	-	5	178	8	-	-	-	-
	Corporates		1,229	332	-	-	1,291	343	1,371	-	-	-	-	1,463	31	194	-	-	-	200
	Corporates - Of Which: Specialised Lending		-	-	-	-	659	322	-	-	-	-	-	855	-	-	-	-	-	195
	Corporates - Of Which: SME		701	275	-	-	252	19	753	-	-	-	-	227	28	145	-	-	-	5
	Retail		-	-	2,863	991	11	2	-	-	2,811	0	-	8	3	-	-	394	-	1
	Retail - Secured on real estate property	68.0%	-	-	2,386	790	3	0	-	-	2,370	0	-	2	0	-	-	346	-	0
	Retail - Secured on real estate property - Of Which: SME	68.0%	-	-	3	1	0	-	-	-	2	-	-	0	-	-	-	1	-	-
	Retail - Secured on real estate property - Of Which: non-SME	68.0%	-	-	2,383	789	3	0	-	-	2,367	0	-	2	0	-	-	346	-	0
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	477	201	8	2	-	-	441	0	-	6	3	-	-	48	-	1
	Retail - Other Retail - Of Which: SME		-	-	2	0	1	0	-	-	1	0	-	0	0	-	-	0	-	0
	Retail - Other Retail - Of Which: non-SME		-	-	475	201	7	2	-	-	441	0	-	6	3	-	-	48	-	0
	Equity		0	-	-	-	3	-	0	-	-	-	-	4	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	224	-	-	-	-	-	-	137	-	-	-	-	-	-
	<b>TOTAL</b>		<b>1,552</b>	<b>351</b>	<b>2,863</b>	<b>991</b>	<b>3,102</b>	<b>464</b>	<b>1,522</b>	<b>0</b>	<b>2,811</b>	<b>0</b>	<b>1,617</b>	<b>212</b>	<b>17</b>	<b>202</b>	<b>19</b>	<b>394</b>	<b>23</b>	<b>201</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments		-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		6,871	2	-	-	41	-	478	-	-	-	-	0	-	1	-	-	-	-
	Corporates		249	18	-	-	63	4	178	-	-	-	-	58	0	0	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	18	4	-	-	-	-	-	17	-	-	-	-	-	-
	Corporates - Of Which: SME		98	-	-	-	0	-	61	-	-	-	-	0	-	-	-	-	-	-
	Retail		-	-	46	4	1	0	-	-	10	0	0	0	0	-	-	2	-	-
	Retail - Secured on real estate property	66.5%	-	-	22	3	0	-	-	-	9	0	0	-	-	-	-	2	-	-
	Retail - Secured on real estate property - Of Which: SME	63.8%	-	-	1	0	-	-	-	-	0	-	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property - Of Which: non-SME	66.6%	-	-	20	3	0	-	-	-	8	0	0	-	-	-	-	2	-	-
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0	-	-
	Retail - Other Retail		-	-	24	0	0	0	-	-	2	0	0	0	0	-	-	0	-	-
	Retail - Other Retail - Of Which: SME		-	-	1	0	0	-	-	-	0	-	-	0	-	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	23	0	0	0	-	-	1	0	0	0	-	-	-	0	-	-
	Equity		3	-	-	-	2	-	16	-	-	-	-	2	-	-	-	-	-	-
	Securitisation		233	-	-	-	-	-	107	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-
	<b>TOTAL</b>		<b>7,357</b>	<b>20</b>	<b>46</b>	<b>4</b>	<b>108</b>	<b>4</b>	<b>780</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>61</b>	<b>0</b>	<b>-</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments		0	-	-	-	677	-	-	-	-	-	0	-		-		-		-
	Institutions		3,172	-	-	-	14	-	445	-	-	-	4	-		-		-		-
	Corporates		1,932	137	-	-	417	20	1,545	-	-	-	338	-		88		-		7
	Corporates - Of Which: Specialised Lending		-	-	-	-	361	20	-	-	-	-	286	-		-		-		7
	Corporates - Of Which: SME		504	38	-	-	15	-	376	-	-	-	14	-		29		-		-
	Retail		-	-	672	96	22	1	-	-	141	2	16	1		-		50		1
	Retail - Secured on real estate property	66.1%	-	-	556	66	2	1	-	-	108	2	1	1		-		23		1
	Retail - Secured on real estate property - Of Which: SME	62.5%	-	-	24	3	-	-	-	-	6	0	-	-		-		1		-
	Retail - Secured on real estate property - Of Which: non-SME	66.2%	-	-	532	63	2	1	-	-	101	1	1	1		-		22		1
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
	Retail - Other Retail		-	-	116	31	20	0	-	-	34	0	15	0		-		27		0
	Retail - Other Retail - Of Which: SME		-	-	21	4	13	0	-	-	7	0	10	0		-		3		0
	Retail - Other Retail - Of Which: non-SME		-	-	96	27	7	0	-	-	27	0	5	0		-		25		0
	Equity		10	0	-	-	9	-	27	-	-	-	9	-		-		-		-
	Securitisation		47	-	-	-	-	-	56	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	1	-	-	-	-	-	1	-		-		-		-
	TOTAL		5,161	137	672	96	1,139	21	2,073	0	141	2	367	1	0	88	0	50	1	8
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	-	-	86	-	-	-	-	-	-	-		-		-		-
	Institutions		2,110	-	-	-	7	-	107	-	-	-	1	-		-		-		-
	Corporates		106	5	-	-	20	-	85	-	-	-	18	-		-		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	9	-	-	-	-	-	6	-		-		-		-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail		-	-	8	1	0	0	-	-	2	-	0	0		-		1		0
	Retail - Secured on real estate property	72.4%	-	-	6	1	0	0	-	-	2	-	0	0		-		1		0
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	72.4%	-	-	6	1	0	0	-	-	2	-	0	0		-		1		0
	Retail - Qualifying Revolving		-	-	0	-	-	-	-	-	0	-	-	-		-		-		-
	Retail - Other Retail		-	-	1	0	0	0	-	-	0	-	0	0		-		0		0
	Retail - Other Retail - Of Which: SME		-	-	0	-	0	-	-	-	0	-	0	-		-		-		-
	Retail - Other Retail - Of Which: non-SME		-	-	1	0	0	0	-	-	0	-	0	0		-		0		0
	Equity		1	-	-	-	0	-	3	-	-	-	0	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	TOTAL		2,218	5	8	1	114	0	195	0	2	0	19	0	-	0	0	1	0	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

\*\* As explained in the Guidelines

Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Poland	Central banks and central governments		1	-	-	-	685	-	0	-	-	-	0	-		-		-		-
	Institutions		370	-	-	-	0	-	23	-	-	-	0	-		-		-		-
	Corporates		355	15	-	-	539	11	374	-	-	-	559	-		0		-		8
	Corporates - Of Which: Specialised Lending		-	-	-	-	478	11	-	-	-	-	513	-		-		-		8
	Corporates - Of Which: SME		151	-	-	-	1	-	174	-	-	-	1	-		-		-		-
	Retail		-	-	3	0	0	0	-	-	1	0	0	0		-		0		-
	Retail - Secured on real estate property	67.3%	-	-	2	0	-	-	-	-	1	-	-	-		-		0		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: non-SME	67.3%	-	-	2	0	-	-	-	-	1	-	-	-		-		0		-
	Retail - Qualifying Revolving		-	-	0	0	-	-	-	-	0	0	-	-		-		0		-
	Retail - Other Retail		-	-	1	0	0	0	-	-	0	0	0	0		-		0		-
	Retail - Other Retail - Of Which: SME		-	-	0	0	-	-	-	-	0	-	-	-		-		0		-
	Retail - Other Retail - Of Which: non-SME		-	-	1	0	0	0	-	-	0	0	0	0		-		0		-
	Equity		0	-	-	-	-	-	0	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	TOTAL		726	15	3	0	1,224	11	397	0	1	0	559	0	-	0	0	0	0	8
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-

Notes and definitions  
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure  
\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  
\*\* As explained in the Guidelines

Explanatory footnotes

### 3. SECURITISATION SUMMARY

AT001  
Erste Group Bank (EGB)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	1,610	1,467
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
<b>Total</b>	<b>1,610</b>	<b>1,467</b>

Explanatory footnotes

#### 4. MARKET RISK

AT001  
Erste Group Bank (EGB)

(in million Euro)

	31.12.2012		30.06.2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1,155	632	1,271	592
TDI - General risk	510	632	539	592
TDI - Specific risk	645	0	732	0
Equities	881	969	656	826
Equities - General risk	847	969	626	826
Equities - Specific risk	34	0	30	0
Foreign exchange risk	131	657	118	605
Commodities risk	0	150	0	172

Explanatory footnotes

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Austria	44	44	44	0	0	0	-7	0
[ 3M - 1Y ]		192	18	190	135	1	0	0	0
[ 1Y - 2Y ]		379	73	379	257	0	29	0	0
[ 2Y - 3Y ]		467	58	467	256	0	16	0	0
[ 3Y - 5Y ]		1,176	91	1,175	863	0	4	-0	0
[ 5Y - 10Y ]		4,772	726	4,658	2,286	2	62	31	0
[ 10Y - more ]		2,338	1,576	2,336	573	0	28	0	0
<b>Total</b>		<b>9,368</b>	<b>2,586</b>	<b>9,249</b>	<b>4,370</b>	<b>3</b>	<b>139</b>	<b>24</b>	<b>1</b>
[ 0 - 3M ]	Belgium	1	0	1	1	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0
[ 2Y - 3Y ]		1	0	1	1	0	0	0	0
[ 3Y - 5Y ]		59	0	59	59	0	0	0	0
[ 5Y - 10Y ]		5	0	5	5	0	0	0	0
[ 10Y - more ]		1	0	1	1	0	0	0	0
<b>Total</b>		<b>69</b>	<b>0</b>	<b>69</b>	<b>68</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Bulgaria	1	0	1	1	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	0	1	1	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Czech Republic	708	2	708	0	16	67	0	-0
[ 3M - 1Y ]		2,828	31	2,828	24	0	1,468	0	-0
[ 1Y - 2Y ]		579	39	579	363	1	57	86	-0
[ 2Y - 3Y ]		634	27	634	146	0	63	0	0
[ 3Y - 5Y ]		1,113	91	1,113	338	0	51	0	-0
[ 5Y - 10Y ]		2,554	221	2,554	42	0	111	-35	0
[ 10Y - more ]		1,318	262	1,318	268	26	58	0	0
<b>Total</b>		<b>9,735</b>	<b>674</b>	<b>9,735</b>	<b>1,181</b>	<b>43</b>	<b>1,876</b>	<b>51</b>	<b>-0</b>
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		7	0	7	7	0	0	0	0
[ 5Y - 10Y ]		56	0	56	6	0	0	0	0
[ 10Y - more ]		13	0	13	13	0	0	0	0
<b>Total</b>		<b>77</b>	<b>0</b>	<b>77</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	France	1	0	1	1	0	0	0	0
[ 3M - 1Y ]		2	0	2	2	0	0	0	0
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0
[ 2Y - 3Y ]		5	0	5	4	1	0	0	0
[ 3Y - 5Y ]		14	0	14	13	0	1	0	-0
[ 5Y - 10Y ]		62	0	62	61	0	1	0	-0
[ 10Y - more ]		5	0	5	5	0	1	0	0
<b>Total</b>		<b>91</b>	<b>0</b>	<b>91</b>	<b>88</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Germany	7	0	7	6	0	1	0	0
[ 3M - 1Y ]		29	1	29	23	0	5	0	0
[ 1Y - 2Y ]		18	1	18	14	0	3	0	0
[ 2Y - 3Y ]		23	2	23	21	0	0	-1	0
[ 3Y - 5Y ]		265	1	265	250	0	4	0	0
[ 5Y - 10Y ]		223	0	223	192	0	21	0	0
[ 10Y - more ]		8	0	8	7	0	1	0	0
<b>Total</b>		<b>574</b>	<b>5</b>	<b>574</b>	<b>514</b>	<b>0</b>	<b>34</b>	<b>-1</b>	<b>0</b>
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	1,277	10	1,277	4	0	103	0	-0
[ 3M - 1Y ]		52	12	52	0	0	40	0	0
[ 1Y - 2Y ]		157	84	157	1	0	5	0	0
[ 2Y - 3Y ]		56	0	56	0	0	56	0	0
[ 3Y - 5Y ]		44	18	44	0	0	22	0	1
[ 5Y - 10Y ]		8	2	8	1	0	3	0	0
[ 10Y - more ]		244	65	244	0	0	13	0	0
<b>Total</b>		<b>1,838</b>	<b>192</b>	<b>1,838</b>	<b>8</b>	<b>0</b>	<b>241</b>	<b>0</b>	<b>1</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		15	0	15	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	1	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	0	1	1	0	0	0	0
[ 5Y - 10Y ]		23	0	23	22	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>39</b>	<b>0</b>	<b>39</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		1	0	1	1	0	0	0	0
[ 2Y - 3Y ]		15	0	15	14	0	1	0	0
[ 3Y - 5Y ]		3	0	3	2	0	0	0	0
[ 5Y - 10Y ]		39	0	39	38	0	1	0	0
[ 10Y - more ]		54	0	54	53	0	1	0	0
<b>Total</b>		<b>112</b>	<b>0</b>	<b>112</b>	<b>109</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		3	0	3	3	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3	0	3	2	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>6</b>	<b>0</b>	<b>6</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Lithuania	2	0	2	2	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	0	1	1	0	0	0	0
[ 3Y - 5Y ]		4	0	4	4	0	0	0	0
[ 5Y - 10Y ]		1	0	1	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>7</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		13	0	13	13	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>13</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1	0	1	1	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Netherlands	1	0	1	1	0	0	0	0
[ 3M - 1Y ]		5	0	5	5	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		5	0	5	5	0	0	0	0
[ 3Y - 5Y ]		5	0	5	5	0	0	0	0
[ 5Y - 10Y ]		34	0	34	33	0	0	0	0
[ 10Y - more ]		4	0	4	4	0	0	0	0
<b>Total</b>		<b>53</b>	<b>0</b>	<b>53</b>	<b>53</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		3	0	3	3	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		2	0	2	2	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>5</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Poland	59	0	59	20	1	2	0	0
[ 3M - 1Y ]		21	0	21	1	0	20	0	-0
[ 1Y - 2Y ]		51	0	51	2	4	34	0	0
[ 2Y - 3Y ]		142	0	142	1	0	141	0	0
[ 3Y - 5Y ]		251	0	246	70	1	24	0	0
[ 5Y - 10Y ]		367	0	367	38	0	38	0	0
[ 10Y - more ]		85	0	85	27	0	24	0	0
<b>Total</b>		<b>976</b>	<b>0</b>	<b>971</b>	<b>160</b>	<b>6</b>	<b>283</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		2	0	2	2	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	1
[ 5Y - 10Y ]		1	0	1	1	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>3</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Romania	425	4	425	206	0	88	0	-0
[ 3M - 1Y ]		1,263	20	1,263	456	0	342	0	0
[ 1Y - 2Y ]		967	39	967	246	0	84	0	-0
[ 2Y - 3Y ]		617	9	617	4	0	68	0	-0
[ 3Y - 5Y ]		758	13	758	9	0	1	0	0
[ 5Y - 10Y ]		405	271	405	6	0	4	0	0
[ 10Y - more ]		894	834	894	55	5	0	0	0
<b>Total</b>		<b>5,329</b>	<b>1,190</b>	<b>5,329</b>	<b>982</b>	<b>5</b>	<b>588</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	372	1	372	307	0	11	0	0
[ 3M - 1Y ]		767	5	767	724	0	22	0	0
[ 1Y - 2Y ]		237	5	236	99	0	14	0	0
[ 2Y - 3Y ]		890	40	890	302	29	188	0	-0
[ 3Y - 5Y ]		1,893	25	1,879	800	0	5	0	-2
[ 5Y - 10Y ]		879	81	846	110	0	5	0	-1
[ 10Y - more ]		1,188	41	1,188	145	0	23	0	0
<b>Total</b>		<b>6,226</b>	<b>199</b>	<b>6,177</b>	<b>2,487</b>	<b>29</b>	<b>268</b>	<b>0</b>	<b>-3</b>
[ 0 - 3M ]	Slovenia	70	0	70	6	0	64	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		24	0	24	21	0	0	0	0
[ 2Y - 3Y ]		10	0	10	0	0	0	0	0
[ 3Y - 5Y ]		33	0	33	28	0	0	0	0
[ 5Y - 10Y ]		90	4	90	72	0	0	0	0
[ 10Y - more ]		62	21	62	41	0	0	0	0
<b>Total</b>		<b>289</b>	<b>26</b>	<b>289</b>	<b>168</b>	<b>0</b>	<b>64</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	0	4	2	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		2	0	2	2	0	0	0	1
[ 5Y - 10Y ]		6	0	6	6	0	0	0	0
[ 10Y - more ]		2	0	2	1	0	0	0	0
<b>Total</b>		<b>15</b>	<b>0</b>	<b>15</b>	<b>12</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		2	0	2	2	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-1
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		1	0	1	1	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Hong Kong	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1	0	1	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>3</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other Central and Eastern Europe countries non EEA	149	71	149	55	0	7	0	-0
[ 3M - 1Y ]		370	53	370	169	0	53	0	0
[ 1Y - 2Y ]		216	142	216	26	0	39	0	0
[ 2Y - 3Y ]		90	2	90	77	0	0	0	0
[ 3Y - 5Y ]		165	112	165	50	0	3	0	0
[ 5Y - 10Y ]		286	52	286	197	0	18	0	0
[ 10Y - more ]		12	12	12	0	0	0	0	0
<b>Total</b>		<b>1,288</b>	<b>444</b>	<b>1,288</b>	<b>574</b>	<b>0</b>	<b>119</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	2	0	2	0	0	0	0	0
[ 3M - 1Y ]		33	0	33	1	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1	0	1	1	0	0	0	0
[ 10Y - more ]		2	0	2	2	0	0	0	0
<b>Total</b>		<b>40</b>	<b>0</b>	<b>40</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0
[ 2Y - 3Y ]		13	13	13	0	0	0	0	0
[ 3Y - 5Y ]		8	0	8	1	0	0	0	-0
[ 5Y - 10Y ]		28	26	28	1	0	0	0	0
[ 10Y - more ]		35	33	35	1	0	0	0	0
<b>Total</b>		<b>87</b>	<b>73</b>	<b>87</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL EEA 30</b>		<b>34,832</b>	<b>4,871</b>	<b>34,659</b>	<b>10,289</b>	<b>88</b>	<b>3,502</b>	<b>74</b>	<b>0</b>

### 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.

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Austria	12	12	12	0	0	0	0	0
[ 3M - 1Y ]		237	63	237	125	1	3	0	0
[ 1Y - 2Y ]		356	59	356	254	0	27	0	0
[ 2Y - 3Y ]		434	33	433	262	0	0	0	0
[ 3Y - 5Y ]		2,126	93	2,120	1,403	1	4	57	0
[ 5Y - 10Y ]		4,596	640	4,454	2,338	1	84	0	0
[ 10Y - more ]		2,069	1,397	2,069	555	0	8	0	0
<b>Total</b>		<b>9,829</b>	<b>2,295</b>	<b>9,681</b>	<b>4,938</b>	<b>3</b>	<b>125</b>	<b>57</b>	<b>1</b>
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		1	0	1	1	0	0	0	0
[ 2Y - 3Y ]		59	0	59	59	0	0	0	0
[ 3Y - 5Y ]		3	0	3	3	0	0	0	0
[ 5Y - 10Y ]		6	0	6	6	0	0	0	0
[ 10Y - more ]		11	0	11	11	0	0	0	0
<b>Total</b>		<b>82</b>	<b>0</b>	<b>82</b>	<b>81</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	1	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Czech Republic	1,370	1	1,370	16	0	567	0	0
[ 3M - 1Y ]		2,072	39	2,072	485	0	1,107	70	-0
[ 1Y - 2Y ]		298	21	286	11	1	108	0	0
[ 2Y - 3Y ]		739	31	739	140	0	155	0	0
[ 3Y - 5Y ]		895	77	895	318	0	55	0	-0
[ 5Y - 10Y ]		3,205	225	3,178	345	0	98	-21	0
[ 10Y - more ]		913	247	912	11	25	1	0	0
<b>Total</b>		<b>9,492</b>	<b>642</b>	<b>9,452</b>	<b>1,327</b>	<b>26</b>	<b>2,091</b>	<b>49</b>	<b>-0</b>
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		4	0	4	4	0	0	0	0
[ 3Y - 5Y ]		9	0	9	9	0	0	0	0
[ 5Y - 10Y ]		62	0	62	11	0	0	0	0
[ 10Y - more ]		16	0	16	16	0	0	0	0
<b>Total</b>		<b>91</b>	<b>0</b>	<b>91</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	France	1	0	1	1	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		4	0	4	4	0	0	0	0
[ 2Y - 3Y ]		8	0	8	5	1	1	0	0
[ 3Y - 5Y ]		14	0	14	13	0	1	0	-0
[ 5Y - 10Y ]		51	0	51	50	0	1	0	0
[ 10Y - more ]		10	0	10	9	0	1	0	0
<b>Total</b>		<b>89</b>	<b>0</b>	<b>89</b>	<b>83</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Germany	3	0	3	2	0	0	0	0
[ 3M - 1Y ]		17	1	17	15	0	2	0	0
[ 1Y - 2Y ]		36	1	36	5	0	30	0	0
[ 2Y - 3Y ]		69	1	69	67	0	1	-1	0
[ 3Y - 5Y ]		263	0	263	250	0	1	0	0
[ 5Y - 10Y ]		192	0	192	180	0	1	0	0
[ 10Y - more ]		24	0	18	11	0	13	0	0
<b>Total</b>		<b>602</b>	<b>4</b>	<b>597</b>	<b>530</b>	<b>0</b>	<b>48</b>	<b>-1</b>	<b>0</b>
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	1,467	0	1,467	0	0	134	0	0
[ 3M - 1Y ]		174	8	174	0	0	165	0	0
[ 1Y - 2Y ]		70	35	70	1	0	9	0	0
[ 2Y - 3Y ]		21	0	21	0	0	19	0	0
[ 3Y - 5Y ]		23	16	23	1	0	7	0	1
[ 5Y - 10Y ]		16	1	6	2	0	13	0	0
[ 10Y - more ]		238	190	224	1	0	5	0	0
<b>Total</b>		<b>2,009</b>	<b>250</b>	<b>1,984</b>	<b>5</b>	<b>0</b>	<b>352</b>	<b>0</b>	<b>1</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	0	1	1	0	0	0	0
[ 3Y - 5Y ]		1	0	1	1	0	0	0	0
[ 5Y - 10Y ]		26	0	26	26	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>28</b>	<b>0</b>	<b>28</b>	<b>28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Italy	1	0	1	1	0	0	0	-0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		3	0	3	2	0	0	0	0
[ 2Y - 3Y ]		11	0	11	11	0	0	0	0
[ 3Y - 5Y ]		13	0	13	12	0	1	0	-0
[ 5Y - 10Y ]		40	0	40	39	0	1	0	0
[ 10Y - more ]		52	0	52	51	0	1	0	0
<b>Total</b>		<b>122</b>	<b>0</b>	<b>122</b>	<b>117</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	0	2	2	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		2	0	2	2	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>4</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	1	0	0	0	0
[ 2Y - 3Y ]		5	0	5	4	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>7</b>	<b>0</b>	<b>7</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		17	0	17	17	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>17</b>	<b>0</b>	<b>17</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	0	1	1	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Netherlands	5	0	5	5	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	0	4	4	0	0	0	0
[ 2Y - 3Y ]		2	0	2	1	0	0	0	0
[ 3Y - 5Y ]		10	0	10	10	0	0	0	0
[ 5Y - 10Y ]		42	0	42	42	0	0	0	0
[ 10Y - more ]		1	0	1	1	0	0	0	0
<b>Total</b>		<b>64</b>	<b>0</b>	<b>64</b>	<b>63</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		2	0	2	2	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>5</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		38	0	33	2	4	21	0	-0
[ 1Y - 2Y ]		50	0	50	1	0	49	0	0
[ 2Y - 3Y ]		115	0	95	10	1	50	0	0
[ 3Y - 5Y ]		189	0	169	66	0	26	0	-0
[ 5Y - 10Y ]		439	0	364	72	0	25	0	0
[ 10Y - more ]		88	0	73	3	0	62	0	0
<b>Total</b>		<b>920</b>	<b>0</b>	<b>784</b>	<b>153</b>	<b>5</b>	<b>234</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Portugal	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		3	0	3	3	0	0	0	0
[ 3Y - 5Y ]		1	0	1	1	0	0	0	0
[ 5Y - 10Y ]		1	0	1	1	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>5</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Romania	371	4	371	160	0	162	0	0
[ 3M - 1Y ]		1,737	12	1,737	234	0	784	0	0
[ 1Y - 2Y ]		612	33	612	127	0	85	0	-0
[ 2Y - 3Y ]		908	8	908	305	0	78	0	0
[ 3Y - 5Y ]		438	12	438	9	0	21	0	0
[ 5Y - 10Y ]		387	271	387	6	0	6	0	-1
[ 10Y - more ]		873	816	871	52	5	0	0	0
<b>Total</b>		<b>5,326</b>	<b>1,155</b>	<b>5,324</b>	<b>894</b>	<b>5</b>	<b>1,136</b>	<b>0</b>	<b>-0</b>
[ 0 - 3M ]	Slovakia	20	1	20	0	0	4	0	0
[ 3M - 1Y ]		396	8	396	200	0	71	0	0
[ 1Y - 2Y ]		791	39	791	301	28	194	0	-0
[ 2Y - 3Y ]		715	12	715	215	0	38	0	0
[ 3Y - 5Y ]		1,693	22	1,678	837	0	64	0	-1
[ 5Y - 10Y ]		1,339	81	1,305	196	0	16	0	-2
[ 10Y - more ]		1,183	37	1,178	156	0	0	0	0
<b>Total</b>		<b>6,137</b>	<b>199</b>	<b>6,083</b>	<b>1,904</b>	<b>29</b>	<b>389</b>	<b>0</b>	<b>-3</b>
[ 0 - 3M ]	Slovenia	7	0	7	2	0	5	0	0
[ 3M - 1Y ]		45	1	45	29	0	13	0	0
[ 1Y - 2Y ]		13	0	13	0	0	3	0	0
[ 2Y - 3Y ]		32	0	32	27	0	0	0	0
[ 3Y - 5Y ]		3	1	3	2	0	0	0	0
[ 5Y - 10Y ]		79	3	79	61	0	0	0	0
[ 10Y - more ]		55	20	55	35	0	0	0	0
<b>Total</b>		<b>235</b>	<b>26</b>	<b>235</b>	<b>157</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		3	0	3	1	0	0	0	0
[ 2Y - 3Y ]		1	0	1	1	0	0	0	0
[ 3Y - 5Y ]		3	0	3	2	0	0	0	0
[ 5Y - 10Y ]		7	0	7	7	0	1	0	0
[ 10Y - more ]		3	0	3	3	0	0	0	0
<b>Total</b>		<b>18</b>	<b>0</b>	<b>18</b>	<b>14</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		2	0	2	2	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-1
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		1	0	1	1	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Hong Kong	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Japan	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	U.S.	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	1	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	304	3	304	239	0	52	0	0
[ 3M - 1Y ]		313	7	313	71	0	160	0	0
[ 1Y - 2Y ]		181	109	181	26	0	20	0	0
[ 2Y - 3Y ]		242	138	242	74	0	7	0	0
[ 3Y - 5Y ]		329	286	326	37	0	6	0	-1
[ 5Y - 10Y ]		282	48	265	196	0	18	0	0
[ 10Y - more ]		12	11	12	0	0	0	0	0
<b>Total</b>		<b>1,664</b>	<b>602</b>	<b>1,644</b>	<b>644</b>	<b>0</b>	<b>262</b>	<b>0</b>	<b>-1</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1	0	1	1	0	0	0	0
[ 10Y - more ]		2	0	2	2	0	0	0	0
<b>Total</b>		<b>4</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

AT001  
Erste Group Bank (EGB)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	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)
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	1	4	3	0	0	0	0
[ 2Y - 3Y ]		15	7	15	0	0	0	0	0
[ 3Y - 5Y ]		1	0	1	1	0	0	0	0
[ 5Y - 10Y ]		45	43	45	2	0	0	0	0
[ 10Y - more ]		34	32	34	2	0	0	0	0
<b>Total</b>		<b>99</b>	<b>84</b>	<b>99</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL EEA 30</b>		<b>35,088</b>	<b>4,572</b>	<b>34,677</b>	<b>10,377</b>	<b>69</b>	<b>4,408</b>	<b>105</b>	<b>-2</b>

### 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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

### Explanatory footnotes

## 6. RWA

AT001  
Erste Group Bank (EGB)

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	90,434	87,318
RWA Securitisation and re-securitisations	973	659
RWA Other credit risk	89,461	86,659
RWA for market risk	3,713	3,473
RWA for operational risk	11,176	10,108
RWA Transitional floors	0	0
RWA Other	0	0
<b>Total RWA <sup>(1)</sup></b>	<b>105,323</b>	<b>100,899</b>

Explanatory footnotes