

INVESTOR INFORMATION

Vienna, 16 December 2013

Publication of EBA transparency exercise

The European Banking Authority (EBA) published the results of a transparency exercise across European banks today. The aim of the exercise is to disclose updated information about banks' operations according to uniform benchmarks across all markets and so to ultimately restore trust in the European banking system. The information provides data on banks' composition of capital, composition of risk-weighted assets, exposures to sovereigns, credit risk, market risk and securitisation as well as loan-to-value (LTV) ratios across portfolios. The information does not include any stress test component as in 2011. The next Europe-wide stress test will be performed by EBA in close cooperation with the European Central Bank (ECB) in the second half of 2014, only after the ECB will have carried out its comprehensive assessment of large euro zone banks – including a review of banks' balance sheets (Asset Quality Review).

The most important data published are:

Capital

- Core Tier 1 capital of Erste Group
- All figures shown before repayment of participation capital and capital increase (both took place in the second half of 2013)

Credit Risk

- Breakdown by countries (exposures are disclosed for each country of risk, i.e. where customer revenues are generated).
- Breakdown by calculation approach for risk-weighted assets (RWA).
- LTV (reported LTV are LTV at origination, i.e. when the mortgage has been granted) for private individuals and SME mortgages.
- Breakdown of sovereign exposure: the largest sovereign exposure is attributable to Austria (EUR 9.8 billion), the Czech Republic (EUR 9.5 billion), Romania (EUR 6.1 billion) and Slovakia (EUR 5.3 billion).

The relevant data provided by Erste Group is published in PDF-format on the website <http://www.erstegroup.com/en/Investors/News/Investor-News/2013/12/16/>.

EBA disclosed information on all those European banks that were already part of the recapitalisation exercise in 2012.

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