

# Erste Group investor presentation – H1 2013 results

30 July 2013

**Solid retail & SME business, sound funding and capital**

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# Executive summary –

## Solid retail & SME business, sound funding and capital

### Income statement – H1 13 vs H1 12

- Net profit of EUR 301.2m supported by significant reduction in risk costs
  - Decline in net profit due to significant one-off income in H1 12 (hybrid buyback)
  - Operating result impacted by subdued loan demand and low interest rate environment
- Risk costs declined to 128bps (EUR 831.8m) of average customer loans
  - Improvements in retail & SME business, especially in Austria and Romania, more than offset increased provisioning requirements in the large corporate and real estate business

### Income statement – Q2 13 vs Q1 13

- Decline in net result mainly on lower NII
  - Slight decline in operating income, operating expenses improved further
  - Other operating result impacted by deconsolidation of EB Ukraine and higher banking tax
  - Release of deferred tax liability in Romania
- Risk costs declined in Retail & SME business, rose in corporate business

### Balance sheet – Jun 13 vs Dec 12

- Reported deposits at EUR 122.5bn
- Customer loans declined to EUR 129.8bn
  - Driven by most business segments except Slovakia and Czech Republic
- Loan/deposit ratio improved to 105.9% vs 107.2%

### Asset quality

- NPLs increased to 9.7% (Dec 12: 9.2%)
- NPL coverage ratio stood at 61.7% (Dec 12: 62.6%)
- NPL net inflows declined to EUR 340m yoy, up qoq on lower sales

### Capital

- Core tier 1 ratio (Basel 2.5) improved to 11.8% (Dec 12: 11.2%)
- Solvency ratio up to 16.6% as of June 2013 (Dec 12: 15.5%)
- Risk-weighted assets down to EUR 100.9bn

## – Business performance

## – BCR update

## – Credit risk

## – Funding

## – Capital

## – Outlook

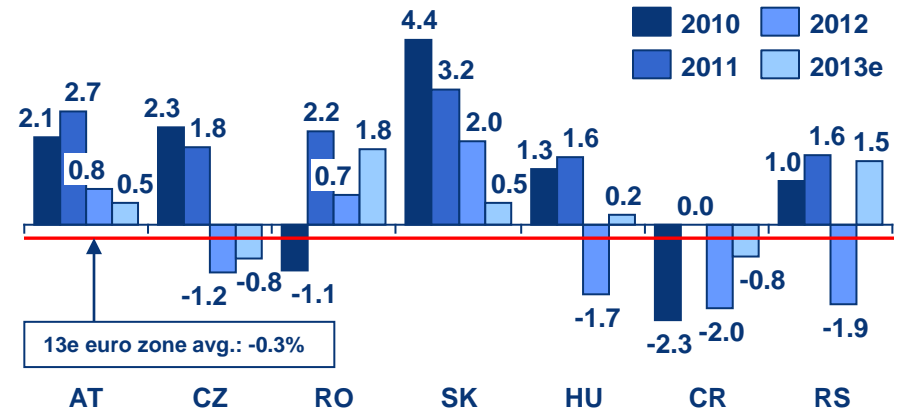
## – Appendix

- Segments
- Asset quality
- CEE local consolidated results
- About Erste Group
- Shareholder structure

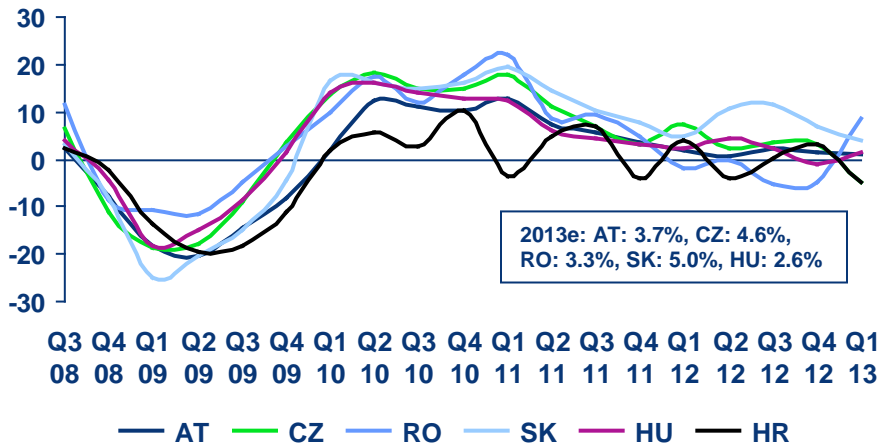
# Operating environment: macro trends – Signs of economic recovery visible in CEE

- Growth mainly driven by exports, however, domestic demand has also started to gradually improve
- Several countries following through with austerity measures to limit public debt
- Falling inflation in all CEE countries
- Very low interest rate environment
- CEE will benefit from lower indebtedness and positive economic fundamentals

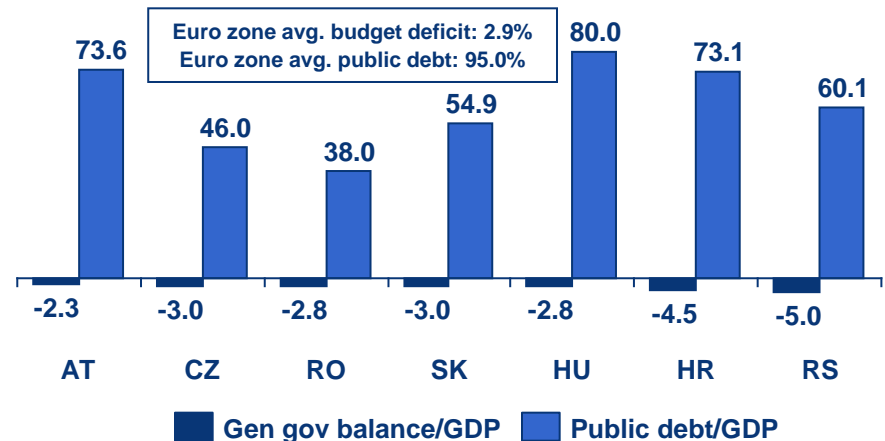
Real GDP growth in Erste Group's core markets (in %)



Export growth in Erste Group's core markets (% , yoy)



Public debt in Erste Group's core markets (in %, 13e)



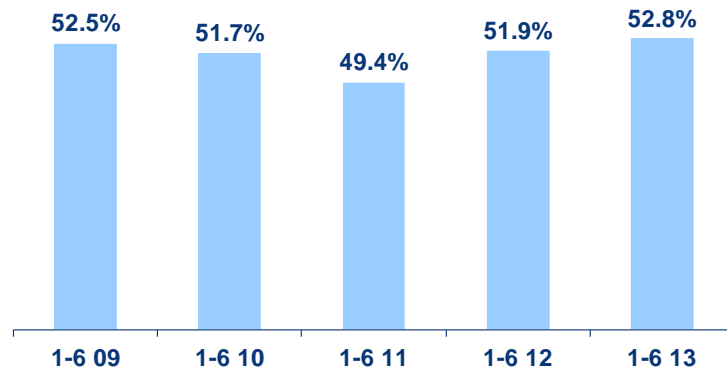
# Operating environment: macro trends –

## What has recently happened in CEE?

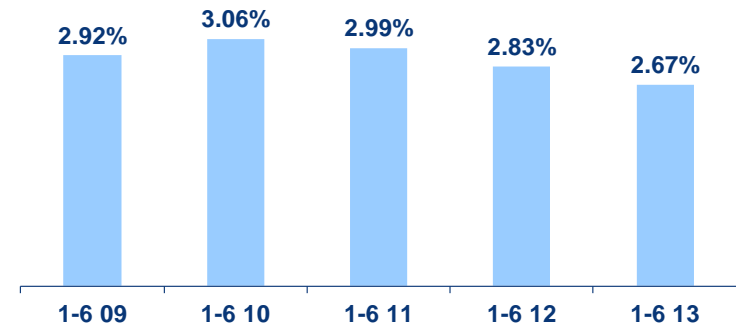
- **AT: fundamental economic position has remained excellent**
  - Austria continuously outgrows the euro zone
  - Unemployment rate (4.7% as of May 2013) is the lowest in the entire European Union
  - Public debt and budget deficit are below euro zone average and in line with other AAA rated nations
- **CZ: confidence level has improved further in Q2 2013**
  - Domestic demand rose in Q1 2013, however, GDP (-1.3% qoq) was negatively impacted by largest ever drop in inventories
  - Fiscal restrictions expected to ease as government balance has significantly improved
  - Despite newly elected government political uncertainty prevails
  - Underlying fundamentals (deficit, net exports, current account, banking sector) remain strong
- **HU: unpredictable economic environment prevails, increased political risk ahead of elections**
  - Despite exiting the Excessive Deficit Procedure, another fiscal adjustment package was announced including higher FTT
  - NBH maintains expansive monetary policy stance:
    - Short-term central bank rate cut to 4.00% (further reductions in smaller steps expected (10bps or lower), National Bank sees the bottom of the easing cycle at 3-3.5%)
    - Low inflation due to administrative price reductions (1.9% yoy in June)
- **RO: acceleration of GDP growth expected for 2013**
  - Consumer optimism has improved on the back of higher public wages and pensions
  - Agriculture's contribution to economy expected to significantly improve after weak 2012
  - RON central bank rate cut on 1 July by 25bps to 5.00%, forecast to remain stable
  - Construction performance to improve on infrastructure projects and supported by higher EU fund absorption rate
  - Romania exited the Excessive Deficit Procedure
- **SK: growth impacted by fiscal consolidation**
  - Car industry continues to perform well and contributes significantly to economy
- **HR: macro economic environment still weak, joined European Union as of 1 July 2013**
  - EU membership offers potential only if accompanied by improvement of business environment
  - Enhanced FDI inflows and access to EU fund are the key to capturing growth opportunities

# Key financial indicators – EPS and ROE reflecting market environment

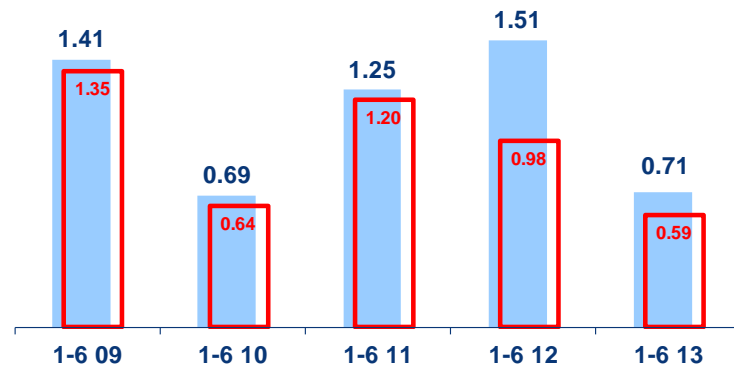
YTD cost income ratio



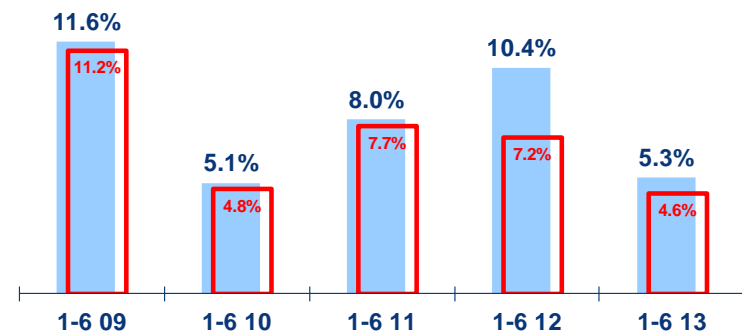
YTD net interest margin



Cash earnings per share\*\*



Cash return on equity\*\*



\*\* Red bars denote reported EPS and ROE respectively.

Cash EPS and EPS calculated on average number of shares of 392.3m. Cash EPS and Cash ROE adjusted for non-cash items totalling EUR 47.2m in 1-6 2013 (linear amortisation of customer relationships after tax and non-controlling interests and impairments). Cash EPS and EPS adjusted for dividend on participation capital (EUR 70.5m).

# Income statement (IFRS): H1 13 vs H1 12 – Net profit driven by risk costs, NII and banking tax

in EUR million	1-6 13	1-6 12	Change	Comment
Net interest income	2,431.2	2,651.7	(8.3%)	Low interest rates, subdued loan demand
Risk provisions for loans	(831.8)	(981.8)	(15.3%)	Significant reduction in retail & SME business
Net fee and commission income	895.9	865.5	3.5%	Stronger securities business in Austria
Net trading result	160.5	121.5	32.1%	Higher income from securities trading
General administrative expenses	(1,842.9)	(1,887.4)	(2.4%)	Strict cost control across the group
Other operating result	(397.7)	(68.1)	>100.0%	Banking taxes, hybrid buybacks in H1 2012
<i>Banking taxes + FTT</i>	<i>(184.6)</i>	<i>(114.5)</i>	<i>61.2%</i>	<i>Higher banking tax and FTT</i>
Result from financial instruments - FV	(59.0)	42.4	na	Valuation effects
Result from financial assets - AfS	10.5	3.7	>100.0%	
Result from financial assets - HtM	2.6	(19.8)	na	
<b>Pre-tax profit/loss</b>	<b>369.3</b>	<b>727.7</b>	<b>(49.3%)</b>	
Taxes on income	25.0	(196.6)	na	Release of deferred tax liability in Romania
<b>Net profit/loss for the period</b>	<b>394.3</b>	<b>531.1</b>	<b>(25.8%)</b>	
Attributable to non-controlling interests	93.1	77.5	20.1%	Better profitability of savings banks
<b>Attributable to owners of the parent</b>	<b>301.2</b>	<b>453.6</b>	<b>(33.6%)</b>	

- NII impacted by gradual decline in loan book, mainly in retail and SME business, and lower reinvestment yields for financial assets; also impacted by changed presentation of Czech pension fund result (H1 13: EUR 20m)
- Decline in risk provisions across most countries, most notably Romania; increase in large corporate and commercial real estate business
- H1 12 other operating result impacted by – on balance – positive one-off income; H1 13 impact by negative one-offs (Ukraine exit, additional taxes in Hungary)
- Strict cost control across the group results in further decline of general administrative expenses



# Income statement (IFRS) Q2 13 vs Q1 13 –

## Lower NII and higher banking tax weighing on net profit

in EUR million	Q2 13	Q1 13	Change	Comment
Net interest income	1,190.6	1,240.6	(4.0%)	Low interest rates, subdued loan demand
Risk provisions for loans	(429.6)	(402.2)	6.8%	Risk costs down in RO, up in large corporates
Net fee and commission income	447.7	448.2	(0.1%)	
Net trading result	82.7	77.8	6.3%	
General administrative expenses	(911.7)	(931.2)	(2.1%)	Strict cost control across the group
Other operating result	(294.4)	(103.3)	>100.0%	Higher banking taxes, Ukraine exit
<i>Banking taxes + FTT</i>	<i>(113.0)</i>	<i>(71.6)</i>	<i>57.8%</i>	<i>100% of annual Hungarian banking tax in Q2 13</i>
Result from financial instruments - FV	(12.5)	(46.5)	(73.1%)	
Result from financial assets - AfS	(0.9)	11.4	na	
Result from financial assets - HtM	(4.0)	6.6	na	
<b>Pre-tax profit/loss</b>	<b>67.9</b>	<b>301.4</b>	<b>(77.5%)</b>	
Taxes on income	91.4	(66.4)	na	Release of deferred tax liability in Romania
<b>Net profit/loss for the period</b>	<b>159.3</b>	<b>235.0</b>	<b>(32.2%)</b>	
Attributable to non-controlling interests	34.3	58.8	(41.7%)	
<b>Attributable to owners of the parent</b>	<b>125.0</b>	<b>176.2</b>	<b>(29.1%)</b>	

- NII impacted by gradual decline in loan book in most business segments and lower reinvestment yields for financial assets
- Net trading result improved on client activity in securities business
- Other operating result impacted by higher banking tax and FTT in Q2 13
- Risk costs declined substantially in RO, but increased in large corporate and commercial real estate business

# Balance sheet (IFRS) –

## Lower customer loans, lower RWAs

in EUR million	Jun 13	Dec 12	Change	Comment
Cash and balances with central banks	9,626	9,740	(1.2%)	
Loans and advances to credit institutions	10,163	9,074	12.0%	Higher interbank activity
Loans and advances to customers	129,756	131,928	(1.6%)	Reduction in most segments
Risk provisions for loans and advances	(7,820)	(7,644)	2.3%	Driven by Hungary & Romania
Derivative financial instruments	9,355	13,289	(29.6%)	
Trading assets	7,751	5,178	49.7%	
Financial assets - FV	642	716	(10.4%)	
Financial assets - AfS	20,447	22,418	(8.8%)	Exclusion of Czech pension fund
Financial assets - HtM	18,575	18,975	(2.1%)	
Equity holdings in associates	220	174	26.2%	
Intangible assets	2,807	2,894	(3.0%)	
Property and equipment	2,116	2,228	(5.0%)	
Investment properties	942	1,023	(8.0%)	
Current tax assets	93	128	(27.4%)	
Deferred tax assets	812	658	23.4%	
Assets held for sale	95	708	(86.6%)	
Other assets	4,623	2,338	97.7%	Inclusion of Czech pension fund
<b>Total assets</b>	<b>210,201</b>	<b>213,824</b>	<b>(1.7%)</b>	
<b>Risk-weighted assets</b>	<b>100,899</b>	<b>105,323</b>	<b>(4.2%)</b>	

- Customer loans declined in most business lines except CZ and SK, also impacted by depreciation of CEE local currencies in H1 2013
- Deconsolidation of Ukrainian subsidiary and lower exposure lead to decrease in risk-weighted assets

# Balance sheet (IFRS) – Strong deposit base and capital position

in EUR million	Jun 13	Dec 12	Change	Comment
Deposits by banks	21,699	21,822	(0.6%)	
Customer deposits	122,513	123,053	(0.4%)	Exclusion of Czech pension fund: EUR 1.7bn
Debt securities in issue	28,826	29,427	(2.0%)	
Value adjustments from Portfolio fair value hedges	905	1,220	(25.8%)	
Derivative financial instruments	7,662	10,878	(29.6%)	
Trading liabilities	489	481	1.7%	
Provisions	1,466	1,488	(1.5%)	
Current tax liabilities	84	53	59.1%	
Deferred tax liabilities	208	324	(35.6%)	
Liabilities associated with assets held for sale	0	339	na	Deconsolidation of EB Ukraine
Other liabilities	4,951	3,077	60.9%	Inclusion of Czech pension fund
Subordinated liabilities	5,161	5,323	(3.0%)	
Total equity	16,234	16,339	(0.6%)	
Attributable to non-controlling interests	3,453	3,483	(0.9%)	
Attributable to owners of the parent	12,781	12,855	(0.6%)	
<b>Total liabilities and equity</b>	<b>210,201</b>	<b>213,824</b>	<b>(1.7%)</b>	
<b>Core tier 1 ratio</b>	<b>11.8%</b>	<b>11.2%</b>		

- Slight decline in equity due to negative currency translation effects
- Continued strong underlying customer deposit inflows, in CZ offset by changed presentation of Czech pension fund
- Improved core tier 1 ratio on declined risk-weighted assets

# Segment highlights –

Improvement in RO, solid results in EBOe, CZ and SK

## Top segment performers in H1 13:

in EUR million	Romania			EB Oesterreich			Czech Republic			Slovakia		
	1-6 13	1-6 12	Δ	1-6 13	1-6 12	Δ	1-6 13	1-6 12	Δ	1-6 13	1-6 12	Δ
Operating income	391	383	2%	478	472	1%	729	792	(8%)	266	268	(1%)
Operating expenses	(159)	(173)	(8%)	(301)	(306)	(2%)	(329)	(359)	(8%)	(115)	(113)	2%
Operating result	232	210	10%	176	166	6%	399	433	(8%)	151	155	(2%)
Risk costs	(205)	(365)	(44%)	(38)	(54)	(31%)	(63)	(85)	(26%)	(22)	(32)	(32%)
Other result	(33)	(17)	100%	(7)	18	na	(10)	(21)	(52%)	(21)	(11)	87%
<b>Net profit/loss</b>	<b>117</b>	<b>(141)</b>	<b>na</b>	<b>97</b>	<b>98</b>	<b>(1%)</b>	<b>259</b>	<b>253</b>	<b>3%</b>	<b>87</b>	<b>89</b>	<b>(2%)</b>

## Special management attention on:

in EUR million	Hungary		
	1-6 13	1-6 12	Δ
Operating income	189	215	(12%)
Operating expenses	(82)	(82)	1%
Operating result	107	133	(19%)
Risk costs	(114)	(107)	7%
Other result	(90)	(93)	(3%)
<b>Net profit/loss</b>	<b>(99)</b>	<b>(73)</b>	<b>36%</b>

The operating result of the sub-segment Czech Republic, adjusted for the shift of the Czech pension fund, declined by 4%

- Business performance
- **BCR update**
- Credit risk
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- **Appendix**
  - Segments
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Key priorities	The road to profitability in 2013
<p><b>Key priority #1: Improve asset quality</b></p>	<ul style="list-style-type: none"> <li>• Absolute NPL volume expected to peak and modestly decline in 2013                             <ul style="list-style-type: none"> <li>• 6th consecutive quarter of improving NPL provisioning coverage, now at 60.4%</li> </ul> </li> <li>• Risk provisions decreased significantly in H1 13                             <ul style="list-style-type: none"> <li>• Down by 43.8% yoy and by 14.7% qoq to EUR 94.4m in Q2 13 due to lower NPL inflows</li> </ul> </li> </ul>
<p><b>Key priority #2: Revive top line growth</b></p>	<ul style="list-style-type: none"> <li>• Operating income up by 2.0% yoy and 1.5% qoq, while increasingly pressured by retail liability margins and still limited LCY lending market                             <ul style="list-style-type: none"> <li>• Slight improvement in Q2 as higher fees offset lower NII and trading income</li> <li>• New current account product launched in Q4 12: 215,000 bundles sold by end-June</li> <li>• Focus on transaction banking and fee business</li> </ul> </li> </ul>
<p><b>Key priority #3: Operational excellence</b></p>	<ul style="list-style-type: none"> <li>• Operating expenses cut by 8.2% yoy and by 5.7% qoq                             <ul style="list-style-type: none"> <li>• Ongoing simplification and improvement of all structures - large scale business restructuring of the corporate business; new retail network model already in place</li> <li>• Network optimisation - 62 branches with no potential closed in Q1 13, one opening in Q2 13</li> <li>• Group headcount target 7,500 FTE by end-2013, staff reduced by 15% yoy or about 1,400 FTE to 7,894 (including leased personnel); own staff at 7,313 FTE in H1 13</li> </ul> </li> <li>• Full effect of the restructuring to be seen in 2014</li> </ul>
<p><b>Key priority #4: Focus on LCY lending</b></p>	<ul style="list-style-type: none"> <li>• Continue LCY initiatives that were started in Q412                             <ul style="list-style-type: none"> <li>• Further emphasis on consumer loans &amp; credit cards, total new originations up 15% yoy in H1 and 24% qoq in Q2 13 supported by successful campaign launched in April</li> <li>• Attractive campaign on mortgage loans started at end-June</li> </ul> </li> </ul>

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# Loan book review –

## Limited demand reflected in loan book

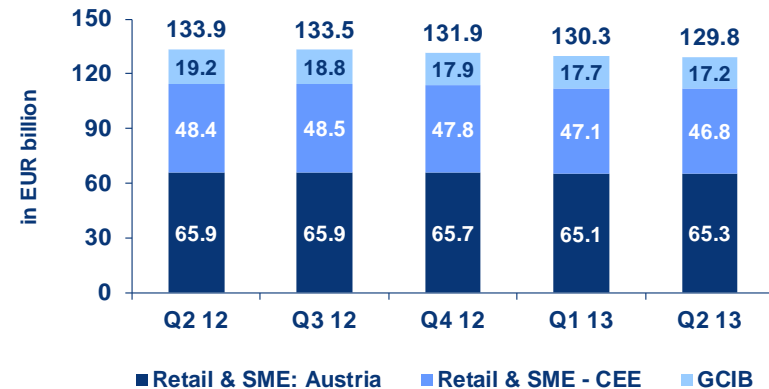
– **Customer loans decreased by 1.6% ytd; reductions in most business segments**

- Austria: overall stable, qoq increase in retail and SMEs/local corporates but decline in municipalities
- CEE: In general relatively stable qoq, increasing loan book in CZ and SK, down in RO and particularly in HU
- GCIB decline due to real estate and International Business

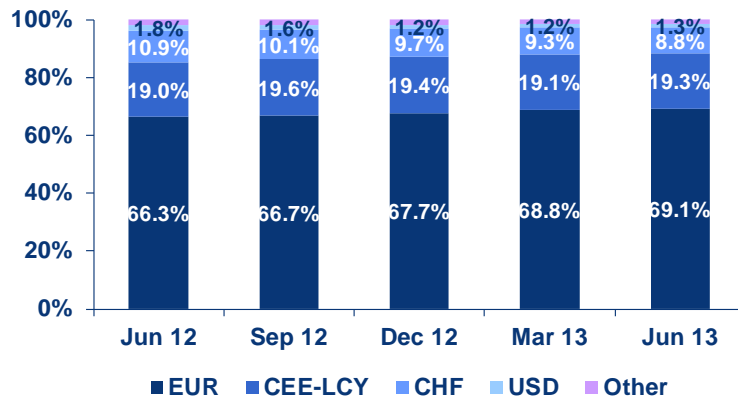
– **Increased share of EUR and LCY loans**

- Share of CHF loans decreased to 8.8% of total loan book as of June 2013 due to successful efforts to convert CHF loans in Austria and on reduction in Hungary

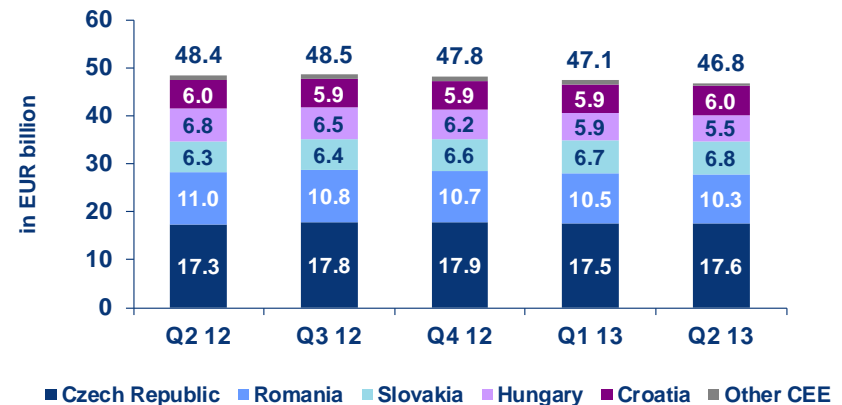
Customer loans by main segments



Customer loans by currency



Quarterly loan book trends (Retail & SME detail: CEE)





# Asset quality review – NPL ratio increases as loan book declines

## – Overall NPL ratio increase by 0.5pp ytd

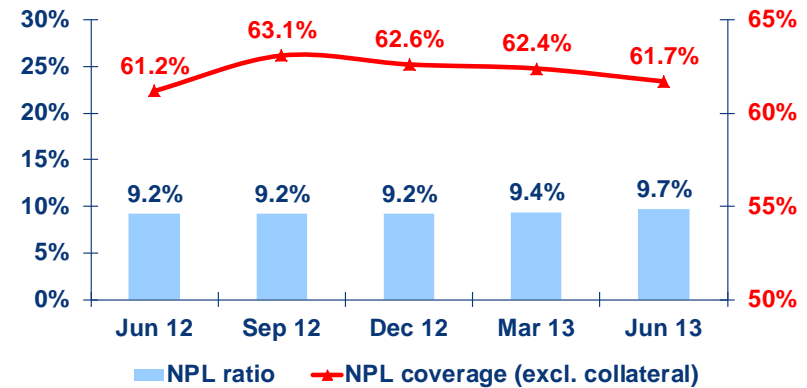
- Increase stems mainly from GCIB and declining loan volumes
- Increase in BCR partially due to reduced NPL sales
- NPL reduction of EUR 13m qoq in Hungary
- NPL sales in Q2 13 only EUR 91m in Q1 13 compared to EUR 143m

## – NPL coverage ratio above target level of 60%

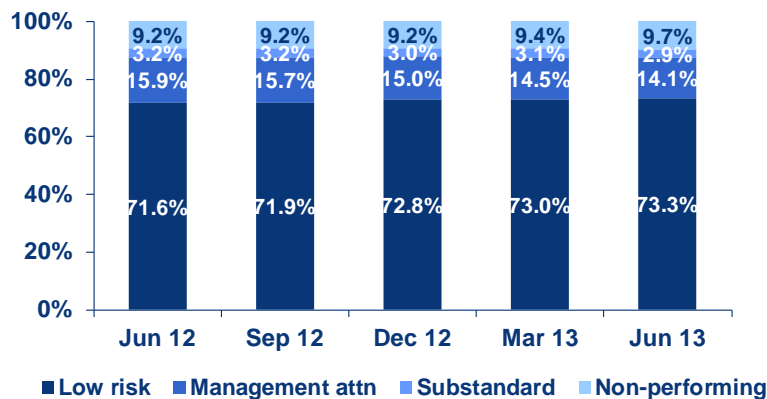
## – Positive migration in performing categories

- Increase of low risk share in CEE, especially coming from CZ and SK

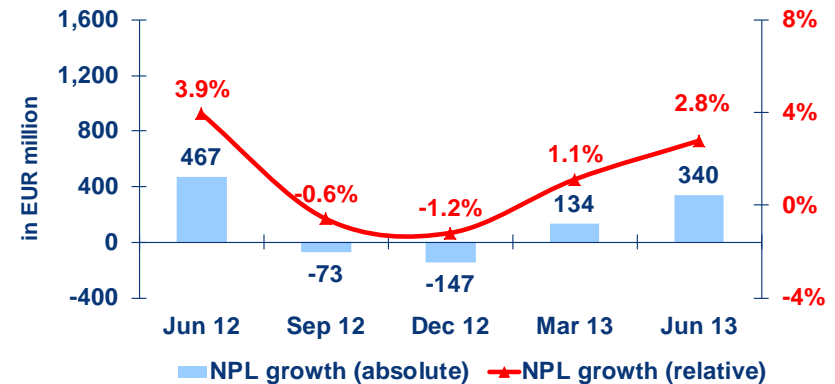
Erste Group: NPL ratio vs NPL coverage



Customer loans by risk class



Quarterly NPL growth (absolute/relative)



# Asset quality review – AT, CZ & SK improve, while RO stabilises

## – Retail & SME/Austria: asset quality stable

- NPL ratio stable at 5.6%
- NPL coverage ratio stable yoy, but slightly decreased qoq to 61.4%

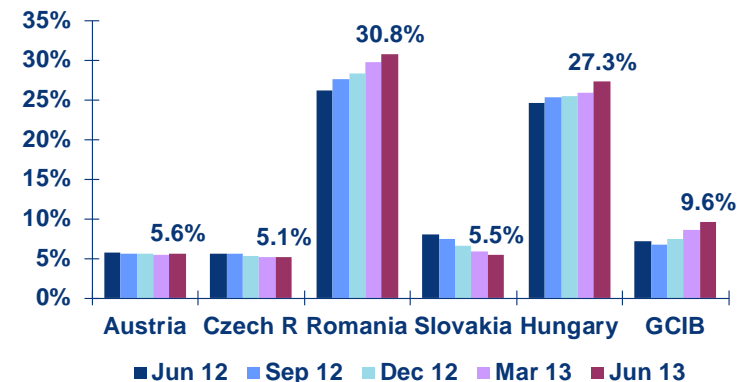
## – Hungary: fourth consecutive quarter of NPL volume decrease supported by NPL sales

- NPL ratio up to 27.3% due to declining loan volume
- Coverage ratio stood at 63.6%

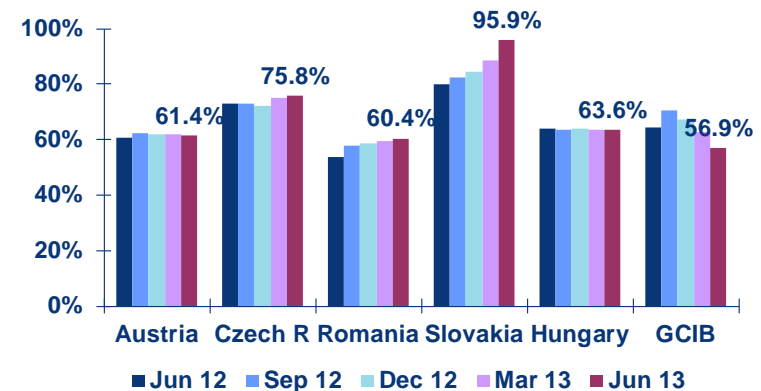
## – Romania: quarterly new NPL formation at lowest level in 4 years

- NPL inflows mainly related to corporate and real estate business
- Absence of NPL sales drive NPL ratio to 30.8%
- NPL coverage improved to 60.4% as a result of increased provisioning
- On-going efforts to build up strong capabilities to tackle non-performing portfolio

NPL ratios in key segments



NPL coverage ratios in key segments (excluding collateral)



# Asset quality review –

## Risk costs further decreased in retail & SME business

### – Slovakia: further good quality loan growth

- NPL ratio further declined to 5.5%
- Loan growth mainly with retail clients

### – Czech Republic: NPL ratio reduction from already low base

- NPL ratio decreases to a strong 5.1%
- NPL coverage ratio further increased to 75.8%

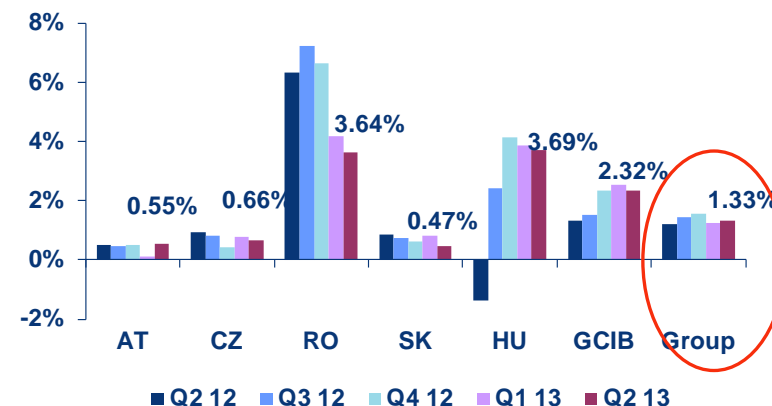
### – Croatia: NPL ratio increases stemming from corporate and real estate segments

- NPL ratio increased to 20.5%
- Asset quality development reflects current economic situation

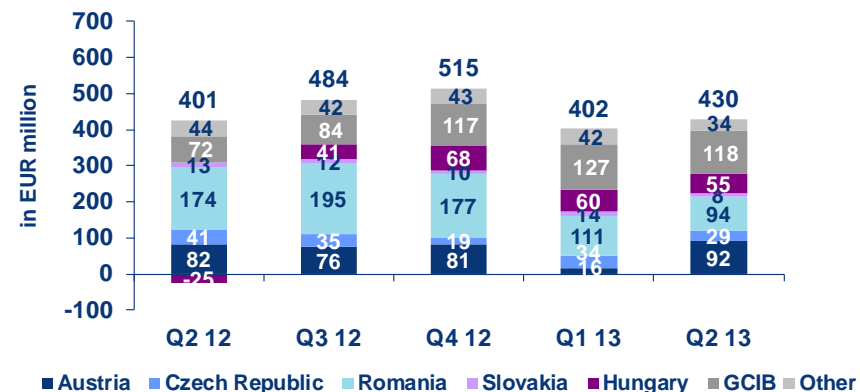
### – GCIB: loan reductions in commercial real estate business

- NPL ratio increased to 9.6% driven by commercial real estate business
- NPL coverage ratio stood at 56.9%

Risk costs in key segments



Risk costs in key segments



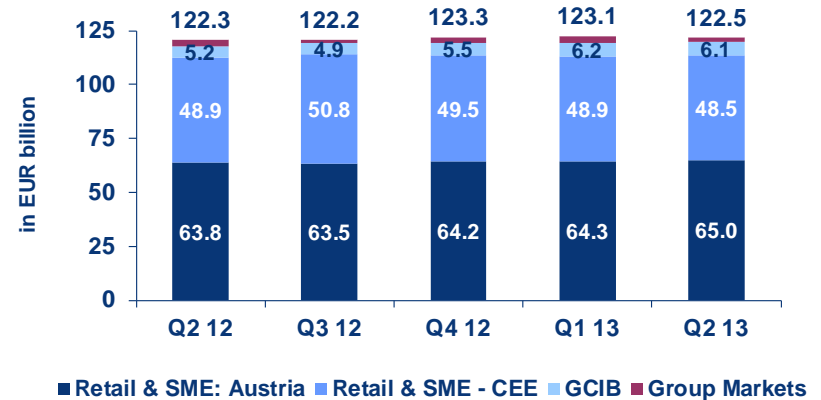
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# Funding update –

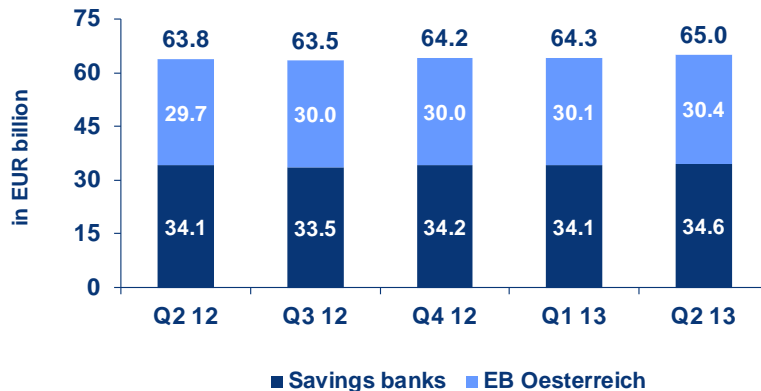
## Continued strong deposit performance

- **Stable retail & SME customer deposit base**
  - Overall, retail & SME deposits remain flat
  - GCIB deposits increased by 10.3% ytd
  - Nominal decline in the Czech Republic mainly on changed presentation of Czech pension fund and currency depreciation
  - Growth in Slovakia (up 4.9%) and Austria (up 1.4% ytd)
  - Decline in Romania down mainly due to weaker RON and re-pricing efforts
  - In all other CEE countries no significant movements
- **Loan/deposit ratio amounted to 105.9% as of June 2013 (YE 2012: 107.2%)**

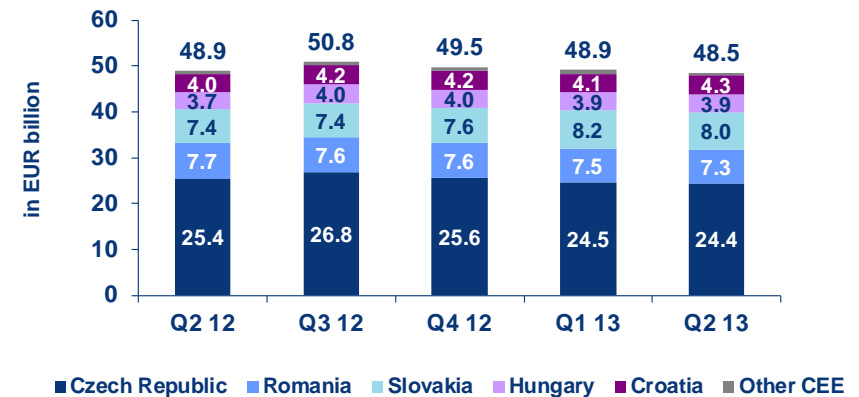
Customer deposit trends by main segments



Customer deposit trends by subsegments (Retail & SME detail: Austria)



Customer deposit trends by subsegments (Retail & SME detail: CEE)



# Funding update –

## Excess liquidity position, limited funding requirements

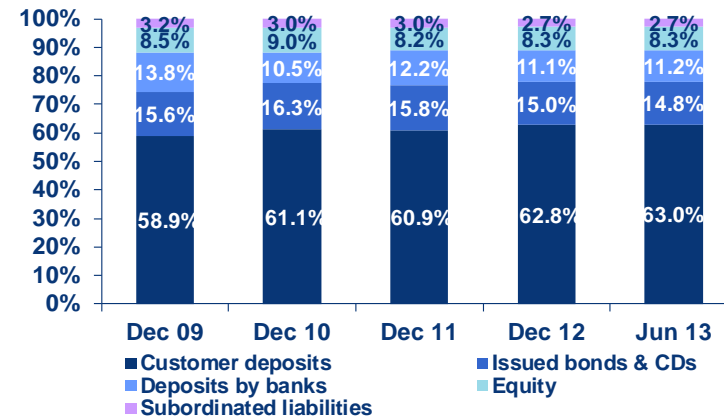
### – Short-term funding needs very well covered

- Investment in highly liquid assets led to rising collateral coverage of short-term funding needs

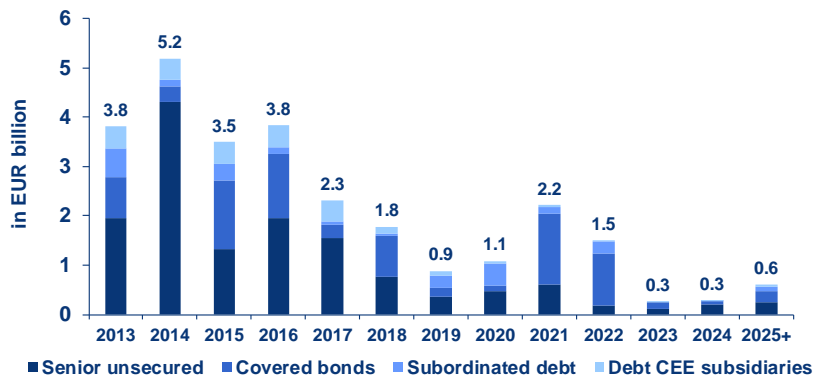
### – Long-term funding

- Elevated deposit volumes limit long term funding needs
- Focus on retail issuances
- Continuation of longer dated issuances to flatten redemption profile (ytd: 8.1yrs)

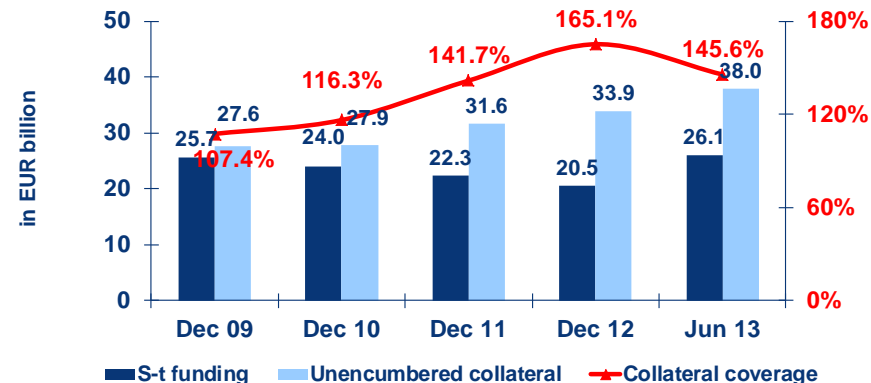
Evolution of funding mix



Redemption profile of Erste Group  
June 2013



Wholesale funding outflow (<1y) vs collateral coverage



- Business performance
- BCR update
- Credit risk
- Funding
- **Capital**
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# Capital position –

## Improved core tier 1 ratio on lower RWAs

### Capital position (June 2013)

CT1 (Basel 2.5) ratio

11.8%

Solvency ratio

16.6%

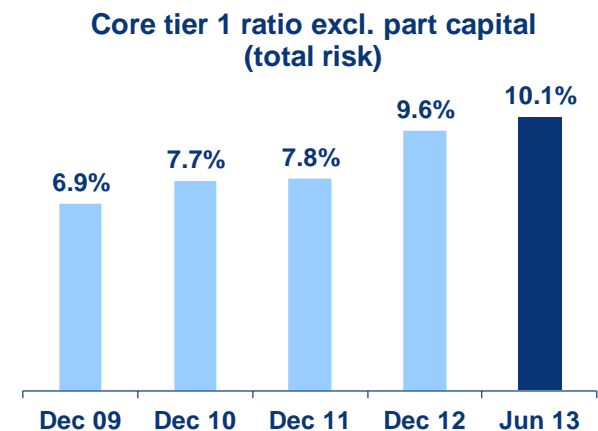
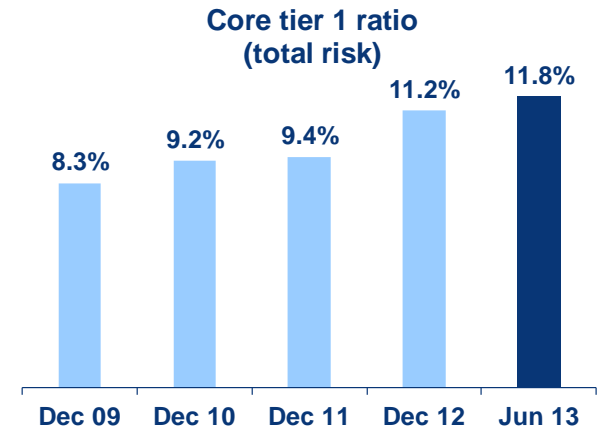
CT1 (Basel 2.5) ratio  
excluding participation  
capital

10.1%

### Recent developments

- Switch to IFRS in calculation of qualifying capital as of Mar 13; no material impact due to improved AfS reserve
- Final decision on regulatory treatment of savings banks minorities under Basel 3 passed by European Parliament: full recognition of minorities
- CT1 capital up to EUR 11.9bn (YE 2012: EUR 11.8bn)
- RWAs down to EUR 100.9bn on Ukraine deconsolidation and lower exposure
- Capital increase conducted in July (not incorporated in the figures as of June 2013)

### Capital development



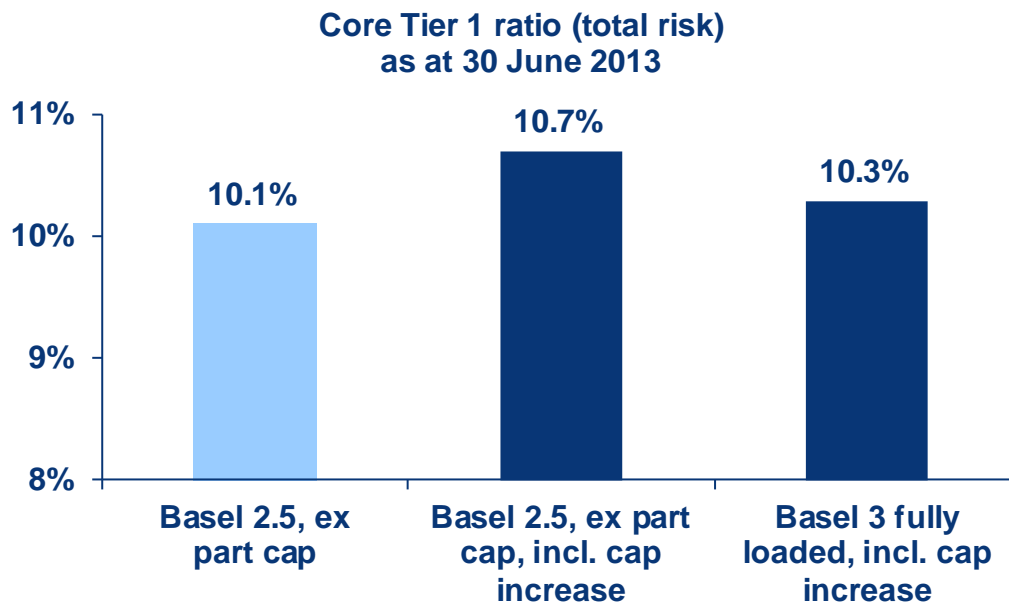
Core tier 1 ratio (CT1 ratio) = tier 1 capital excl. hybrid and after regulatory deductions divided by total RWA, including credit risk, market and operational risk. Based on Basel 2.5.



# Capital position after capital increase –

## Fully loaded Basel 3 CET1 ratio of 10% already achieved

- Erste Group expects to comfortably meet its targeted 10% fully loaded Basel 3 common equity tier-1 ratio from the end of 2014 onwards
- Planned full repayment of government and private participation capital combined with the recent capital increase will be EPS accretive from 2014 onwards
- First Austrian bank to fully repay the entire participation capital – demonstrating strength of Erste Group
- Full repayment of government and private participation capital will be executed on 8 August 2013



- Fully loaded Basel 3 CET1 at 10.3% (pro forma as of June 13, after capital increase)
- Transition in Romania for the calculation of RWA from standardised approach to IRB approach is expected to take effect in 2015 with a negative impact of approx. 40bps

Core tier 1 ratio (CT1 ratio) = tier 1 capital excl. hybrid and after regulatory deductions divided by total RWA, including credit risk, market and operational risk. Based on Basel 2.5.

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- **Erste Group expects a slight improvement in economic performance for Central and Eastern Europe in H2 2013, even though growth will remain moderate**
- **For 2013 Erste Group expects operating result to decline up to 5% compared to 2012**
  - Lower operating income as a result of moderate loan demand and low interest rates
  - Partially offset by lower operating costs
- **Group risk costs are expected to decline by 10-15% in 2013**
  - Mainly due to declining risk costs in Romania
- **BCR is expected to return to profitability in 2013**
  - Irrespective of extraordinary tax-effect

- Business performance
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# Segment review –

## Improved profitability in the retail & SME segment

in EUR million	Retail & SME		GCIB		Group Markets		Corporate Center		Total Group	
	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12
Net interest income	2,026.1	2,192.1	202.2	257.2	95.8	107.3	107.2	95.1	2,431.2	2,651.7
Risk provisions for loans and advances	(599.4)	(834.7)	(244.5)	(147.1)	11.9	0.0	0.2	0.0	(831.8)	(981.8)
Net fee and commission income	804.9	790.7	51.2	43.4	65.2	65.1	(25.5)	(33.7)	895.9	865.5
Net trading result	65.2	31.4	13.9	6.6	84.9	138.6	(3.5)	(55.1)	160.5	121.5
General administrative expenses	(1,543.6)	(1,611.4)	(91.1)	(96.2)	(109.2)	(107.7)	(99.0)	(72.1)	(1,842.9)	(1,887.4)
Other result	(170.4)	(128.0)	(15.5)	(57.0)	(1.5)	2.5	(256.2)	140.7	(443.7)	(41.8)
<b>Pre-tax profit/loss</b>	<b>582.8</b>	<b>440.1</b>	<b>(83.8)</b>	<b>6.9</b>	<b>147.1</b>	<b>205.8</b>	<b>(276.8)</b>	<b>74.9</b>	<b>369.3</b>	<b>727.7</b>
Taxes on income	(21.6)	(131.9)	13.4	(2.9)	(30.4)	(41.1)	63.6	(20.7)	25.0	(196.6)
Post-tax profit/loss	561.2	308.2	(70.5)	4.0	116.7	164.7	(213.2)	54.2	394.3	531.1
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>561.2</b>	<b>308.2</b>	<b>(70.5)</b>	<b>4.0</b>	<b>116.7</b>	<b>164.7</b>	<b>(213.2)</b>	<b>54.2</b>	<b>394.3</b>	<b>531.1</b>
Attributable to non-controlling interests	89.1	77.0	(0.8)	4.9	2.9	3.9	1.8	(8.3)	93.1	77.5
<b>Attributable to owners of the parent</b>	<b>472.1</b>	<b>231.2</b>	<b>(69.7)</b>	<b>(0.9)</b>	<b>113.8</b>	<b>160.8</b>	<b>(215.0)</b>	<b>62.5</b>	<b>301.2</b>	<b>453.6</b>
Average risk-weighted assets	68,416.8	71,068.9	20,160.3	21,772.0	2,557.0	2,687.6	(1,465.8)	15.6	89,668.4	95,544.1
Average attributed equity	4,985.3	4,958.2	1,995.6	2,178.4	397.3	349.0	5,594.7	5,066.3	12,972.9	12,551.9
<b>Cost/income ratio</b>	<b>53.3%</b>	<b>53.5%</b>	<b>34.1%</b>	<b>31.3%</b>	<b>44.4%</b>	<b>34.6%</b>	<b>126.5%</b>	<b>na</b>	<b>52.8%</b>	<b>51.9%</b>
<b>Return on equity</b>	<b>18.9%</b>	<b>9.3%</b>	<b>na</b>	<b>na</b>	<b>57.3%</b>	<b>92.2%</b>	<b>na</b>	<b>2.5%</b>	<b>4.6%</b>	<b>7.2%</b>
EOP customer loans	112,033.3	114,244.4	17,202.9	19,206.5	129.9	204.4	389.7	288.6	129,755.8	133,944.0
EOP customer deposits	113,582.9	112,670.4	6,084.8	5,178.9	2,134.9	2,833.4	710.7	1,569.1	122,513.4	122,251.9

Corporate Center including intragroup eliminations

# Region – Austria

## EBOe's and savings banks' net profit up yoy

in EUR million	Savings banks		EB Oesterreich		Austria	
	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12
Net interest income	439.5	476.7	298.0	312.2	737.5	788.9
Risk provisions for loans and advances	(70.2)	(110.8)	(37.6)	(54.3)	(107.8)	(165.1)
Net fee and commission income	210.3	193.5	172.4	163.2	382.7	356.7
Net trading result	9.5	8.7	7.4	(3.1)	16.8	5.6
General administrative expenses	(465.7)	(469.5)	(301.4)	(306.0)	(767.1)	(775.5)
Other result	(4.4)	(3.4)	(6.9)	17.7	(11.3)	14.3
<b>Pre-tax profit/loss</b>	<b>119.1</b>	<b>95.2</b>	<b>131.8</b>	<b>129.7</b>	<b>250.9</b>	<b>224.9</b>
Taxes on income	(28.9)	(24.0)	(31.2)	(28.6)	(60.1)	(52.6)
Post-tax profit/loss	90.2	71.2	100.6	101.1	190.8	172.3
Post-tax profit from discontinuing operations	1.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>91.2</b>	<b>71.2</b>	<b>100.6</b>	<b>101.1</b>	<b>190.8</b>	<b>172.3</b>
Attributable to non-controlling interests	75.3	64.0	3.8	3.2	79.1	67.2
<b>Attributable to owners of the parent</b>	<b>15.9</b>	<b>7.2</b>	<b>96.8</b>	<b>97.9</b>	<b>111.7</b>	<b>105.1</b>
Average risk-weighted assets	22,560.6	23,744.7	12,776.9	13,203.4	35,337.5	36,948.1
Average attributed equity	401.0	367.9	1,330.1	1,298.7	1,731.2	1,666.6
<b>Cost/income ratio</b>	<b>70.6%</b>	<b>69.2%</b>	<b>63.1%</b>	<b>64.8%</b>	<b>67.5%</b>	<b>67.4%</b>
<b>Return on equity</b>	<b>7.9%</b>	<b>3.9%</b>	<b>14.6%</b>	<b>15.1%</b>	<b>12.9%</b>	<b>12.6%</b>
EOP customer loans	37,410.4	37,615.6	27,872.3	28,242.2	65,282.7	65,857.9
EOP customer deposits	34,608.8	34,061.4	30,438.4	29,740.6	65,047.2	63,802.0

# Region – Central and Eastern Europe (1)

## Romania shows most significant yoy improvement

in EUR million	Czech Republic		Romania		Slovakia		Hungary	
	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12
Net interest income	499.3	570.6	296.5	284.3	211.7	211.0	136.6	175.9
Risk provisions for loans and advances	(63.3)	(85.3)	(205.0)	(364.9)	(21.7)	(31.8)	(114.2)	(106.6)
Net fee and commission income	210.9	229.8	65.2	60.6	52.7	56.0	55.9	45.3
Net trading result	18.4	(8.4)	28.9	37.9	1.9	1.0	(3.2)	(6.7)
General administrative expenses	(329.2)	(358.9)	(158.9)	(173.0)	(115.4)	(113.4)	(82.5)	(82.0)
Other result	(9.9)	(20.8)	(32.9)	(16.5)	(20.8)	(11.1)	(89.7)	(92.9)
<b>Pre-tax profit/loss</b>	<b>326.2</b>	<b>327.0</b>	<b>(6.3)</b>	<b>(171.6)</b>	<b>108.3</b>	<b>111.7</b>	<b>(97.1)</b>	<b>(67.0)</b>
Taxes on income	(65.6)	(68.6)	128.8	22.6	(21.1)	(22.5)	(1.8)	(5.7)
Post-tax profit/loss	260.6	258.4	122.5	(149.0)	87.2	89.2	(98.9)	(72.7)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>260.6</b>	<b>258.4</b>	<b>122.5</b>	<b>(149.0)</b>	<b>87.2</b>	<b>89.2</b>	<b>(98.9)</b>	<b>(72.7)</b>
Attributable to non-controlling interests	1.4	5.7	5.8	(8.5)	0.0	0.2	0.0	0.0
<b>Attributable to owners of the parent</b>	<b>259.2</b>	<b>252.7</b>	<b>116.7</b>	<b>(140.5)</b>	<b>87.2</b>	<b>89.0</b>	<b>(98.9)</b>	<b>(72.7)</b>
Average risk-weighted assets	12,717.1	12,595.5	7,200.1	8,408.4	4,009.4	4,202.0	4,136.5	3,489.2
Average attributed equity	1,320.7	1,276.3	698.2	804.0	423.1	434.3	424.6	357.4
<b>Cost/income ratio</b>	<b>45.2%</b>	<b>45.3%</b>	<b>40.7%</b>	<b>45.2%</b>	<b>43.4%</b>	<b>42.3%</b>	<b>43.6%</b>	<b>38.2%</b>
<b>Return on equity</b>	<b>39.2%</b>	<b>39.6%</b>	<b>33.4%</b>	<b>na</b>	<b>41.2%</b>	<b>41.0%</b>	<b>na</b>	<b>na</b>
EOP customer loans	17,578.0	17,315.7	10,261.6	11,020.2	6,775.5	6,349.0	5,538.6	6,789.6
EOP customer deposits	24,405.8	25,382.8	7,343.5	7,714.0	7,995.7	7,418.4	3,943.1	3,653.2

# Region – Central and Eastern Europe (2)

## Declining risk costs drive CEE performance

in EUR million	Croatia		Serbia		Ukraine		CEE	
	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12	1-6 13	1-6 12
Net interest income	118.9	128.9	19.4	18.1	6.2	14.4	1,288.5	1,403.2
Risk provisions for loans and advances	(77.4)	(71.0)	(6.1)	(4.3)	(4.0)	(5.7)	(491.7)	(669.6)
Net fee and commission income	30.1	33.1	6.2	6.6	1.2	2.6	422.2	434.0
Net trading result	4.5	4.6	1.3	0.8	(3.3)	(3.4)	48.3	25.8
General administrative expenses	(62.9)	(68.1)	(17.6)	(16.5)	(10.1)	(24.0)	(776.5)	(835.9)
Other result	(5.8)	1.7	(0.5)	(1.0)	0.5	(1.7)	(159.1)	(142.3)
<b>Pre-tax profit/loss</b>	<b>7.4</b>	<b>29.2</b>	<b>2.7</b>	<b>3.7</b>	<b>(9.4)</b>	<b>(17.8)</b>	<b>331.8</b>	<b>215.2</b>
Taxes on income	(1.4)	(5.1)	(0.2)	0.0	0.0	0.0	38.6	(79.3)
Post-tax profit/loss	6.0	24.1	2.4	3.7	(9.4)	(17.8)	370.4	135.9
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>6.0</b>	<b>24.1</b>	<b>2.4</b>	<b>3.7</b>	<b>(9.4)</b>	<b>(17.8)</b>	<b>370.4</b>	<b>135.9</b>
Attributable to non-controlling interests	2.6	11.5	0.2	0.9	0.0	0.0	10.0	9.8
<b>Attributable to owners of the parent</b>	<b>3.4</b>	<b>12.6</b>	<b>2.2</b>	<b>2.8</b>	<b>(9.4)</b>	<b>(17.8)</b>	<b>360.4</b>	<b>126.1</b>
Average risk-weighted assets	3,921.0	4,162.8	601.8	488.1	493.5	774.8	33,079.3	34,120.8
Average attributed equity	280.2	296.6	53.1	41.1	54.3	81.9	3,254.2	3,291.6
<b>Cost/income ratio</b>	<b>41.0%</b>	<b>40.9%</b>	<b>65.5%</b>	<b>64.7%</b>	<b>247.1%</b>	<b>176.5%</b>	<b>44.1%</b>	<b>44.9%</b>
<b>Return on equity</b>	<b>2.4%</b>	<b>8.5%</b>	<b>8.4%</b>	<b>13.6%</b>	<b>na</b>	<b>na</b>	<b>22.1%</b>	<b>7.7%</b>
EOP customer loans	6,034.0	5,961.0	562.9	481.0	0.0	470.0	46,750.6	48,386.6
EOP customer deposits	4,306.6	4,002.4	541.0	488.9	0.0	208.8	48,535.7	48,868.4

Due to the deconsolidation following the sale of EB Ukraine, only the results of the first 3 months are included in 2013



# Segment Retail & SME –

## Net profit up on lower risk costs

### – Operating result down as reduced operating expenses did not fully offset decrease in operating income

- Operating income decreased by 3.9% yoy
- Growing share of secured lending in portfolio composition and sluggish demand for unsecured consumer lending led to decline in net interest income
- Low interest rate environment additionally weighing on NII
- Improved trading result in Austria and CEE
- Strict cost control resulted in decreased operating expenses

### – Other result declined yoy in Austria and CEE, qoq stable in Austria

- Main negative drivers for the other result are higher banking tax in SK and HU and FTT in HU
- Main drivers for positive development in 2012 were sale of and valuation gains on financial assets

### – Net profit increased on lower risk provisions in particular in RO, but also A, CZ and SK

– ROE improved to 19.1% (H1 2012: 9.3%)

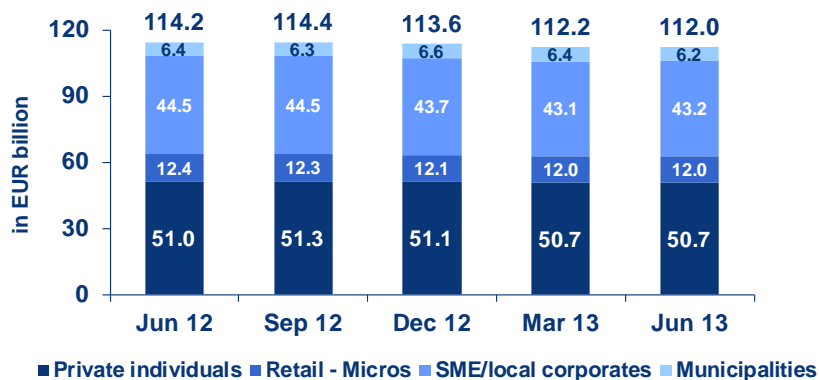
– CIR stood at 53.3% (H1 2012: 53.5%)

in EUR million	1-6 13	1-6 12	Change
Net interest income	2,026.1	2,192.1	(7.6%)
Net fee income	804.9	790.7	1.8%
Net trading result	65.2	31.4	>100.0%
Operating expenses	(1,543.6)	(1,611.4)	(4.2%)
<b>Operating result</b>	<b>1,352.6</b>	<b>1,402.8</b>	<b>(3.6%)</b>
Risk provisions	(599.4)	(834.7)	(28.2%)
Other result	(170.4)	(128.0)	33.1%
<b>Net profit/loss</b>	<b>472.1</b>	<b>231.2</b>	<b>&gt;100.0%</b>

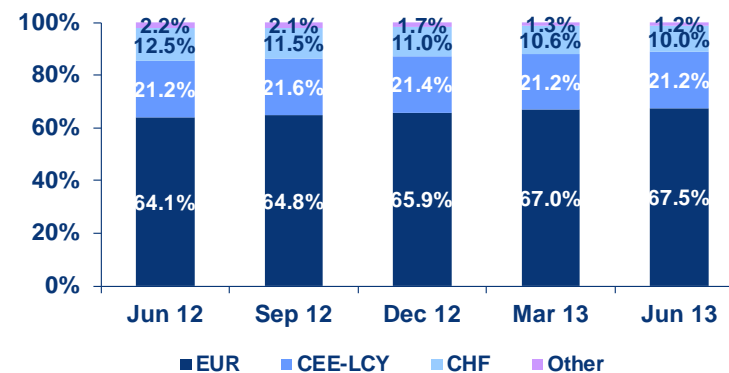
in EUR million	Q2 13	Q1 13	Change
Net interest income	1,004.5	1,021.6	(1.7%)
Net fee income	402.5	402.4	0.0%
Net trading result	26.3	38.9	(32.4%)
Operating expenses	(768.7)	(774.9)	(0.8%)
<b>Operating result</b>	<b>664.7</b>	<b>687.9</b>	<b>(3.4%)</b>
Risk provisions	(322.3)	(277.2)	16.3%
Other result	(117.2)	(53.2)	>100.0%
<b>Net profit/loss</b>	<b>250.1</b>	<b>222.0</b>	<b>12.7%</b>

# Segment Retail & SME – Loan book analysis

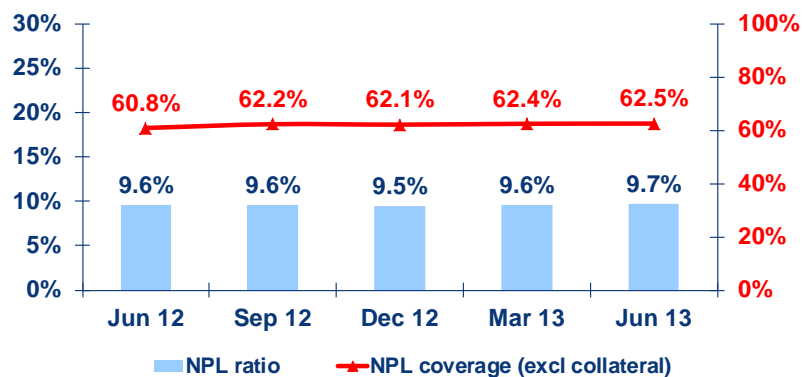
Segment Retail & SME -  
Customer loans by Basel II customer segment



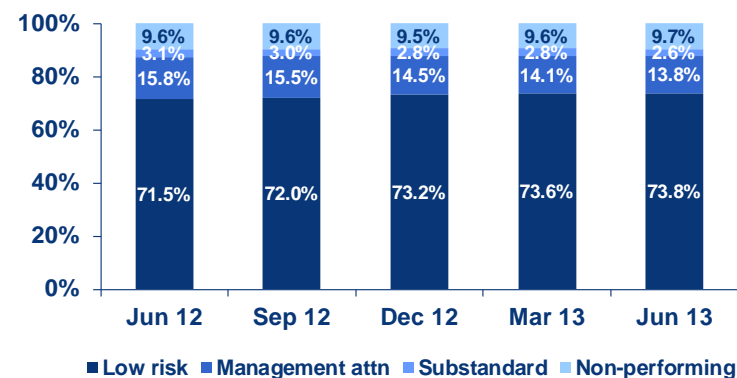
Segment Retail & SME -  
Customer loans by currency



Segment Retail & SME -  
NPL ratio vs NPL coverage



Migration analysis - Segment Retail & SME



# Segment GCIB excl IB –

## Net loss on higher risk costs and lower NII

- **Operating result declined on lower NII**
  - NII declined mainly due to reduction of commercial real estate loans and decrease in the large corporate business in Austria and Romania
  - Fee income increased mainly due to positive fee development in large corporate business, service fees and syndicated loans in CZ
  - Net trading result improved yoy and qoq due to positive FX revaluations
  - Operating expenses declined yoy due to strict cost management, stable qoq
- **NPL ratio increased to 9.6% in June 2013 vs 7.4% as of Dec 2012, coverage stood at 56.9% (Dec 2012: 67.2%)**
- **Annualised risk costs increased to 241 bps in relation to average customer loans in H1 13 vs 137 bps in H1 12**
  - Primarily due to provisions in real estate business and in the large corporate business
- **CIR was up to 35.5% (H1 2012: 33.0%)**

in EUR million	1-6 13	1-6 12	Change
<b>Net interest income</b>	175.0	215.1	(18.6%)
<b>Net fee income</b>	48.4	41.1	17.8%
<b>Net trading result</b>	10.6	4.1	>100.0%
<b>Operating expenses</b>	(83.8)	(85.9)	(2.4%)
<b>Operating result</b>	150.3	174.4	(13.8%)
<b>Risk provisions</b>	(241.7)	(141.2)	71.1%
<b>Other result</b>	(19.5)	(11.6)	68.0%
<b>Net profit/loss</b>	(90.9)	10.5	na

in EUR million	Q2 13	Q1 13	Change
<b>Net interest income</b>	84.4	90.6	(6.7%)
<b>Net fee income</b>	22.2	26.2	(15.3%)
<b>Net trading result</b>	5.9	4.8	24.0%
<b>Operating expenses</b>	(41.8)	(42.0)	(0.7%)
<b>Operating result</b>	70.8	79.5	(10.9%)
<b>Risk provisions</b>	(114.5)	(127.2)	(10.0%)
<b>Other result</b>	(11.8)	(7.7)	53.4%
<b>Net profit/loss</b>	(47.8)	(43.2)	10.6%

# International Business (GCIB) – Net profit due to improvements in other result

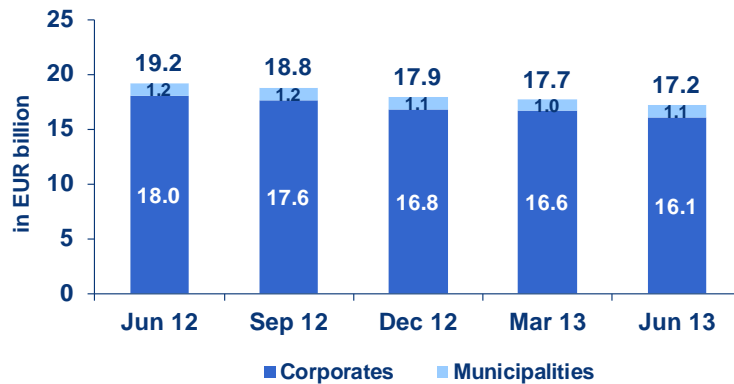
- **Reduction of business impacts International Business unit result**
  - NII declined as a result of higher asset sales in 2012
  - Trading result impacted by the structured credit portfolio
- **Release of risk provisions**
- **Other result improved significantly yoy**
  - Impairments and losses on sale of AfS and HtM securities in 2012
  - Impairment on HtM portfolio in Q2 13
- **Improved profitability yoy despite restructuring**
- **Exposure declined ytd by 7.1% to EUR 3.0bn**
- **Annualised risk costs down to 72 bps on average customer loans in H1 13 (H1 12: 82 bps)**

in EUR million	1-6 13	1-6 12	Change
Net interest income	27.2	42.1	(35.4%)
Net fee income	2.8	2.3	23.2%
Net trading result	3.3	2.5	32.3%
Operating expenses	(7.3)	(10.4)	(29.4%)
<b>Operating result</b>	<b>26.0</b>	<b>36.5</b>	<b>(28.8%)</b>
Risk provisions	(2.8)	(5.9)	(51.9%)
Other result	3.9	(45.3)	na
<b>Net profit/loss</b>	<b>21.3</b>	<b>(11.5)</b>	<b>na</b>

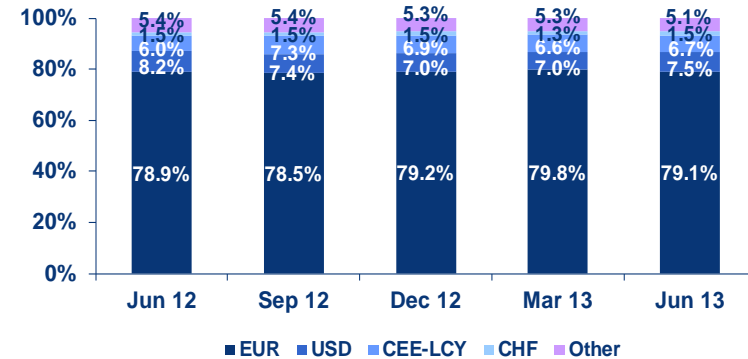
in EUR million	Q2 13	Q1 13	Change
Net interest income	13.6	13.6	0.1%
Net fee income	1.1	1.8	(38.7%)
Net trading result	3.7	(0.4)	na
Operating expenses	(3.9)	(3.5)	11.5%
<b>Operating result</b>	<b>14.5</b>	<b>11.5</b>	<b>26.6%</b>
Risk provisions	(3.4)	0.5	na
Other result	(3.1)	7.0	na
<b>Net profit/loss</b>	<b>6.4</b>	<b>14.9</b>	<b>(57.4%)</b>

# Segment GCIB (incl IB) – Loan book analysis

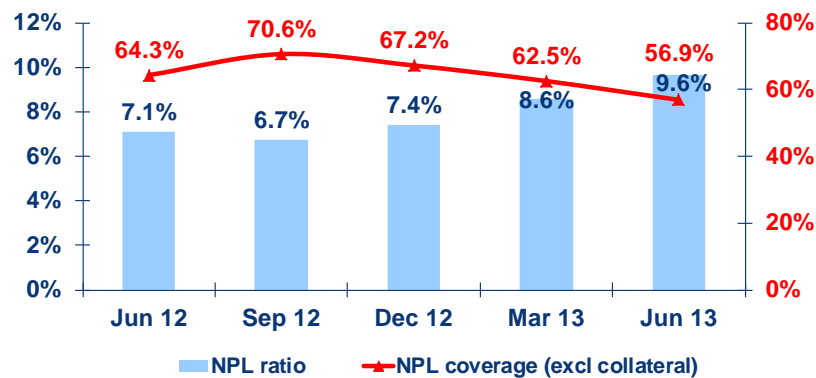
Segment GCIB -  
Customer loans by Basel II customer segment



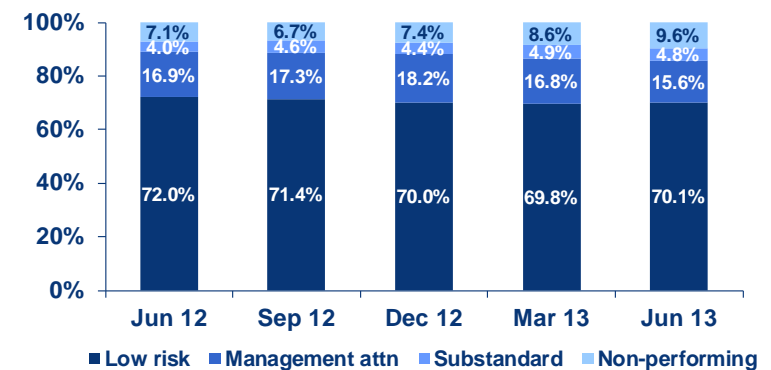
Segment GCIB - Customer loans by currency



Segment GCIB -  
NPL ratio vs NPL coverage



Migration analysis - Segment GCIB



# Segment Group Markets –

## Net profit down on lower trading result and NII

- **Operating result declined substantially on lower net trading result and also lower NII**
  - NII decreased mainly due to money market and government bond business
  - Fee income stable yoy and qoq
  - Operating expenses increased due to personnel expenses
- **Net trading result down mainly due to weak market conditions and strong H1 12 performance**
  - Decline yoy in global money market & government bonds
- **Net profit slightly up qoq**
  - Net profit declined yoy on lower net trading result and lower NII but improved significantly vs Q1 13
- **CIR up to 44.4% (Q1 13: 34.6%)**

in EUR million	1-6 13	1-6 12	Change
Net interest income	95.8	107.3	(10.8%)
Net fee income	65.2	65.1	0.2%
Net trading result	84.9	138.6	(38.8%)
Operating expenses	(109.2)	(107.7)	1.4%
<b>Operating result</b>	<b>136.7</b>	<b>203.3</b>	<b>(32.8%)</b>
Risk provisions	11.9	0.0	na
Other result	(1.5)	2.5	na
<b>Net profit/loss</b>	<b>113.8</b>	<b>160.8</b>	<b>(29.3%)</b>

in EUR million	Q2 13	Q1 13	Change
Net interest income	51.7	44.0	17.5%
Net fee income	32.0	33.2	(3.4%)
Net trading result	39.6	45.2	(12.3%)
Operating expenses	(55.5)	(53.7)	3.4%
<b>Operating result</b>	<b>67.9</b>	<b>68.7</b>	<b>(1.2%)</b>
Risk provisions	11.9	(0.0)	na
Other result	(1.0)	(0.6)	62.9%
<b>Net profit/loss</b>	<b>65.5</b>	<b>48.3</b>	<b>35.8%</b>

# Segment Corporate Center – H1 12 results impacted by one-offs

## – What is in the Corporate Center?

- This segment includes the intragroup consolidation between segments and sub-segments, the results of those sub-segments that cannot be directly allocated to a sub-segment, amortisation of customer relationships, one-offs, and Group ALM

## – NII improved yoy on Group ALM, deteriorated qoq on intragroup elimination

## – Main drivers of other result:

- Positive one-off effect in H1 12 due to hybrid buy back in the amount of EUR 413m
- Negative one-off effect due to goodwill impairments in the amount of EUR 210m (BCR) in H1 12 and in the amount of EUR 21.9m (EB Croatia) in H1 13.
- Deconsolidation of EB Ukraine amounted to EUR 74.6m
- Linear amortisation of customer relationships was EUR 32.7m
- Banking tax for the Holding was EUR 73.7m

in EUR million	1-6 13	1-6 12	Change
Net interest income	107.2	95.1	12.7%
Net fee income	(25.5)	(33.7)	(24.5%)
Net trading result	(3.5)	(55.1)	(93.7%)
Operating expenses	(99.0)	(72.1)	37.4%
<b>Operating result</b>	<b>(20.8)</b>	<b>(65.8)</b>	<b>(68.5%)</b>
Risk provisions	0.2	0.0	na
Other result	(256.2)	140.7	na
<b>Net profit/loss</b>	<b>(215.0)</b>	<b>62.5</b>	<b>na</b>

in EUR million	Q2 13	Q1 13	Change
Net interest income	36.3	70.9	(48.7%)
Net fee income	(10.2)	(15.3)	(33.3%)
Net trading result	7.1	(10.6)	na
Operating expenses	(41.9)	(57.1)	(26.6%)
<b>Operating result</b>	<b>(8.6)</b>	<b>(12.1)</b>	<b>(28.8%)</b>
Risk provisions	(1.5)	1.7	na
Other result	(178.8)	(77.4)	>100.0%
<b>Net profit/loss</b>	<b>(149.2)</b>	<b>(65.8)</b>	<b>&gt;100.0%</b>

Corporate Center including intragroup eliminations

# Retail & SME: Austria/EB Oesterreich – Stable net profit supported by lower risk costs

- **Operating result improved year-on-year by 6.0%**
  - NII decreased as a result of the low interest rate environment
  - Fee income increased yoy on improved securities business
  - Net trading improved on valuation effects
- **Decrease in operating expenses due to the reduction of the cost base yoy, up qoq due to new subsidiaries**
- **NPL coverage improved to 66.5% (Dec 2012: 65.7%)**
  - NPL ratio stable at 3.8% as of June 2013
  - CHF loans as percentage of total loans declined further from 11.8% as of Dec 2012 to 10.4% as of June 2013 due to persistent efforts to convert CHF loans
- **Other result in H1 12 was mainly driven by selling gains on available-for-sale financial assets**
- **Net profit slightly decreased yoy mainly on other result, down qoq due to release of risk provisions in Q1 13**
- **CIR improved to 63.1% (H1 12: 64.8%)**
- **Segment ROE of 14.6% (H1 12: 15.1%)**

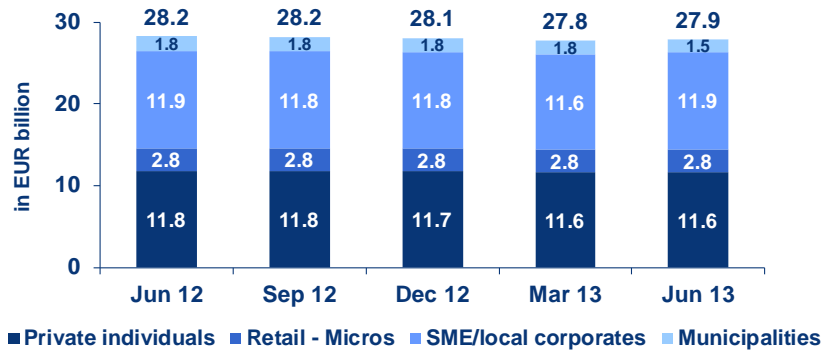
in EUR million	1-6 13	1-6 12	Change
Net interest income	298.0	312.2	(4.6%)
Net fee income	172.4	163.2	5.6%
Net trading result	7.4	(3.1)	na
Operating expenses	(301.4)	(306.0)	(1.5%)
<b>Operating result</b>	<b>176.3</b>	<b>166.3</b>	<b>6.0%</b>
Risk provisions	(37.6)	(54.3)	(30.8%)
Other result	(6.9)	17.7	na
<b>Net profit/loss</b>	<b>96.8</b>	<b>97.9</b>	<b>(1.1%)</b>

in EUR million	Q2 13	Q1 13	Change
Net interest income	146.6	151.4	(3.2%)
Net fee income	84.9	87.4	(2.9%)
Net trading result	0.7	6.7	(89.8%)
Operating expenses	(151.3)	(150.1)	0.8%
<b>Operating result</b>	<b>80.9</b>	<b>95.4</b>	<b>(15.2%)</b>
Risk provisions	(40.1)	2.5	na
Other result	(5.4)	(1.5)	>100.0%
<b>Net profit/loss</b>	<b>25.3</b>	<b>71.5</b>	<b>(64.6%)</b>

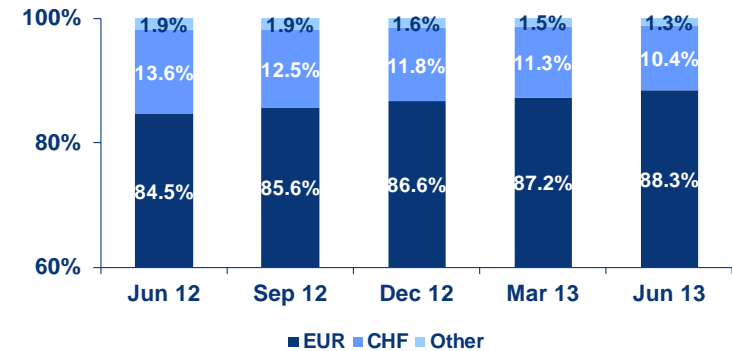


# Retail & SME: Austria/EB Oesterreich – Loan book analysis

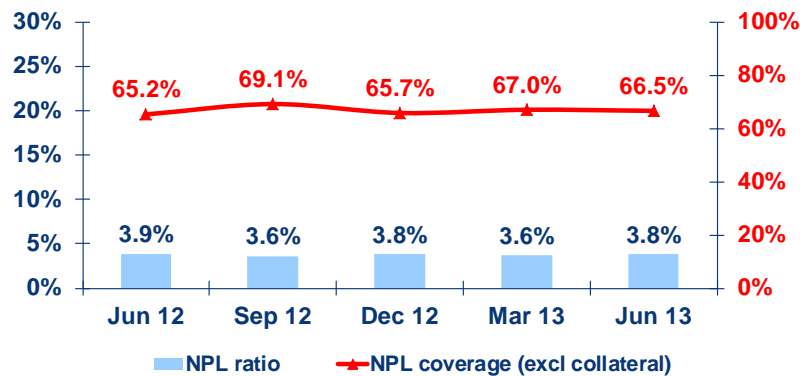
Subsegment EB Oesterreich -  
Customer loans by Basel II customer segment



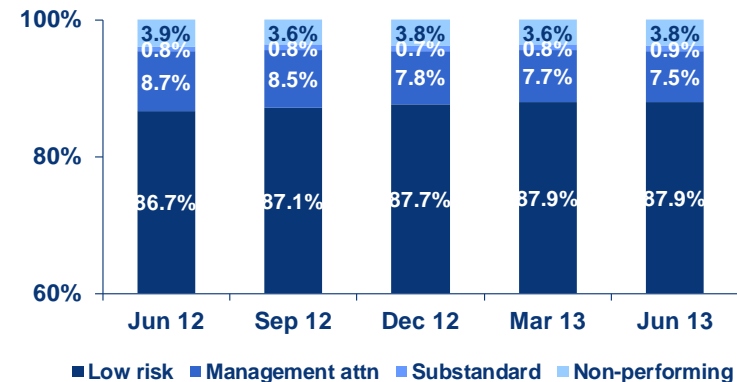
Subsegment EB Oesterreich -  
Customer loans by currency



Subsegment Erste Bank Oesterreich -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/EB Oesterreich



# Retail & SME: Austria/Savings banks – Increased net profit on lower risk costs

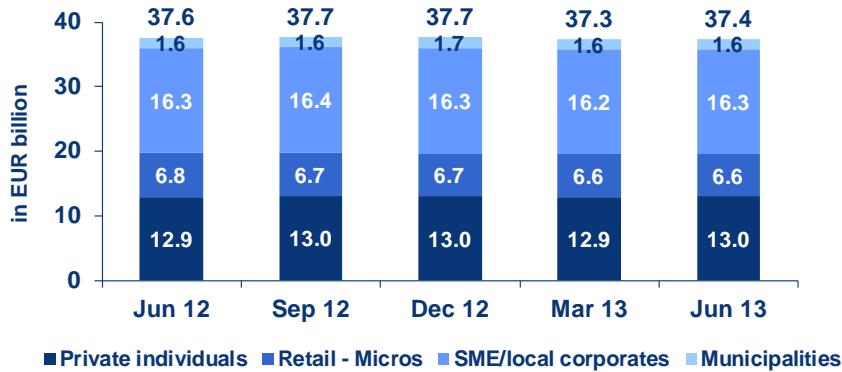
- **Operating result decreased year-on-year due to weaker net interest income**
  - NII decreased as a result of the low interest rate environment
  - Net fee income up yoy primarily on the back of strengthened securities business and payment transfers
  - Net trading result increased yoy mainly on valuation effects
- **Costs improved slightly yoy, up by 2.3% qoq due to higher personnel expenses**
- **Annualised risk costs down to 36 bps in H1 13 on the back of release of risk provisions**
  - NPL ratio stood at 7.0% (Dec 2012: 6.9%)
  - NPL coverage decreased to 59.4% as of June 2013 vs 60.2% at Dec 2012
  - CHF loans as percentage of total loans declined from 14.5% (Dec 2012) to 13.1% as of June 2013 due to persistent efforts to convert CHF loans
- **Other result improved qoq**
- **Net profit increased yoy on lower risk costs, down qoq due to lower operating result and resumption of regular risk provisioning in Q2 13**
- **CIR up to 70.6% (H1 12: 69.2%)**

in EUR million	1-6 13	1-6 12	Change
Net interest income	439.5	476.7	(7.8%)
Net fee income	210.3	193.5	8.7%
Net trading result	9.5	8.7	8.7%
Operating expenses	(465.7)	(469.5)	(0.8%)
<b>Operating result</b>	<b>193.7</b>	<b>209.4</b>	<b>(7.5%)</b>
Risk provisions	(70.2)	(110.8)	(36.7%)
Other result	(4.4)	(3.4)	29.4%
<b>Net profit/loss</b>	<b>15.9</b>	<b>7.2</b>	<b>&gt;100.0%</b>

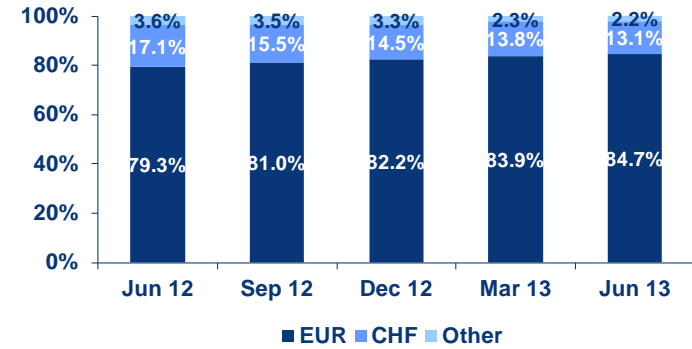
in EUR million	Q2 13	Q1 13	Change
Net interest income	219.5	220.0	(0.2%)
Net fee income	100.0	110.3	(9.4%)
Net trading result	3.8	5.7	(32.7%)
Operating expenses	(235.5)	(230.2)	2.3%
<b>Operating result</b>	<b>87.8</b>	<b>105.8</b>	<b>(17.0%)</b>
Risk provisions	(52.0)	(18.2)	>100.0%
Other result	(0.6)	(3.8)	(85.6%)
<b>Net profit/loss</b>	<b>(1.1)</b>	<b>16.0</b>	<b>na</b>

# Retail & SME: Austria/Savings banks – Loan book analysis

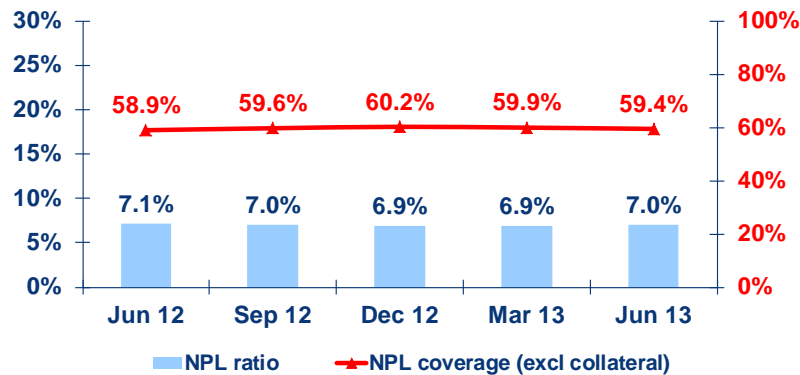
Subsegment Savings Banks -  
Customer loans by Basel II customer segment



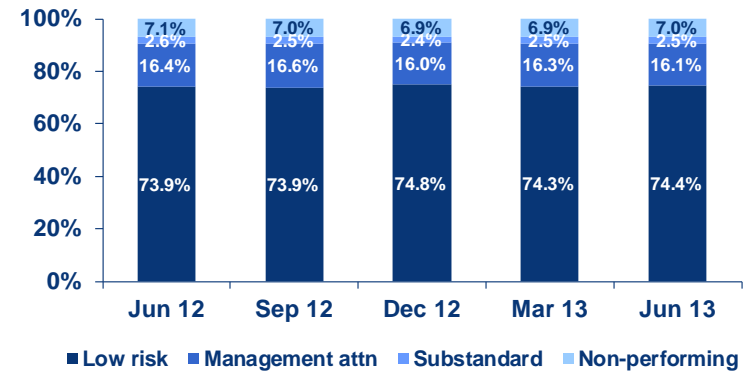
Subsegment Savings banks -  
Customer loans by currency



Subsegment Savings banks -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Savings Banks



# Retail & SME: Czech Republic –

## Net profit up, risk costs down

### – Operating result declined yoy

- NII down due to low interest rate environment and subdued loan demand and on changed presentation for the pension fund (NII impact in H1 13: EUR 20m)
- Net fee income declined on decreased fees from payment transfers and lending business
- Net trading result improved due to revaluation gains, down qoq on impact of net investment hedge
- Operating expenses remain well under control

### – Annualised risk costs improved to 72bps in H1 13 vs 97bps in H1 12

- Improvement driven by better loan portfolio development in retail and corporate business
- NPL ratio down to 5.1% (Dec 2012: 5.3%)
- NPL coverage increased further to a comfortable 75.8% vs 72.2% at Dec 2012

### – Other result improved yoy but higher qoq

- Result from financial assets was main driver in H1 12
- Payment into deposit insurance fund remains key factor

### – Net profit improved by 2.6% yoy

### – Net interest margin\*) was at 3.44% in H1 13

### – CIR stood at 45.2% (H1 12: 45.3%)

in EUR million	1-6 13	1-6 12	Change
Net interest income	499.3	570.6	(12.5%)
Net fee income	210.9	229.8	(8.2%)
Net trading result	18.4	(8.4)	na
Operating expenses	(329.2)	(358.9)	(8.3%)
<b>Operating result</b>	<b>399.4</b>	<b>433.1</b>	<b>(7.8%)</b>
Risk provisions	(63.3)	(85.3)	(25.8%)
Other result	(9.9)	(20.8)	(52.3%)
<b>Net profit/loss</b>	<b>259.2</b>	<b>252.7</b>	<b>2.6%</b>

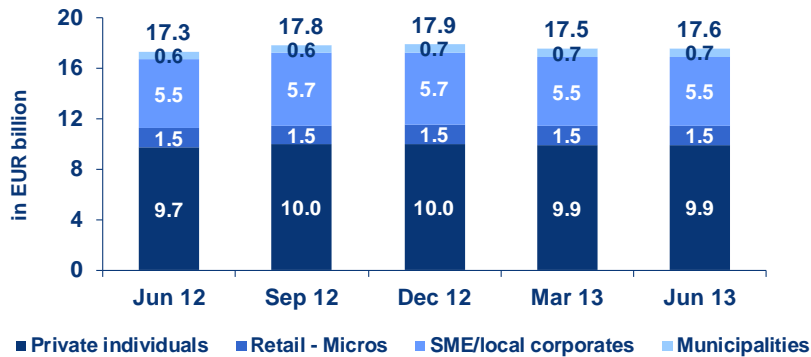
in EUR million	Q2 13	Q1 13	Change
Net interest income	246.5	252.8	(2.5%)
Net fee income	103.7	107.2	(3.3%)
Net trading result	6.4	12.0	(46.8%)
Operating expenses	(163.7)	(165.5)	(1.1%)
<b>Operating result</b>	<b>192.9</b>	<b>206.5</b>	<b>(6.6%)</b>
Risk provisions	(29.2)	(34.1)	(14.4%)
Other result	(5.4)	(4.5)	18.1%
<b>Net profit/loss</b>	<b>125.8</b>	<b>133.4</b>	<b>(5.7%)</b>

All figures including 2.1% currency depreciation (based on H1 2012 average rate)

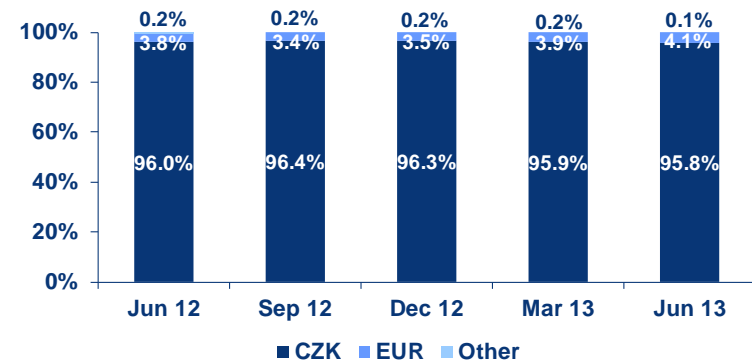
\*) based on local entity data

# Retail & SME: Czech Republic – Loan book analysis

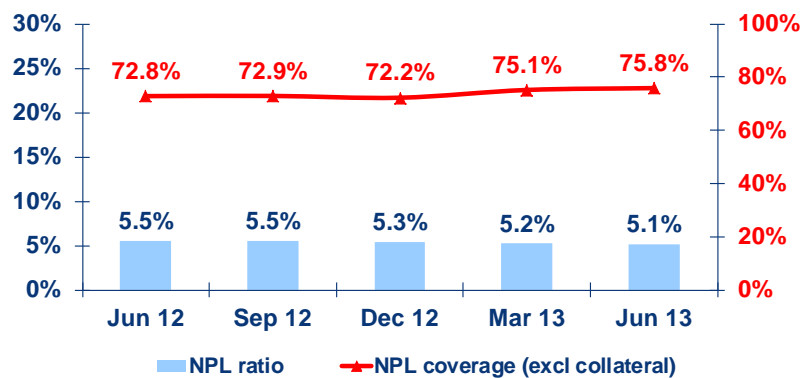
Subsegment Czech Republic -  
Customer loans by Basel II customer segment



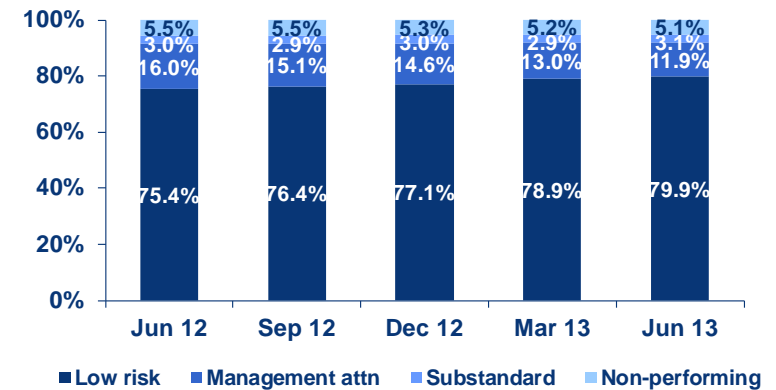
Subsegment Czech Republic -  
Customer loans by currency



Subsegment Czech Republic -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Czech Republic



- **Operating result improved on lower operating expenses**
  - NII increased yoy but declined qoq
  - Stable underlying fee performance
  - Decline in net trading result
  - Restructuring efforts led to a visible decline in operating expenses
- **Risk provisions significantly down by 43.8% yoy**
  - NPL ratio stood at 30.8% as of June 2013 on shrinking loan book (Dec 2012: 28.3%)
  - NPL coverage improved to 60.4% in June 2013 compared to 58.6% in Dec 2012
- **Net interest margin\*) slightly increased to 4.95% in H1 13**
- **CIR further improved to 40.9% in H1 13 (H1 12: 45.2%)**
- **Net result significantly improved on lower risk costs and on release of deferred tax liability in Q2 13**
  - Deferred tax liability amounted to EUR 127.7m

in EUR million	1-6 13	1-6 12	Change
Net interest income	296.5	284.3	4.3%
Net fee income	65.2	60.6	7.6%
Net trading result	28.9	37.9	(23.8%)
Operating expenses	(158.9)	(173.0)	(8.2%)
<b>Operating result</b>	<b>231.6</b>	<b>209.8</b>	<b>10.4%</b>
Risk provisions	(205.0)	(364.9)	(43.8%)
Other result	(32.9)	(16.5)	99.6%
<b>Net profit/loss</b>	<b>116.7</b>	<b>(140.5)</b>	<b>na</b>

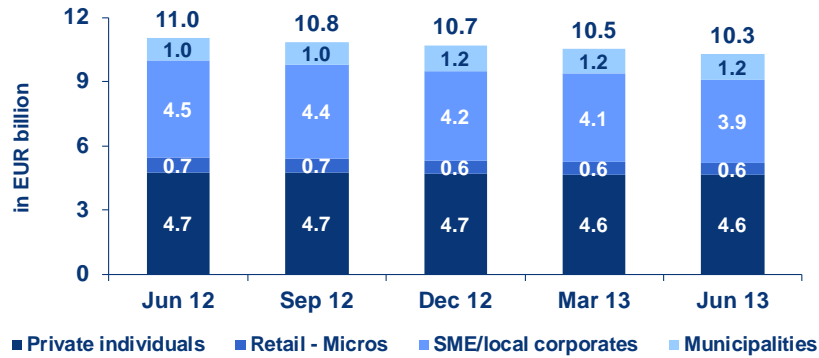
in EUR million	Q2 13	Q1 13	Change
Net interest income	146.6	149.9	(2.2%)
Net fee income	36.9	28.3	30.3%
Net trading result	13.3	15.6	(14.8%)
Operating expenses	(77.1)	(81.8)	(5.7%)
<b>Operating result</b>	<b>119.6</b>	<b>112.0</b>	<b>6.8%</b>
Risk provisions	(94.4)	(110.6)	(14.7%)
Other result	(23.8)	(9.1)	>100.0%
<b>Net profit/loss</b>	<b>120.3</b>	<b>(3.6)</b>	<b>na</b>

All figures including 0.1% currency depreciation (based on H1 2012 average rate)

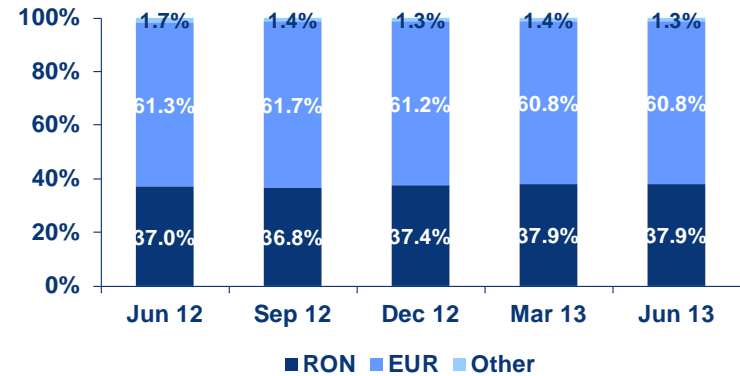
\*) based on local entity data

# Retail & SME: Romania – Loan book analysis

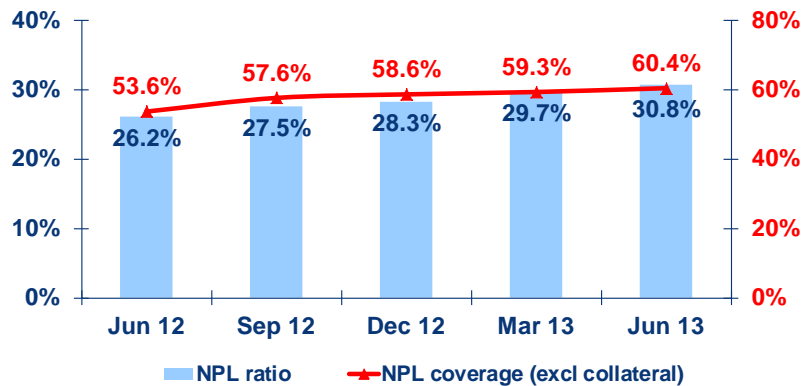
Subsegment Romania -  
Customer loans by Basel II customer segment



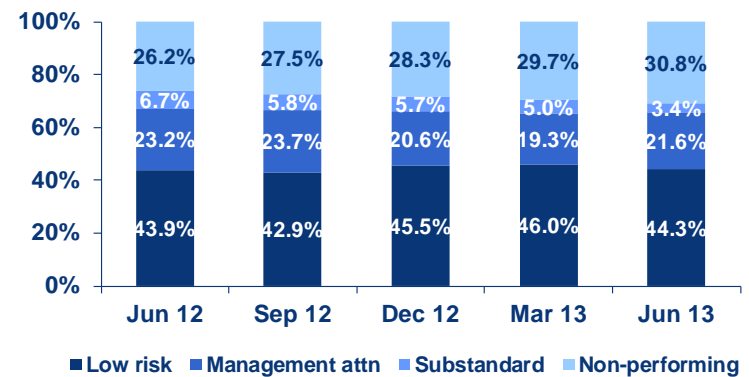
Subsegment Romania -  
Customer loans by currency



Subsegment Romania -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Romania



# Retail & SME: Slovakia – Solid operating performance continues

## – Operating result declined

- NII stable yoy, improvement qoq driven by higher ALM contribution and retail business
- Fee income decreased yoy due to the cancellation of maintenance fees for housing loans and cash deposits, up qoq due to higher fees from corporate business
- Net trading result influenced by valuation effects
- Operating expenses up on higher personnel expenses due to increased social insurance contributions

## – Net interest margin\*) was at 4.13% in H1 13

## – Risk costs declined by 31.6% yoy

- Annualised risk costs declined to 65bps in H1 13 vs 102bps in H1 12, mainly driven by improvements in the local corporate and real estate business
- NPL ratio down to 5.5% as of June 2013 (Dec 2012: 6.6%)
- NPL coverage traditionally very high, increased further to 95.9% vs 84.3% in Dec 2012

## – Other result driven by increase in banking tax

## – Stable net profit contribution of EUR 87.2m, strong improvement in Q2 13

## – CIR stood at 43.4% vs 42.3% in H1 12

in EUR million	1-6 13	1-6 12	Change
Net interest income	211.7	211.0	0.3%
Net fee income	52.7	56.0	(6.0%)
Net trading result	1.9	1.0	91.0%
Operating expenses	(115.4)	(113.4)	1.8%
<b>Operating result</b>	<b>150.8</b>	<b>154.6</b>	<b>(2.4%)</b>
Risk provisions	(21.7)	(31.8)	(31.6%)
Other result	(20.8)	(11.1)	87.0%
<b>Net profit/loss</b>	<b>87.2</b>	<b>89.0</b>	<b>(2.0%)</b>

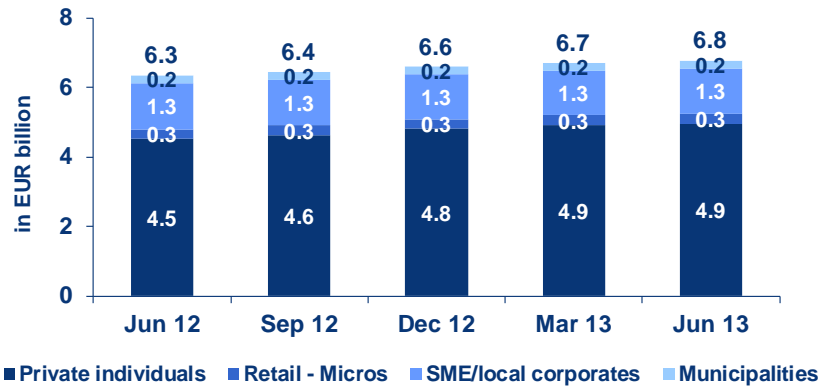
in EUR million	Q2 13	Q1 13	Change
Net interest income	108.1	103.6	4.3%
Net fee income	28.1	24.6	14.2%
Net trading result	1.1	0.8	43.3%
Operating expenses	(59.3)	(56.2)	5.5%
<b>Operating result</b>	<b>78.0</b>	<b>72.8</b>	<b>7.2%</b>
Risk provisions	(7.9)	(13.8)	(42.5%)
Other result	(8.8)	(12.0)	(26.8%)
<b>Net profit/loss</b>	<b>49.1</b>	<b>38.1</b>	<b>29.0%</b>

\*) based on local entity data

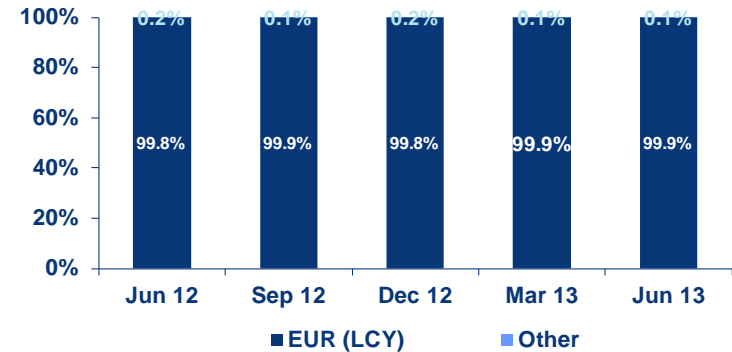


# Retail & SME: Slovakia – Loan book analysis

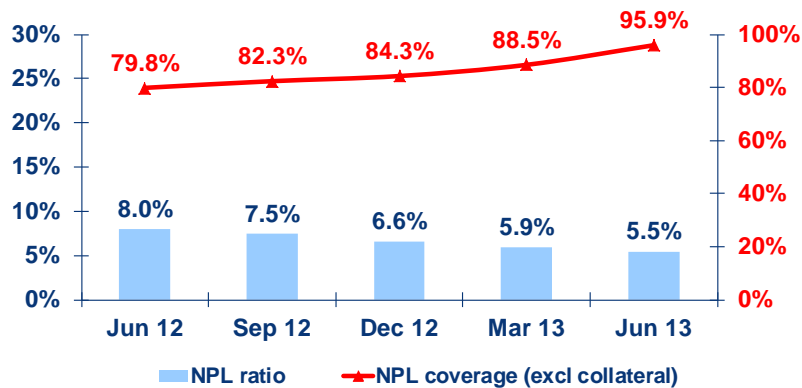
Subsegment Slovakia -  
Customer loans by Basel II customer segment



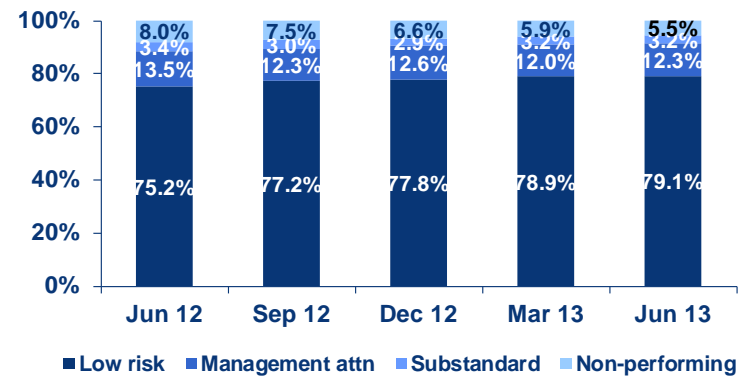
Subsegment Slovakia -  
Customer loans by currency



Subsegment Slovakia -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Slovakia



# Retail & SME: Hungary –

## Operating performance reflects deleveraging

### – Operating result down due to lower business volumes

- NII declined on portfolio reduction, lower margins and subdued loan demand
- Fee income increased in retail and corporate business
- Trading down on lower revenues from loan conversion

### – Operating expenses increased slightly yoy but improved qoq

### – Other result strongly influenced by banking tax and FTT:

- H1 12 affected by provisions for expected future taxes in the amount of EUR 60.6m
- EUR 49.0m entire banking tax for the full year 2013 (H1 12 reflects the pro-rata amount of EUR 24.5m)
- EUR 27.0m FTT (incl. one-off extraordinary financial transaction tax amounting to EUR 16.3m in H1 13, introduced in 2013)

### – Risk costs remain at elevated levels

- Higher provisioning on municipalities
- NPL ratio increased to 27.3% in June 2013 on shrinking loan book (Dec 2012: 25.4%)
- NPL coverage relatively stable at 63.6% (Dec 2012: 64.1%)

### – Net loss due to weak operating result, high risk costs and high tax burden

### – CIR stood at 43.6% vs 38.2% at H1 12

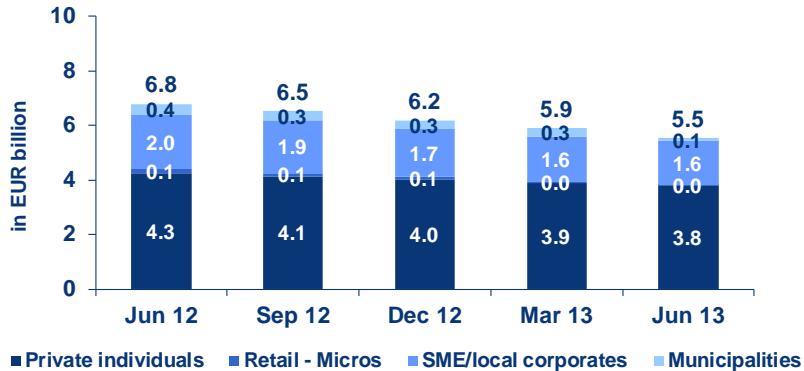
in EUR million	1-6 13	1-6 12	Change
Net interest income	136.6	175.9	(22.4%)
Net fee income	55.9	45.3	23.4%
Net trading result	(3.2)	(6.7)	(52.2%)
Operating expenses	(82.5)	(82.0)	0.6%
<b>Operating result</b>	<b>106.8</b>	<b>132.5</b>	<b>(19.4%)</b>
Risk provisions	(114.2)	(106.6)	7.1%
Other result	(89.7)	(92.9)	(3.4%)
<b>Net profit/loss</b>	<b>(98.9)</b>	<b>(72.7)</b>	<b>36.1%</b>

in EUR million	Q2 13	Q1 13	Change
Net interest income	66.6	70.0	(4.9%)
Net fee income	29.2	26.6	9.8%
Net trading result	(2.5)	(0.7)	>100.0%
Operating expenses	(40.5)	(42.0)	(3.5%)
<b>Operating result</b>	<b>52.8</b>	<b>54.0</b>	<b>(2.2%)</b>
Risk provisions	(54.7)	(59.5)	(8.2%)
Other result	(69.1)	(20.6)	>100.0%
<b>Net profit/loss</b>	<b>(71.4)</b>	<b>(27.5)</b>	<b>&gt;100.0%</b>

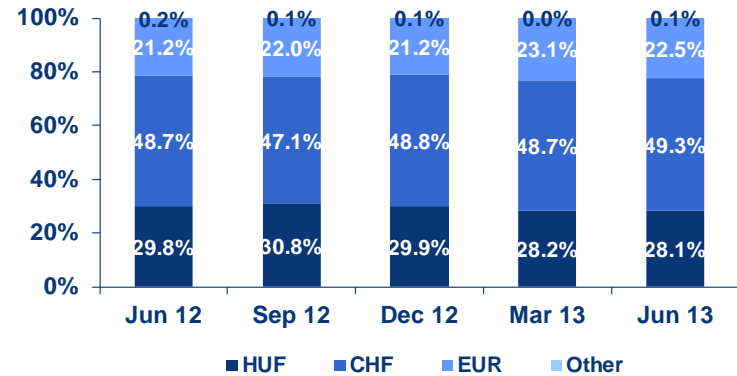
All figures including 0.3% currency depreciation (based on H1 2012 average rate)

# Retail & SME: Hungary – Loan book analysis

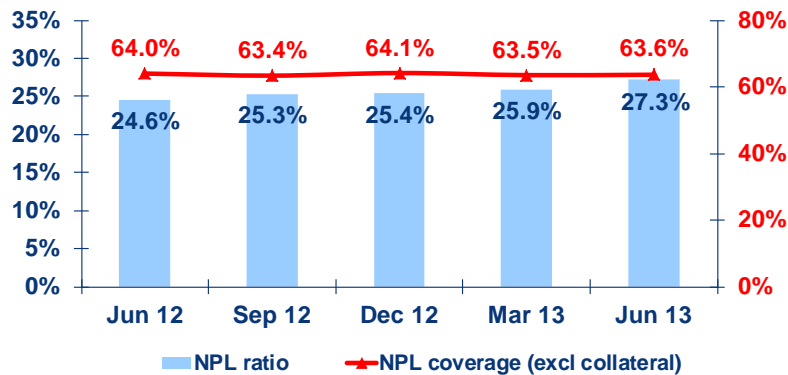
Subsegment Hungary -  
Customer loans by Basel II customer segment



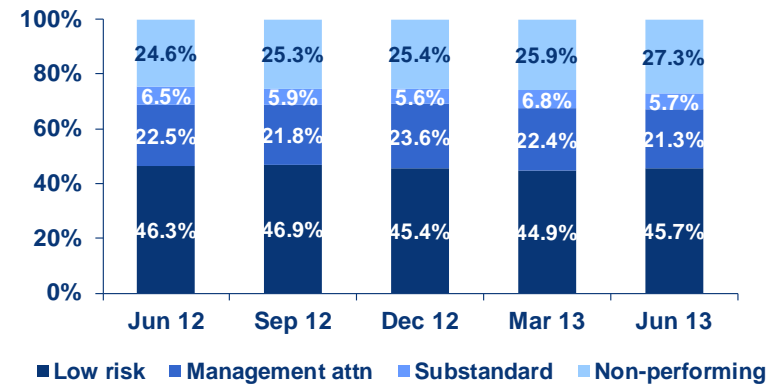
Subsegment Hungary -  
Customer loans by currency



Subsegment Hungary -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Hungary



# Retail & SME: Croatia –

## Increase in risk costs impacts net profit

- **Operating result decreased yoy but up qoq**
  - NII declined yoy mainly due to lower margins and higher NPL volumes
  - Fee income down on cancellation of reminder fees
  - Net trading result impacted by valuation effects
- **Operating expenses decline yoy on successful cost management**
- **Risk provisions up mainly due to deterioration in corporate business**
  - Annualised risk cost increased from 239bps in H1 12 to 253bps in H1 13
  - NPL ratio stood at 20.5% in June 2013 compared to 18.1% at Dec 2012
  - NPL coverage down to 48.3% in June 2013 (Dec 2012: 50.0%)
- **Other result mainly driven by payments into deposit insurance fund**
- **CIR stable at 41.0% (H1 12: 40.9%)**
- **ROE down to 2.4% vs 8.5% in H1 12**

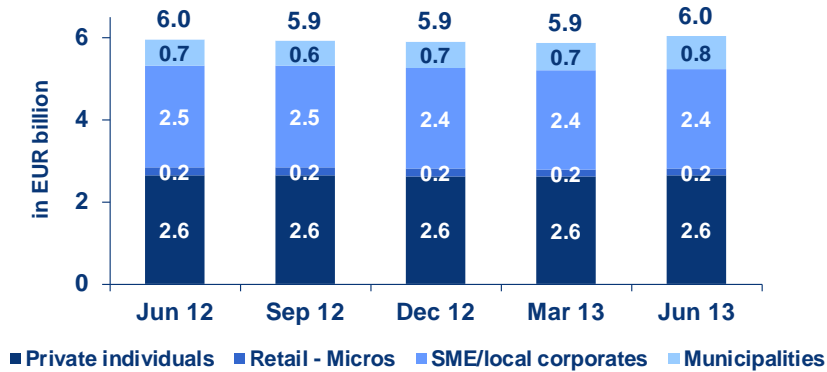
in EUR million	1-6 13	1-6 12	Change
Net interest income	118.9	128.9	(7.7%)
Net fee income	30.1	33.1	(9.1%)
Net trading result	4.5	4.6	(2.8%)
Operating expenses	(62.9)	(68.1)	(7.6%)
<b>Operating result</b>	<b>90.6</b>	<b>98.5</b>	<b>(8.0%)</b>
Risk provisions	(77.4)	(71.0)	9.0%
Other result	(5.8)	1.7	na
<b>Net profit/loss</b>	<b>3.4</b>	<b>12.6</b>	<b>(72.9%)</b>

in EUR million	Q2 13	Q1 13	Change
Net interest income	61.2	57.8	5.9%
Net fee income	16.3	13.8	18.7%
Net trading result	2.8	1.7	67.2%
Operating expenses	(32.3)	(30.6)	5.3%
<b>Operating result</b>	<b>48.0</b>	<b>42.6</b>	<b>12.9%</b>
Risk provisions	(40.4)	(37.0)	9.0%
Other result	(3.9)	(1.9)	99.7%
<b>Net profit/loss</b>	<b>1.7</b>	<b>1.7</b>	<b>(3.3%)</b>

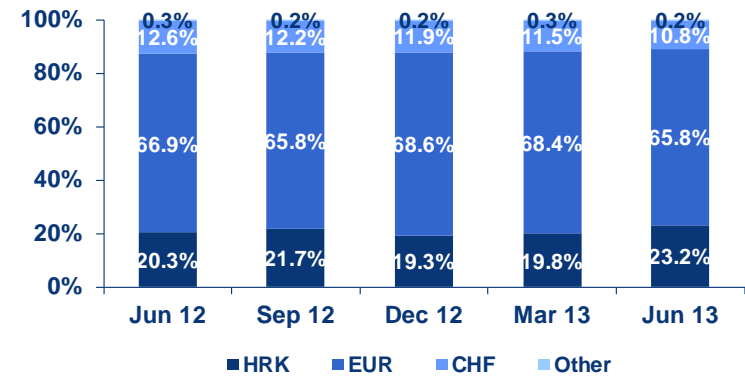
All figures including 0.4% currency depreciation (based on H1 2012 average rate)

# Retail & SME: Croatia – Loan book analysis

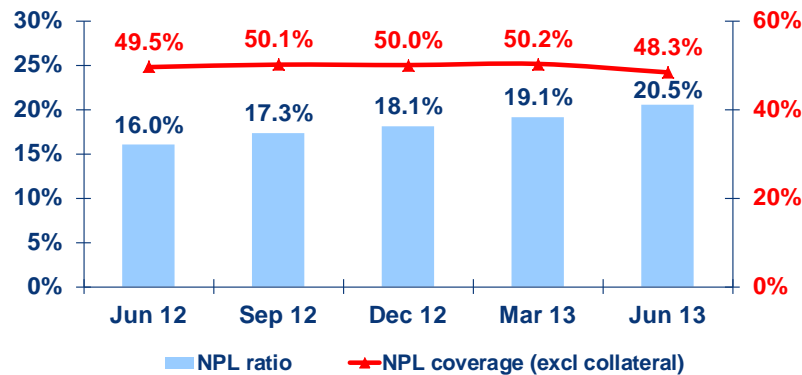
Subsegment Croatia -  
Customer loans by Basel II customer segment



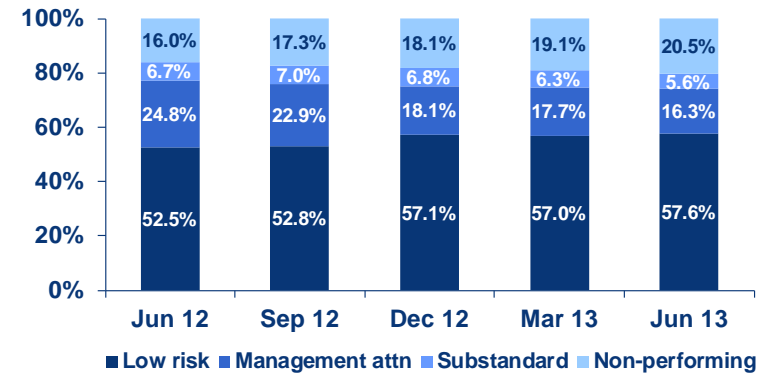
Subsegment Croatia -  
Customer loans by currency



Subsegment Croatia -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Croatia



# Retail & SME: Serbia –

## Sound operating performance, risk costs up

- **Operating result improved on higher NII**
  - NII up by 7.0% yoy on corporate loan growth and improved retail margins
  - Net trading result driven by FX development
- **Operating expenses increased due to higher personnel expenses on FX development**
- **Risk provision increase driven by real estate and corporate business**
  - Annualised risk costs up to 215bps in H1 13 vs 178bps in H1 12
  - NPL ratio increased to 13.3% in June 2013 (Dec 2012: 12.0%)
  - Coverage remained at high level and stood at 81.9% in June 2013 vs 84.1% in Dec 2012

in EUR million	1-6 13	1-6 12	Change
Net interest income	19.4	18.1	7.0%
Net fee income	6.2	6.6	(5.9%)
Net trading result	1.3	0.8	57.1%
Operating expenses	(17.6)	(16.5)	6.5%
<b>Operating result</b>	<b>9.2</b>	<b>9.0</b>	<b>2.8%</b>
Risk provisions	(6.1)	(4.3)	42.4%
Other result	(0.5)	(1.0)	(54.8%)
<b>Net profit/loss</b>	<b>2.2</b>	<b>2.8</b>	<b>(20.0%)</b>

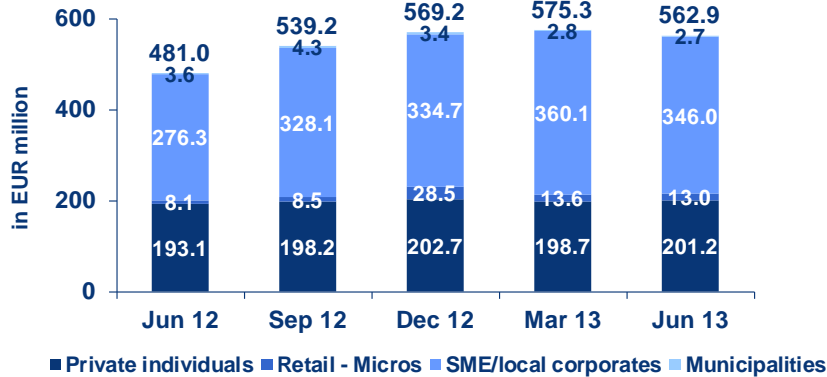
- **Net profit contribution down yoy and qoq on higher risk costs**
- **ROE at 8.4% (H1 12: 13.6%)**
- **CIR stood at 65.5% vs 64.7% in H1 12**

in EUR million	Q2 13	Q1 13	Change
Net interest income	9.6	9.8	(2.0%)
Net fee income	3.3	2.9	16.5%
Net trading result	0.7	0.5	35.1%
Operating expenses	(9.1)	(8.5)	7.1%
<b>Operating result</b>	<b>4.6</b>	<b>4.7</b>	<b>(2.9%)</b>
Risk provisions	(3.7)	(2.4)	52.5%
Other result	(0.3)	(0.2)	99.3%
<b>Net profit/loss</b>	<b>0.5</b>	<b>1.7</b>	<b>(70.2%)</b>

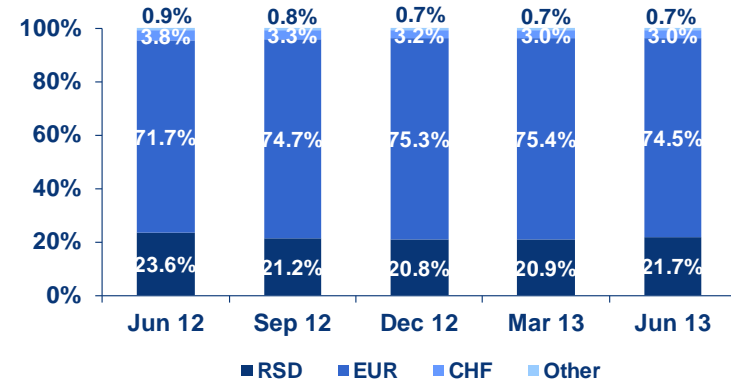
All figures including 0.9% currency depreciation (based on H1 2012 average rate)

# Retail & SME: Serbia – Loan book analysis

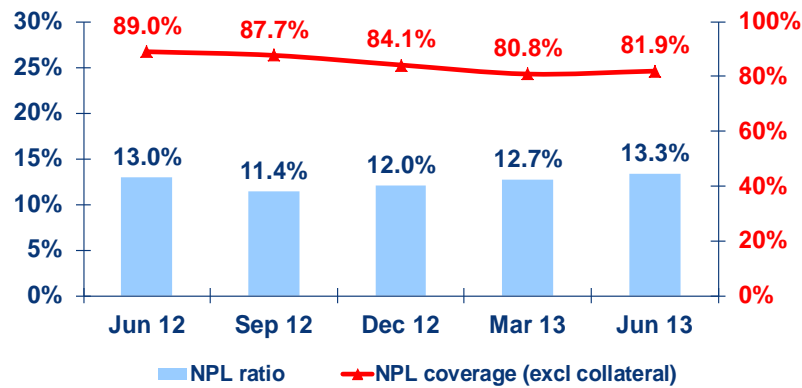
Subsegment Serbia -  
Customer loans by Basel II customer segment



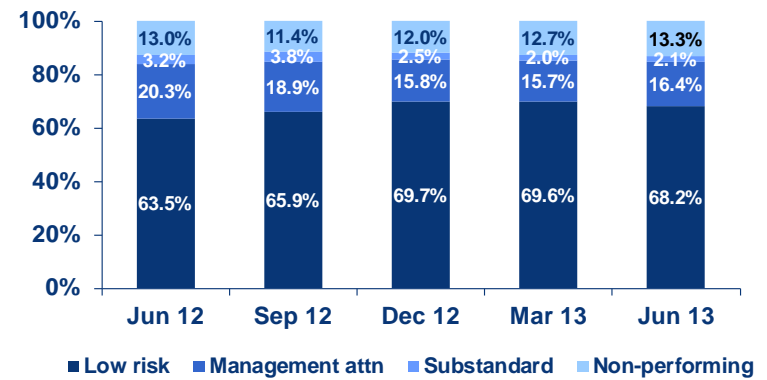
Subsegment Serbia -  
Customer loans by currency



Subsegment Serbia  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Serbia



# Retail & SME: Ukraine –

## Deconsolidation as of 29 April 2013

- Due to the deconsolidation following the sale of EB Ukraine, only the results of the first 3 months are included in 2013

in EUR million	1-6 13	1-6 12	Change
Net interest income	6.2	14.4	(56.8%)
Net fee income	1.2	2.6	(54.1%)
Net trading result	(3.3)	(3.4)	(1.5%)
Operating expenses	(10.1)	(24.0)	(58.1%)
<b>Operating result</b>	<b>(6.0)</b>	<b>(10.4)</b>	<b>(42.4%)</b>
Risk provisions	(4.0)	(5.7)	(30.0%)
Other result	0.5	(1.7)	na
<b>Net profit/loss</b>	<b>(9.4)</b>	<b>(17.8)</b>	<b>(47.0%)</b>

in EUR million	Q2 13	Q1 13	Change
Net interest income	na	6.2	na
Net fee income	na	1.2	na
Net trading result	na	(3.3)	na
Operating expenses	na	(10.1)	na
<b>Operating result</b>	<b>na</b>	<b>(6.0)</b>	<b>na</b>
Risk provisions	na	(4.0)	na
Other result	na	0.5	na
<b>Net profit/loss</b>	<b>na</b>	<b>(9.4)</b>	<b>na</b>



- **Business performance**
- **BCR update**
- **Credit risk**
- **Funding**
- **Capital**
- **Outlook**
- **Appendix**
  - Segments
  - Asset quality
  - CEE local consolidated results
  - About Erste Group
  - Shareholder structure

# Asset quality analysis –

## Key definitions

- **Key asset quality indicators are based on on-balance sheet customer loans**
- **Reported NPL and NPL coverage ratios exclude collateral**
- **Broad NPL definition**
  - 90-day overdue or less than 90-day overdue if:
    - Customer unlikely to pay, e.g. because customer defaulted against third party
    - Customer view instead of product view has been adopted. The former is the case with all corporate customers and all retail customers in Austria. In CEE retail product view prevails. Accordingly, if an Austrian retail customer defaults on one product all performing products are classified as NPLs as well.

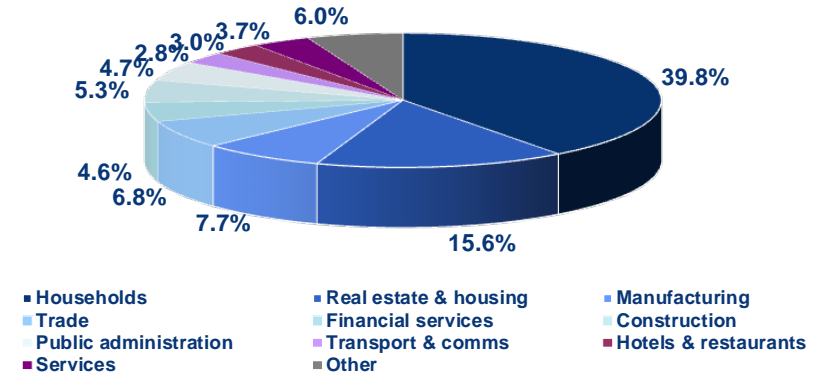
Risk category	Agency ratings
Low risk	AAA to BB / Aaa to Ba
Management attention	B
Substandard	CCC to C / Caa to C
Non-performing	D, R, RD, SD

# Asset quality analysis – Loan book overview

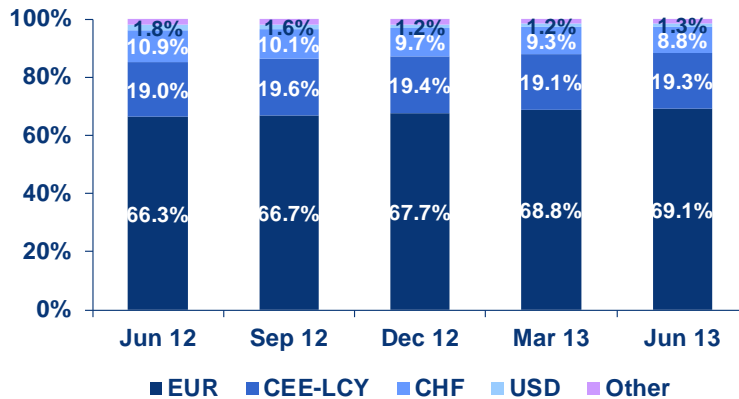
Customer loans by Basel II customer segments



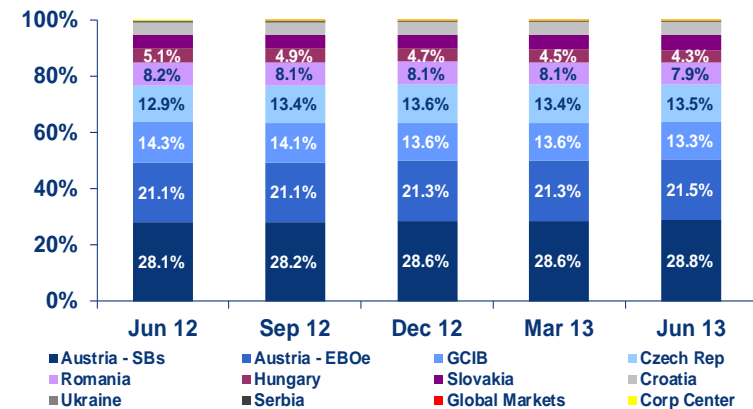
Customer loans by industries



Customer loans by currency



Customer loans by reporting segment



# Asset quality analysis – Loan book by segments

	Low risk		Management attention		Substandard		Non-performing		Total loan book		Risk provisions		NPL coverage		NPL ratio	
	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12
<b>Retail &amp; SME</b>	<b>82,679</b>	<b>83,171</b>	<b>15,497</b>	<b>16,455</b>	<b>2,947</b>	<b>3,180</b>	<b>10,910</b>	<b>10,766</b>	<b>112,033</b>	<b>113,573</b>	<b>6,814</b>	<b>6,681</b>	<b>62.5%</b>	<b>62.1%</b>	<b>9.7%</b>	<b>9.5%</b>
<b>Austria</b>	<b>52,339</b>	<b>52,803</b>	<b>8,101</b>	<b>8,197</b>	<b>1,182</b>	<b>1,095</b>	<b>3,661</b>	<b>3,643</b>	<b>65,283</b>	<b>65,738</b>	<b>2,249</b>	<b>2,251</b>	<b>61.4%</b>	<b>61.8%</b>	<b>5.6%</b>	<b>5.5%</b>
EB Oesterreich	24,503	24,607	2,077	2,182	243	204	1,050	1,058	27,872	28,052	699	696	66.5%	65.7%	3.8%	3.8%
Savings Banks	27,836	28,196	6,024	6,014	939	891	2,611	2,585	37,410	37,687	1,551	1,556	59.4%	60.2%	7.0%	6.9%
<b>CEE</b>	<b>30,340</b>	<b>30,368</b>	<b>7,396</b>	<b>8,258</b>	<b>1,765</b>	<b>2,085</b>	<b>7,250</b>	<b>7,123</b>	<b>46,751</b>	<b>47,834</b>	<b>4,565</b>	<b>4,429</b>	<b>63.0%</b>	<b>62.2%</b>	<b>15.5%</b>	<b>14.9%</b>
Czech Republic	14,045	13,797	2,092	2,610	540	528	901	956	17,578	17,891	683	690	75.8%	72.2%	5.1%	5.3%
Romania	4,544	4,856	2,212	2,200	347	605	3,158	3,021	10,262	10,682	1,908	1,771	60.4%	58.6%	30.8%	28.3%
Slovakia	5,357	5,137	834	831	215	193	370	437	6,776	6,598	355	369	95.9%	84.3%	5.5%	6.6%
Hungary	2,533	2,809	1,181	1,459	314	345	1,510	1,572	5,539	6,185	961	1,008	63.6%	64.1%	27.3%	25.4%
Croatia	3,477	3,373	985	1,068	336	399	1,236	1,069	6,034	5,909	597	534	48.3%	50.0%	20.5%	18.1%
Serbia	384	397	92	90	12	14	75	68	563	569	61	58	81.9%	84.1%	13.3%	12.0%
Ukraine	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	na	na
<b>GCIB</b>	<b>12,052</b>	<b>12,557</b>	<b>2,676</b>	<b>3,261</b>	<b>818</b>	<b>781</b>	<b>1,656</b>	<b>1,330</b>	<b>17,203</b>	<b>17,928</b>	<b>942</b>	<b>893</b>	<b>56.9%</b>	<b>67.2%</b>	<b>9.6%</b>	<b>7.4%</b>
<b>Group Markets</b>	<b>111</b>	<b>69</b>	<b>15</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>130</b>	<b>77</b>	<b>1</b>	<b>0</b>	<b>&gt;100.0%</b>	<b>&gt;100.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Corporate Center</b>	<b>238</b>	<b>229</b>	<b>124</b>	<b>102</b>	<b>25</b>	<b>17</b>	<b>3</b>	<b>2</b>	<b>390</b>	<b>350</b>	<b>1</b>	<b>0</b>	<b>32.5%</b>	<b>&gt;100.0%</b>	<b>0.7%</b>	<b>0.5%</b>
<b>Total Group</b>	<b>95,081</b>	<b>96,027</b>	<b>18,313</b>	<b>19,825</b>	<b>3,790</b>	<b>3,978</b>	<b>12,573</b>	<b>12,098</b>	<b>129,756</b>	<b>131,928</b>	<b>7,757</b>	<b>7,574</b>	<b>61.7%</b>	<b>62.6%</b>	<b>9.7%</b>	<b>9.2%</b>

# Asset quality analysis – Loan book by region (country of origination)

in EUR million	Low risk		Management attention		Substandard		Non-performing		Total loan book			
	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13		Dec 12	
									Share of total		Share of total	
<b>Core market</b>	<b>89,144</b>	<b>90,219</b>	<b>16,975</b>	<b>18,191</b>	<b>3,556</b>	<b>3,807</b>	<b>11,794</b>	<b>11,258</b>	<b>121,469</b>	<b>93.6%</b>	<b>123,475</b>	<b>93.6%</b>
Austria	52,950	53,528	7,277	7,479	1,059	949	3,159	3,176	64,445	49.7%	65,131	49.4%
Croatia	4,252	4,186	1,410	1,661	473	452	1,456	1,274	7,591	5.9%	7,572	5.7%
Romania	5,248	5,586	2,653	2,692	578	958	3,594	3,280	12,074	9.3%	12,515	9.5%
Serbia	648	669	198	186	37	47	119	78	1,003	0.8%	980	0.7%
Slovakia	6,016	5,851	1,014	1,045	245	216	420	486	7,695	5.9%	7,598	5.8%
Slovenia	715	938	362	230	165	124	220	221	1,462	1.1%	1,513	1.1%
Czech Republic	16,115	16,031	2,663	3,190	614	650	1,069	1,030	20,460	15.8%	20,901	15.8%
Hungary	3,200	3,431	1,397	1,708	385	412	1,756	1,715	6,739	5.2%	7,265	5.5%
Ukraine	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
<b>Other EU</b>	<b>3,936</b>	<b>4,012</b>	<b>711</b>	<b>939</b>	<b>114</b>	<b>72</b>	<b>487</b>	<b>540</b>	<b>5,249</b>	<b>4.0%</b>	<b>5,562</b>	<b>4.2%</b>
<b>Other industrialised countries</b>	<b>681</b>	<b>533</b>	<b>124</b>	<b>130</b>	<b>14</b>	<b>17</b>	<b>73</b>	<b>84</b>	<b>893</b>	<b>0.7%</b>	<b>764</b>	<b>0.6%</b>
<b>Emerging markets</b>	<b>1,319</b>	<b>1,263</b>	<b>502</b>	<b>564</b>	<b>106</b>	<b>83</b>	<b>219</b>	<b>216</b>	<b>2,145</b>	<b>1.7%</b>	<b>2,126</b>	<b>1.6%</b>
Southeastern Europe / CIS	977	892	478	539	105	81	194	181	1,754	1.4%	1,692	1.3%
Asia	170	180	11	10	0	1	19	24	200	0.2%	214	0.2%
Latin America	47	82	2	3	0	1	0	5	50	0.0%	90	0.1%
Middle East / Africa	124	110	10	12	0	1	6	6	141	0.1%	129	0.1%
<b>Total</b>	<b>95,081</b>	<b>96,027</b>	<b>18,313</b>	<b>19,825</b>	<b>3,790</b>	<b>3,978</b>	<b>12,573</b>	<b>12,098</b>	<b>129,756</b>	<b>100.0%</b>	<b>131,928</b>	<b>100.0%</b>

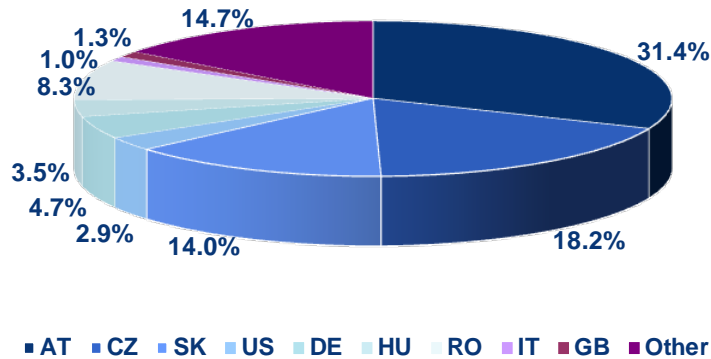
# Asset quality analysis –

## Total exposure by region (country of origination)

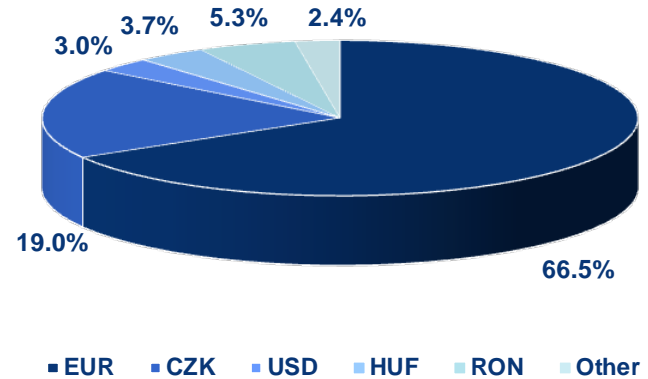
in EUR million	Low risk		Management attention		Substandard		Non-performing		Total Exposure				
	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13	Dec 12	Jun 13		Dec 12		
										Share of total		Share of total	
<b>Core market</b>	<b>144,565</b>	<b>145,789</b>	<b>19,388</b>	<b>20,790</b>	<b>4,370</b>	<b>4,564</b>	<b>12,112</b>	<b>11,661</b>	<b>180,436</b>	<b>83.9%</b>	<b>182,803</b>	<b>83.2%</b>	
Austria	74,808	75,642	8,153	8,419	1,663	1,534	3,376	3,423	88,000	40.9%	89,017	40.5%	
Croatia	6,557	6,147	1,549	1,808	493	470	1,481	1,295	10,080	4.7%	9,720	4.4%	
Romania	10,802	10,678	3,122	3,113	636	993	3,610	3,346	18,170	8.5%	18,129	8.3%	
Serbia	742	805	318	276	39	49	120	79	1,219	0.6%	1,209	0.6%	
Slovakia	13,110	13,107	1,103	1,176	287	232	449	502	14,949	7.0%	15,017	6.8%	
Slovenia	1,005	1,328	396	267	184	127	227	228	1,812	0.8%	1,951	0.9%	
Czech Republic	29,779	31,219	3,307	3,961	673	742	1,085	1,063	34,843	16.2%	36,984	16.8%	
Ukraine	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%	
Hungary	7,762	6,864	1,440	1,770	396	417	1,765	1,726	11,363	5.3%	10,777	4.9%	
<b>Other EU</b>	<b>27,180</b>	<b>27,409</b>	<b>855</b>	<b>1,202</b>	<b>153</b>	<b>112</b>	<b>503</b>	<b>559</b>	<b>28,690</b>	<b>13.3%</b>	<b>29,283</b>	<b>13.3%</b>	
<b>Other industrialised countries</b>	<b>2,171</b>	<b>4,096</b>	<b>131</b>	<b>140</b>	<b>18</b>	<b>19</b>	<b>125</b>	<b>143</b>	<b>2,445</b>	<b>1.1%</b>	<b>4,398</b>	<b>2.0%</b>	
<b>Emerging markets</b>	<b>2,399</b>	<b>2,161</b>	<b>685</b>	<b>702</b>	<b>117</b>	<b>90</b>	<b>229</b>	<b>232</b>	<b>3,429</b>	<b>1.6%</b>	<b>3,184</b>	<b>1.4%</b>	
Southeastern Europe / CIS	1,468	1,322	611	634	110	87	201	187	2,390	1.1%	2,230	1.0%	
Asia	574	510	12	10	0	1	19	24	605	0.3%	546	0.2%	
Latin America	50	86	18	19	0	1	3	8	71	0.0%	114	0.1%	
Middle East / Africa	307	243	44	38	6	1	6	13	363	0.2%	294	0.1%	
<b>Total</b>	<b>176,315</b>	<b>179,455</b>	<b>21,059</b>	<b>22,833</b>	<b>4,657</b>	<b>4,785</b>	<b>12,969</b>	<b>12,595</b>	<b>215,000</b>	<b>100.0%</b>	<b>219,668</b>	<b>100.0%</b>	
Share of total	82.0%	81.7%	9.8%	10.4%	2.2%	2.2%	6.0%	5.7%	100.0%		100.0%		

# Asset quality analysis – Financial assets

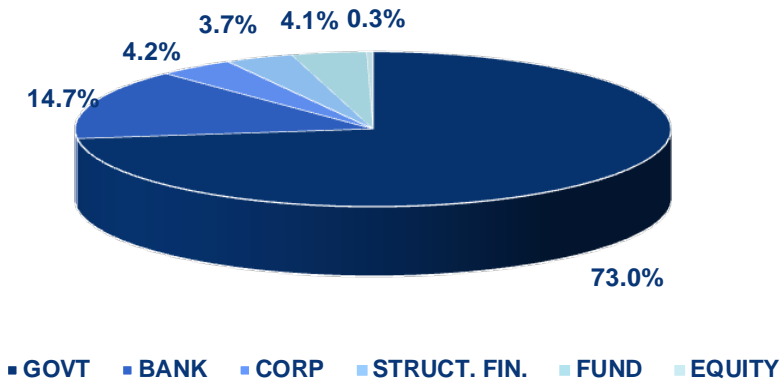
**Financial assets by country of origination**  
(30 June 2013: EUR 39.7 bn)



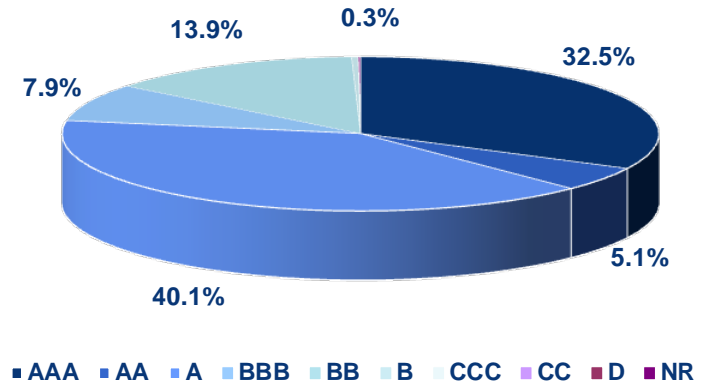
**Financial assets by currency**  
(30 June 2013: EUR 39.7 bn)



**Financial assets by issuer/product**  
(30 June 2013: EUR 39.7 bn)



**Financial assets by rating**  
(30 June 2013: EUR 39.7 bn)



# Balance sheet (IFRS) drill-down –

## Trading assets as of 30 June 2013

– Increase of EUR 2.6 bn ytd due to increased investments into sovereign bonds

in EUR m	Sovereign		Banks		Other		Total Trading	
<b>CZ</b>	1,814	26.4%	0	0.0%	0	0.0%	<b>1,814</b>	<b>23.4%</b>
<b>SK</b>	366	5.3%	0	0.0%	0	0.0%	<b>366</b>	<b>4.7%</b>
<b>RO</b>	1,111	16.2%	3	0.9%	0	0.0%	<b>1,115</b>	<b>14.4%</b>
<b>HU</b>	1,300	18.9%	1	0.3%	0	0.0%	<b>1,301</b>	<b>16.8%</b>
<b>AT</b>	1,720	25.0%	170	46.6%	35	6.8%	<b>1,925</b>	<b>24.8%</b>
<b>IT</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>ES</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	0	0.0%	1	0.3%	0	0.0%	<b>1</b>	<b>0.0%</b>
<b>PT</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>FR</b>	0	0.0%	5	1.3%	0	0.0%	<b>5</b>	<b>0.1%</b>
<b>BE</b>	0	0.0%	0	0.1%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>DE</b>	64	0.9%	92	25.1%	0	0.0%	<b>155</b>	<b>2.0%</b>
<b>NL</b>	0	0.0%	33	9.1%	0	0.0%	<b>33</b>	<b>0.4%</b>
<b>Other</b>	493	7.2%	59	16.3%	483	93.2%	<b>1,035</b>	<b>13.4%</b>
<b>Total</b>	<b>6,868</b>	<b>100.0%</b>	<b>365</b>	<b>100.0%</b>	<b>518</b>	<b>100.0%</b>	<b>7,751</b>	<b>100.0%</b>



# Balance sheet (IFRS) drill-down –

## Financial assets at fair value as of 30 June 2013

– Decline of EUR 74m ytd driven by reduction of sovereign bonds

in EUR m	Sovereign		Banks		Other		Total FV	
<b>CZ</b>	130	76.9%	23	11.9%	62	22.0%	<b>214</b>	<b>33.4%</b>
<b>SK</b>	26	15.5%	0	0.0%	11	4.0%	<b>37</b>	<b>5.8%</b>
<b>RO</b>	5	2.8%	0	0.0%	4	1.3%	<b>8</b>	<b>1.3%</b>
<b>HU</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>AT</b>	2	1.4%	83	43.1%	135	48.0%	<b>220</b>	<b>34.3%</b>
<b>IT</b>	0	0.0%	0	0.0%	0	0.1%	<b>0</b>	<b>0.0%</b>
<b>ES</b>	0	0.0%	0	0.0%	1	0.3%	<b>1</b>	<b>0.1%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>PT</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>FR</b>	0	0.0%	0	0.0%	2	0.7%	<b>2</b>	<b>0.3%</b>
<b>BE</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>DE</b>	0	0.0%	50	25.8%	19	6.7%	<b>68</b>	<b>10.7%</b>
<b>NL</b>	0	0.0%	0	0.0%	21	7.5%	<b>21</b>	<b>3.3%</b>
<b>Other</b>	6	3.4%	37	19.1%	27	9.6%	<b>70</b>	<b>10.8%</b>
<b>Total</b>	<b>169</b>	<b>100.0%</b>	<b>193</b>	<b>100.0%</b>	<b>280</b>	<b>100.0%</b>	<b>642</b>	<b>100.0%</b>

# Balance sheet (IFRS) drill-down –

## Financial assets available for sale as of 30 June 2013

- Ytd decline of AfS portfolio of EUR 1.7 bn mainly due to changed presentation of Czech pension fund

in EUR m	Sovereign		Banks		Other		Total AFS	
<b>CZ</b>	1,287	10.5%	103	2.5%	8	0.2%	<b>1,398</b>	<b>6.8%</b>
<b>SK</b>	1,933	15.8%	30	0.7%	26	0.6%	<b>1,989</b>	<b>9.7%</b>
<b>RO</b>	959	7.8%	0	0.0%	6	0.2%	<b>966</b>	<b>4.7%</b>
<b>HU</b>	0	0.0%	0	0.0%	5	0.1%	<b>5</b>	<b>0.0%</b>
<b>AT</b>	5,710	46.7%	1,094	26.4%	2,244	55.1%	<b>9,047</b>	<b>44.2%</b>
<b>IT</b>	74	0.6%	132	3.2%	21	0.5%	<b>227</b>	<b>1.1%</b>
<b>ES</b>	4	0.0%	30	0.7%	33	0.8%	<b>68</b>	<b>0.3%</b>
<b>GR</b>	0	0.0%	0	0.0%	3	0.1%	<b>3</b>	<b>0.0%</b>
<b>IE</b>	25	0.2%	47	1.1%	1	0.0%	<b>72</b>	<b>0.4%</b>
<b>PT</b>	5	0.0%	0	0.0%	6	0.2%	<b>11</b>	<b>0.1%</b>
<b>FR</b>	54	0.4%	164	4.0%	13	0.3%	<b>230</b>	<b>1.1%</b>
<b>BE</b>	65	0.5%	5	0.1%	4	0.1%	<b>74</b>	<b>0.4%</b>
<b>DE</b>	525	4.3%	1,020	24.6%	98	2.4%	<b>1,643</b>	<b>8.0%</b>
<b>NL</b>	42	0.3%	340	8.2%	142	3.5%	<b>524</b>	<b>2.6%</b>
<b>Other</b>	1,552	12.7%	1,176	28.4%	1,462	35.9%	<b>4,190</b>	<b>20.5%</b>
<b>Total</b>	<b>12,234</b>	<b>100.0%</b>	<b>4,141</b>	<b>100.0%</b>	<b>4,072</b>	<b>100.0%</b>	<b>20,446</b>	<b>100.0%</b>

# Balance sheet (IFRS) drill-down –

## Financial assets held-to-maturity as of 30 June 2013

– Financial assets HTM declined by EUR 403m ytd

in EUR m	Sovereign		Banks		Other		Total HTM	
<b>CZ</b>	5,444	33.2%	193	13.1%	25	3.7%	<b>5,662</b>	<b>30.5%</b>
<b>SK</b>	3,588	21.8%	0	0.0%	24	3.5%	<b>3,612</b>	<b>19.4%</b>
<b>RO</b>	2,351	14.3%	3	0.2%	0	0.0%	<b>2,354</b>	<b>12.7%</b>
<b>HU</b>	1,387	8.4%	0	0.0%	0	0.0%	<b>1,387</b>	<b>7.5%</b>
<b>AT</b>	2,853	17.4%	426	28.9%	105	15.4%	<b>3,383</b>	<b>18.2%</b>
<b>IT</b>	0	0.0%	135	9.2%	38	5.6%	<b>173</b>	<b>0.9%</b>
<b>ES</b>	2	0.0%	63	4.3%	90	13.3%	<b>155</b>	<b>0.8%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>PT</b>	0	0.0%	5	0.3%	0	0.0%	<b>5</b>	<b>0.0%</b>
<b>FR</b>	0	0.0%	139	9.4%	19	2.8%	<b>158</b>	<b>0.8%</b>
<b>BE</b>	0	0.0%	0	0.0%	9	1.3%	<b>9</b>	<b>0.0%</b>
<b>DE</b>	21	0.1%	146	9.9%	26	3.8%	<b>193</b>	<b>1.0%</b>
<b>NL</b>	0	0.0%	132	8.9%	69	10.1%	<b>200</b>	<b>1.1%</b>
<b>Other</b>	775	4.7%	234	15.9%	275	40.6%	<b>1,285</b>	<b>6.9%</b>
<b>Total</b>	<b>16,420</b>	<b>100.0%</b>	<b>1,476</b>	<b>100.0%</b>	<b>679</b>	<b>100.0%</b>	<b>18,575</b>	<b>100.0%</b>

# Drill-down on selected asset classes – Peripheral Europe exposure at manageable level

## Total net exposure of Erste Group (incl. savings banks) to selected European countries:

in EUR million	Sovereign			Bank			Other			Total net exposure		
	Dec 11	Dec 12	Jun 13	Dec 11	Dec 12	Jun 13	Dec 11	Dec12	Jun 13	Dec 11	Dec 12	Jun 13
Greece	4.4	0.1	0.1	57.9	0.1	0.0	7.6	5.1	2.1	69.9	5.3	2.2
Ireland	46.5	73.8	62.5	204.4	29.0	17.0	78.2	36.3	35.0	329.1	139.1	114.5
Portugal	5.6	3.2	4.7	94.0	47.7	14.9	13.0	10.0	9.4	112.6	60.9	29.0
Spain	23.8	12.7	13.5	282.2	248.6	174.9	425.6	253.0	259.7	731.6	514.3	448.0
Italy	472.6	99.5	110.4	806.8	411.4	460.5	582.0	655.7	558.3	1,861.4	1,166.6	1,129.2
Sum total	553.0	189.3	191.1	1,445.2	736.8	667.3	1,106.4	960.1	864.5	3,104.6	1,886.2	1,722.9

## Sovereign net exposure by country and portfolio:

in EUR million	FV			AfS			At amortised cost			Total net exposure		
	Dec 11	Dec 12	Jun 13	Dec 11	Dec 12	Jun 13	Dec 11	Dec12	Jun 13	Dec 11	Dec 12	Jun 13
Greece	-8.5	0.0	0.0	10.3	0.1	0.1	2.6	0.0	0.0	4.4	0.1	0.1
Ireland	0.0	0.0	0.0	31.8	59.1	62.5	14.7	14.7	0.0	46.5	73.8	62.5
Portugal	0.0	-16.3	-8.8	5.6	3.2	4.7	0.0	0.0	0.0	5.6	3.2	4.7
Spain	-19.9	-22.4	-21.6	38.7	11.0	13.5	12.2	1.7	1.7	23.8	12.7	13.5
Italy	399.9	-11.7	-11.2	70.9	99.5	116.9	1.8	0.0	0.0	472.6	99.5	110.4
Sum total	364.3	-49.9	-41.6	157.3	172.9	197.6	31.3	16.4	1.7	553.0	189.3	191.1

## Bank net exposure by country and portfolio:

in EUR million	FV			AfS			At amortised cost			Total net exposure		
	Dec 11	Dec 12	Jun 13	Dec 11	Dec 12	Jun 13	Dec 11	Dec12	Jun 13	Dec 11	Dec 12	Jun 13
Greece	0.0	0.1	0.0	0.0	0.0	0.0	57.9	0.0	0.0	57.9	0.1	0.0
Ireland	99.4	16.2	12.9	92.0	4.7	1.0	13.0	8.1	3.1	204.4	29.0	17.0
Portugal	9.4	1.9	-2.8	29.7	15.8	2.2	54.9	30.0	15.5	94.0	47.7	14.9
Spain	61.9	69.0	22.2	64.5	33.8	36.4	155.8	145.8	116.3	282.2	248.6	174.9
Italy	233.6	43.9	90.5	180.6	149.5	143.8	392.6	218.0	226.3	806.8	411.4	460.5
Sum total	404.3	131.1	122.8	366.8	203.8	183.4	674.2	401.9	361.1	1,445.2	736.8	667.3

# Off-balance sheet items – Exclusively related to customer business

in EUR million	2011	2012	June 2013
<b>Guarantees and warranties</b>	<b>6,920</b>	<b>6,363</b>	<b>6,303</b>
<i>of which: in relation to corporate business</i>	<i>6,170</i>	<i>5,584</i>	<i>5,562</i>
<b>Undrawn lines, loan commitments, promissory notes</b>	<b>18,579</b>	<b>14,415</b>	<b>14,655</b>
<i>of which: in relation to corporate business</i>	<i>9,762</i>	<i>9,057</i>	<i>8,882</i>
<i>of which: in relation to retail business</i>	<i>7,238</i>	<i>4,446</i>	<i>4,578</i>
<i>of which: in relation to sovereigns, municipalities</i>	<i>1,221</i>	<i>834</i>	<i>1,084</i>
<b>Total</b>	<b>25,499</b>	<b>20,779</b>	<b>20,957</b>

## – Detail on guarantees & warranties:

- approx. 60% is related to Austria
- approx. 77% is EUR-based
- approx. 85% is towards low risk and management attention category

## – Detail on undrawn lines and loan commitments:

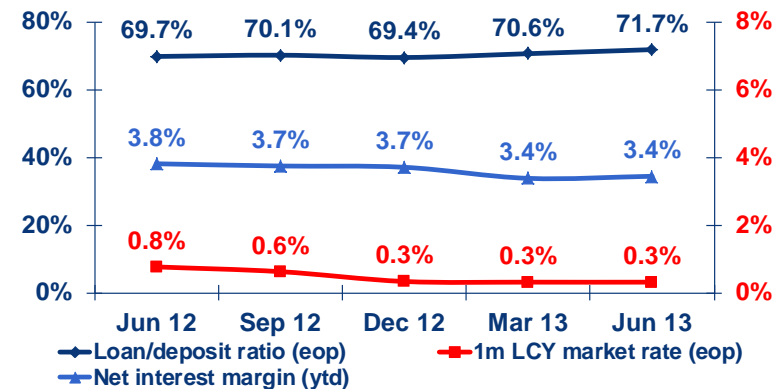
- approx. 54% is related to Austria
- approx. 74% is EUR based
- approx. 99% is towards low risk and management attention category

- **Business performance**
- **BCR update**
- **Credit risk**
- **Funding**
- **Capital**
- **Outlook**
- **Appendix**
  - Segments
  - Asset quality
  - CEE local consolidated results
  - About Erste Group
  - Shareholder structure

# Key local entity data (IFRS, consolidated) – Ceska sporitelna

Key figures and ratios	1-6 13	1-6 12	Change
<b>Cost/income ratio</b>	<b>42.0%</b>	<b>41.8%</b>	
<b>Return on equity</b>	<b>17.1%</b>	<b>19.8%</b>	
	<b>Jun 13</b>	<b>Dec 12</b>	
Erste Group stake	99.0%		
<b>Solvency ratio</b>	<b>17.4%</b>	<b>16.0%</b>	
Employees	10,621	11,014	(3.6%)
Branches	653	658	(0.8%)
Customers (in m)	5.3	5.3	0.1%
<b>Market share - retail loans</b>	<b>23.7%</b>	<b>23.8%</b>	
<b>Market share - retail deposits</b>	<b>27.4%</b>	<b>27.7%</b>	
Market share - corporate loans	19.2%	19.3%	
Market share - corporate deposits	10.0%	10.5%	
Market share - total assets	20.2%	20.2%	

### Rate and margin environment



in EUR million	1-6 13	1-6 12	Change
Net interest income	546.6	606.4	(9.9%)
Risk provisions for loans and advances	(70.6)	(87.5)	(19.3%)
Net fee and commission income	222.8	231.4	(3.7%)
Net trading result	53.1	38.5	37.9%
General administrative expenses	(345.6)	(366.7)	(5.8%)
Other operating result	(5.7)	(41.1)	(86.2%)
Result from financial instruments - FV	(10.7)	7.5	na
Result from financial assets - AfS	0.7	13.3	(94.9%)
Result from financial assets - HtM	5.2	1.6	>100.0%
<b>Pre-tax profit/loss</b>	<b>395.8</b>	<b>403.4</b>	<b>(1.9%)</b>
Taxes on income	(78.9)	(84.6)	(6.8%)
Post-tax profit	317.0	318.8	(0.6%)
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>317.0</b>	<b>318.8</b>	<b>(0.6%)</b>
Attributable to non-controlling interests	(0.4)	1.2	na
<b>Attributable to owners of the parent</b>	<b>317.3</b>	<b>317.6</b>	<b>(0.1%)</b>
EUR FX rate (ave)	25.7	25.7	

in EUR million	Jun 13	Dec 12	Change
Loans and advances to credit institutions	2,418	2,517	(3.9%)
<b>Loans and advances to customers</b>	<b>19,121</b>	<b>18,849</b>	<b>1.4%</b>
Risk provisions for loans and advances	(723)	(703)	2.8%
Financial assets - at fair value through profit or loss	257	278	(7.5%)
Financial assets - available for sale	1,723	2,573	(33.0%)
Financial assets - held to maturity	6,301	7,012	(10.1%)
Other assets	7,829	4,944	58.4%
<b>Total assets</b>	<b>36,925</b>	<b>35,470</b>	<b>4.1%</b>
<b>Interest-bearing assets</b>	<b>30,930</b>	<b>32,105</b>	<b>(3.7%)</b>
Deposits by banks	2,062	1,709	20.7%
<b>Customer deposits</b>	<b>26,650</b>	<b>27,151</b>	<b>(1.8%)</b>
Debt securities in issue	1,217	1,393	(12.6%)
Other liabilities	3,403	1,621	>100.0%
<b>Total equity</b>	<b>3,593</b>	<b>3,596</b>	<b>(0.1%)</b>
Attributable to non-controlling interests	1	5	(78.7%)
<b>Attributable to owners of the parent</b>	<b>3,592</b>	<b>3,591</b>	<b>0.0%</b>
EUR FX rate (eop)	25.9	25.9	

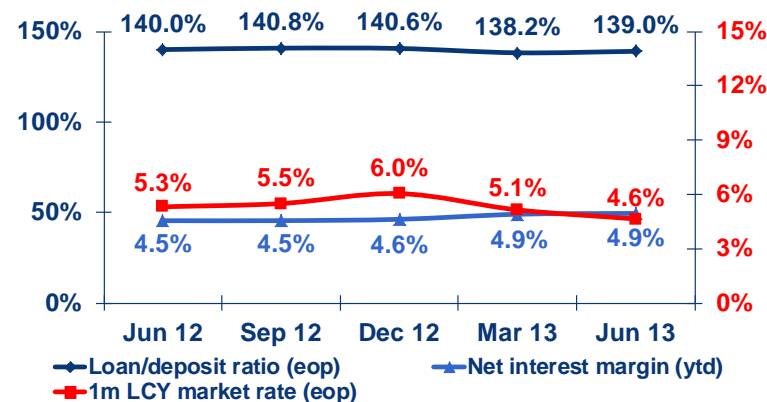
To eliminate currency effects, H1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of June 2013. Solvency ratio is preliminary.

# Key local entity data (IFRS, consolidated) – Banca Comerciala Romana (BCR)



Key figures and ratios	1-6 13	1-6 12	Change
<b>Cost/income ratio</b>	<b>37.6%</b>	<b>40.1%</b>	
<b>Return on equity</b>	<b>16.1%</b>	<b>na</b>	
	<b>Jun 13</b>	<b>Dec 12</b>	
Erste Group stake	93.3%		
<b>Solvency ratio</b>	<b>12.8%</b>	<b>12.4%</b>	
Employees	7,313	8,289	(11.8%)
Branches	562	623	(9.8%)
Customers (in m)	3.4	3.5	(3.3%)
<b>Market share - retail loans</b>	<b>18.1%</b>	<b>18.3%</b>	
<b>Market share - retail deposits</b>	<b>19.2%</b>	<b>20.4%</b>	
Market share - corporate loans	22.6%	23.2%	
Market share - corporate deposits	13.4%	14.1%	
Market share - total assets	19.0%	19.3%	

### Rate and margin environment



in EUR million	1-6 13	1-6 12	Change
Net interest income	328.4	325.4	0.9%
Risk provisions for loans and advances	(249.2)	(400.8)	(37.8%)
Net fee and commission income	74.2	72.3	2.7%
Net trading result	50.5	60.8	(16.9%)
General administrative expenses	(170.4)	(183.9)	(7.3%)
Other operating result	(33.1)	(18.1)	83.5%
Result from financial instruments - FV	(0.0)	0.5	na
Result from financial assets - AfS	0.0	0.6	(98.7%)
Result from financial assets - HtM	0.0	0.0	na
<b>Pre-tax profit/loss</b>	<b>0.4</b>	<b>(143.3)</b>	<b>na</b>
Taxes on income	127.3	19.2	>100.0%
Post-tax profit	127.7	(124.1)	na
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>127.7</b>	<b>(124.1)</b>	<b>na</b>
Attributable to non-controlling interests	0.9	(0.5)	na
<b>Attributable to owners of the parent</b>	<b>126.8</b>	<b>(123.6)</b>	<b>na</b>
EUR FX rate (ave)	4.4	4.4	

in EUR million	Jun 13	Dec 12	Change
Loans and advances to credit institutions	193	81	>100.0%
<b>Loans and advances to customers</b>	<b>11,422</b>	<b>11,937</b>	<b>(4.3%)</b>
Risk provisions for loans and advances	(2,053)	(1,872)	9.7%
Financial assets - at fair value through profit or loss	9	10	(8.1%)
Financial assets - available for sale	977	970	0.7%
Financial assets - held to maturity	2,345	2,412	(2.8%)
Other assets	2,738	2,894	(5.4%)
<b>Total assets</b>	<b>15,631</b>	<b>16,431</b>	<b>(4.9%)</b>
<b>Interest-bearing assets</b>	<b>12,993</b>	<b>13,688</b>	<b>(5.1%)</b>
Deposits by banks	4,488	4,909	(8.6%)
<b>Customer deposits</b>	<b>8,218</b>	<b>8,492</b>	<b>(3.2%)</b>
Debt securities in issue	287	302	(5.1%)
Other liabilities	988	1,203	(17.9%)
<b>Total equity</b>	<b>1,650</b>	<b>1,525</b>	<b>8.2%</b>
Attributable to non-controlling interests	5	4	20.0%
<b>Attributable to owners of the parent</b>	<b>1,645</b>	<b>1,521</b>	<b>8.2%</b>
EUR FX rate (eop)	4.5	4.5	

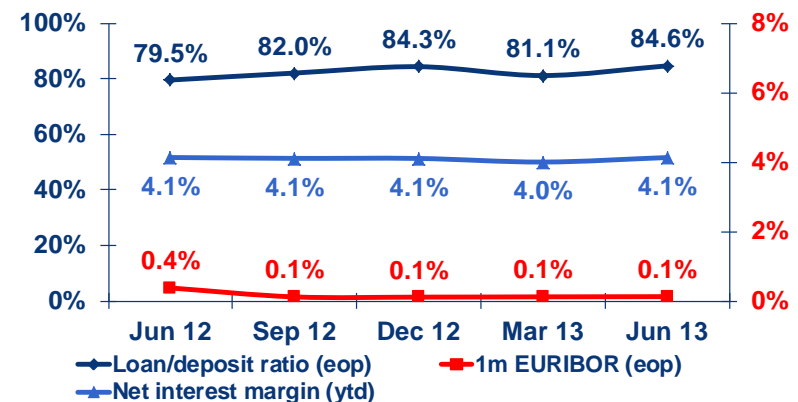
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# Key local entity data (IFRS, consolidated) – Slovenska sporitelna

Key figures and ratios	1-6 13	1-6 12	Change
<b>Cost/income ratio</b>	<b>42.2%</b>	<b>40.4%</b>	
<b>Return on equity</b>	<b>15.3%</b>	<b>18.8%</b>	
	<b>Jun 13</b>	<b>Dec 12</b>	
Erste Group stake	100%		
<b>Solvency ratio</b>	<b>22.0%</b>	<b>21.2%</b>	
Employees	4,207	4,185	0.5%
Branches	296	297	(0.3%)
Customers (in m)	2.4	2.4	(0.7%)
<b>Market share - retail loans</b>	<b>26.4%</b>	<b>26.5%</b>	
<b>Market share - retail deposits</b>	<b>25.9%</b>	<b>25.7%</b>	
Market share - corporate loans	11.1%	10.9%	
Market share - corporate deposits	8.6%	9.7%	
Market share - total assets	19.8%	20.2%	

## Rate and margin environment



in EUR million	1-6 13	1-6 12	Change
Net interest income	222.9	224.6	(0.8%)
Risk provisions for loans and advances	(27.8)	(36.1)	(23.0%)
Net fee and commission income	58.4	59.4	(1.7%)
Net trading result	5.3	9.7	(45.3%)
General administrative expenses	(121.0)	(118.7)	2.0%
Other operating result	(22.0)	(16.1)	36.4%
Result from financial instruments - FV	(1.3)	0.5	na
Result from financial assets - AFS	0.5	1.7	(68.8%)
Result from financial assets - HtM	0.0	0.6	na
<b>Pre-tax profit/loss</b>	<b>115.1</b>	<b>125.6</b>	<b>(8.4%)</b>
Taxes on income	(23.5)	(25.0)	(6.2%)
Post-tax profit	91.6	100.6	(9.0%)
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>91.6</b>	<b>100.6</b>	<b>(9.0%)</b>
Attributable to non-controlling interests	0.3	0.2	>100.0%
<b>Attributable to owners of the parent</b>	<b>91.2</b>	<b>100.4</b>	<b>(9.2%)</b>

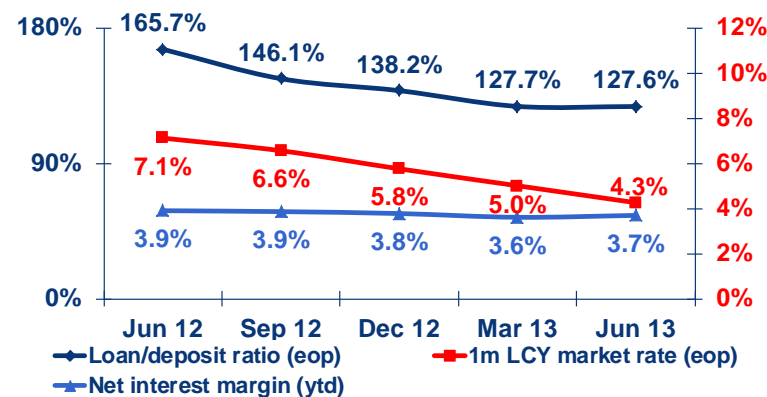
in EUR million	Jun 13	Dec 12	Change
Loans and advances to credit institutions	69	290	(76.1%)
<b>Loans and advances to customers</b>	<b>7,277</b>	<b>7,093</b>	<b>2.6%</b>
Risk provisions for loans and advances	(357)	(379)	(5.7%)
Financial assets - at fair value through profit or loss	31	31	0.1%
Financial assets - available for sale	922	1,358	(32.1%)
Financial assets - held to maturity	2,745	2,443	12.4%
Other assets	841	941	(10.7%)
<b>Total assets</b>	<b>11,528</b>	<b>11,777</b>	<b>(2.1%)</b>
<b>Interest-bearing assets</b>	<b>10,710</b>	<b>10,861</b>	<b>(1.4%)</b>
Deposits by banks	632	1,148	(44.9%)
<b>Customer deposits</b>	<b>8,601</b>	<b>8,413</b>	<b>2.2%</b>
Debt securities in issue	609	537	13.5%
Other liabilities	499	475	5.1%
<b>Total equity</b>	<b>1,187</b>	<b>1,205</b>	<b>(1.5%)</b>
Attributable to non-controlling interests	3	3	12.2%
<b>Attributable to owners of the parent</b>	<b>1,184</b>	<b>1,202</b>	<b>(1.5%)</b>

Market share data is as of June 2013. Solvency ratio is preliminary.

# Key local entity data (IFRS, consolidated) – Erste Bank Hungary

Key figures and ratios	1-6 13	1-6 12	Change
<b>Cost/income ratio</b>	<b>41.2%</b>	<b>36.1%</b>	
<b>Return on equity</b>	<b>na</b>	<b>na</b>	
	<b>Jun 13</b>	<b>Dec 12</b>	
Erste Group stake	100%		
<b>Solvency ratio</b>	<b>9.9%</b>	<b>11.7%</b>	
Employees	2,750	2,690	2.2%
Branches	136	141	(3.5%)
Customers (in m)	0.9	0.9	0.3%
<b>Market share - retail loans</b>	<b>15.6%</b>	<b>14.3%</b>	
<b>Market share - retail deposits</b>	<b>8.2%</b>	<b>8.3%</b>	
Market share - corporate loans	7.3%	7.6%	
Market share - corporate deposits	6.6%	6.5%	
Market share - total assets	8.3%	8.8%	

### Rate and margin environment



in EUR million	1-6 13	1-6 12	Change
Net interest income	156.3	187.1	(16.5%)
Risk provisions for loans and advances	(114.9)	(104.3)	10.1%
Net fee and commission income	59.2	47.5	24.7%
Net trading result	(1.8)	6.6	na
General administrative expenses	(88.1)	(87.0)	1.3%
Other operating result	(90.9)	(31.9)	>100.0%
Result from financial instruments - FV	0.0	0.0	na
Result from financial assets - AfS	(0.0)	0.0	na
Result from financial assets - HtM	(0.2)	0.0	na
<b>Pre-tax profit/loss</b>	<b>(80.5)</b>	<b>18.0</b>	<b>na</b>
Taxes on income	(8.1)	(8.1)	(0.7%)
Post-tax profit	(88.6)	9.9	na
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>(88.6)</b>	<b>9.9</b>	<b>na</b>
Attributable to non-controlling interests	0.0	0.0	na
<b>Attributable to owners of the parent</b>	<b>(88.6)</b>	<b>9.9</b>	<b>na</b>
EUR FX rate (ave)	296.2	296.2	

in EUR million	Jun 13	Dec 12	Change
Loans and advances to credit institutions	395	434	(8.9%)
<b>Loans and advances to customers</b>	<b>5,915</b>	<b>6,374</b>	<b>(7.2%)</b>
Risk provisions for loans and advances	(965)	(1,004)	(3.9%)
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - available for sale	88	698	(87.4%)
Financial assets - held to maturity	1,420	1,192	19.1%
Other assets	1,942	1,762	10.2%
<b>Total assets</b>	<b>8,795</b>	<b>9,456</b>	<b>(7.0%)</b>
<b>Interest-bearing assets</b>	<b>8,291</b>	<b>8,623</b>	<b>(3.8%)</b>
Deposits by banks	3,101	3,719	(16.6%)
<b>Customer deposits</b>	<b>4,634</b>	<b>4,614</b>	<b>0.4%</b>
Debt securities in issue	12	5	>100.0%
Other liabilities	427	405	5.4%
<b>Total equity</b>	<b>621</b>	<b>714</b>	<b>(13.1%)</b>
Attributable to non-controlling interests	0	0	na
<b>Attributable to owners of the parent</b>	<b>621</b>	<b>714</b>	<b>(13.1%)</b>
EUR FX rate (eop)	294.9	294.9	

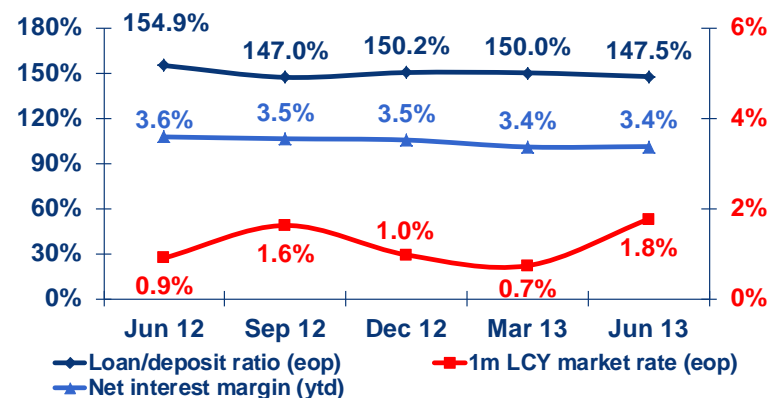
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# Key local entity data (IFRS, consolidated) – Erste Bank Croatia



Key figures and ratios	1-6 13	1-6 12	Change
<b>Cost/income ratio</b>	<b>37.7%</b>	<b>39.4%</b>	
<b>Return on equity</b>	<b>4.7%</b>	<b>9.0%</b>	
	<b>Jun 13</b>	<b>Dec 12</b>	
Erste Group stake	69.3%		
<b>Solvency ratio</b>	<b>16.4%</b>	<b>17.4%</b>	
Employees	2,600	2,629	(1.1%)
Branches	150	150	0.0%
Customers (in m)	1.0	1.0	1.3%
<b>Market share - retail loans</b>	<b>13.7%</b>	<b>14.0%</b>	
<b>Market share - retail deposits</b>	<b>12.7%</b>	<b>13.0%</b>	
Market share - corporate loans	15.7%	15.9%	
Market share - corporate deposits	11.9%	11.8%	
Market share - total assets	14.5%	14.9%	

### Rate and margin environment



in EUR million	1-6 13	1-6 12	Change
Net interest income	134.4	140.4	(4.2%)
Risk provisions for loans and advances	(71.8)	(58.0)	23.9%
Net fee and commission income	31.3	34.0	(8.1%)
Net trading result	10.0	8.4	19.4%
General administrative expenses	(66.3)	(72.0)	(7.9%)
Other operating result	(8.5)	(7.7)	10.0%
Result from financial instruments - FV	0.0	0.0	na
Result from financial assets - AfS	0.2	6.0	(97.0%)
Result from financial assets - HtM	0.0	0.0	na
<b>Pre-tax profit/loss</b>	<b>29.4</b>	<b>51.1</b>	<b>(42.6%)</b>
Taxes on income	(6.3)	(10.1)	(37.9%)
Post-tax profit	23.1	41.0	(43.7%)
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>23.1</b>	<b>41.0</b>	<b>(43.7%)</b>
Attributable to non-controlling interests	1.2	(0.8)	na
<b>Attributable to owners of the parent</b>	<b>21.9</b>	<b>41.8</b>	<b>(47.6%)</b>
EUR FX rate (ave)	7.6	7.6	

in EUR million	Jun 13	Dec 12	Change
Loans and advances to credit institutions	1,000	1,055	(5.2%)
<b>Loans and advances to customers</b>	<b>6,644</b>	<b>6,616</b>	<b>0.4%</b>
Risk provisions for loans and advances	(570)	(518)	10.1%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - available for sale	899	823	9.2%
Financial assets - held to maturity	112	109	2.9%
Other assets	770	758	1.5%
<b>Total assets</b>	<b>8,855</b>	<b>8,845</b>	<b>0.1%</b>
<b>Interest-bearing assets</b>	<b>8,124</b>	<b>8,129</b>	<b>(0.1%)</b>
Deposits by banks	3,109	3,199	(2.8%)
<b>Customer deposits</b>	<b>4,504</b>	<b>4,405</b>	<b>2.2%</b>
Debt securities in issue	41	41	(0.0%)
Other liabilities	209	219	(4.7%)
<b>Total equity</b>	<b>993</b>	<b>981</b>	<b>1.3%</b>
Attributable to non-controlling interests	6	5	9.4%
<b>Attributable to owners of the parent</b>	<b>988</b>	<b>976</b>	<b>1.2%</b>
EUR FX rate (eop)	7.4	7.4	

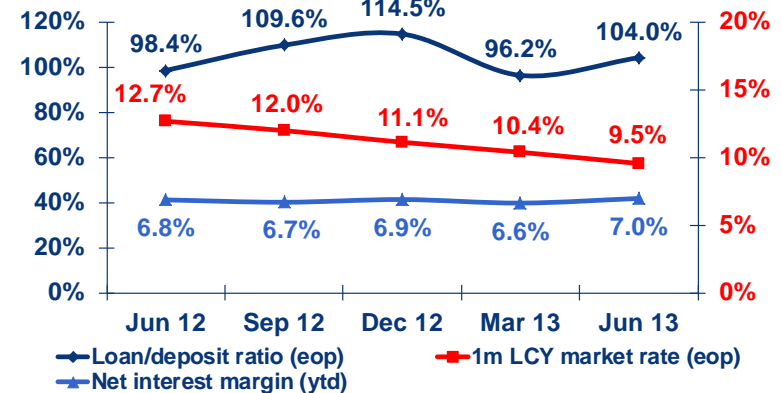
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# Key local entity data (IFRS, consolidated) – Erste Bank Serbia



Key figures and ratios	1-6 13	1-6 12	Change
<b>Cost/income ratio</b>	<b>63.7%</b>	<b>67.7%</b>	
<b>Return on equity</b>	<b>7.4%</b>	<b>8.0%</b>	
	<b>Jun 13</b>	<b>Dec 12</b>	
Erste Group stake	80.5%		
<b>Solvency ratio</b>	<b>22.3%</b>	<b>21.3%</b>	
Employees	931	944	(1.4%)
Branches	68	68	0.0%
Customers (in m)	0.3	0.3	3.7%
<b>Market share - retail loans</b>	<b>3.4%</b>	<b>3.3%</b>	
<b>Market share - retail deposits</b>	<b>2.6%</b>	<b>2.5%</b>	
Market share - corporate loans	2.8%	2.7%	
Market share - corporate deposits	4.2%	2.7%	
Market share - total assets	2.8%	2.6%	

Rate and margin environment



in EUR million	1-6 13	1-6 12	Change
Net interest income	20.1	17.6	14.4%
Risk provisions for loans and advances	(4.8)	(4.1)	19.0%
Net fee and commission income	6.2	5.1	22.1%
Net trading result	1.3	0.0	>100.0%
General administrative expenses	(17.6)	(15.4)	14.4%
Other operating result	(0.5)	(0.6)	(23.2%)
Result from financial instruments - FV	0.0	0.0	na
Result from financial assets - AfS	0.0	0.0	na
Result from financial assets - HtM	0.0	0.0	na
<b>Pre-tax profit/loss</b>	<b>4.8</b>	<b>2.7</b>	<b>77.3%</b>
Taxes on income	(0.2)	0.0	na
Post-tax profit	4.5	2.7	68.5%
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>4.5</b>	<b>2.7</b>	<b>68.5%</b>
Attributable to non-controlling interests	0.0	0.0	na
<b>Attributable to owners of the parent</b>	<b>4.5</b>	<b>2.7</b>	<b>68.5%</b>
EUR FX rate (ave)	111.9	111.9	

in EUR million	Jun 13	Dec 12	Change
Loans and advances to credit institutions	59	21	>100.0%
<b>Loans and advances to customers</b>	<b>563</b>	<b>561</b>	<b>0.4%</b>
Risk provisions for loans and advances	(62)	(57)	8.8%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - available for sale	19	11	72.9%
Financial assets - held to maturity	58	50	17.4%
Other assets	130	124	4.6%
<b>Total assets</b>	<b>767</b>	<b>710</b>	<b>8.0%</b>
<b>Interest-bearing assets</b>	<b>638</b>	<b>589</b>	<b>8.4%</b>
Deposits by banks	58	57	1.5%
<b>Customer deposits</b>	<b>541</b>	<b>490</b>	<b>10.4%</b>
Debt securities in issue	13	13	1.7%
Other liabilities	32	33	(1.9%)
<b>Total equity</b>	<b>122</b>	<b>117</b>	<b>3.8%</b>
Attributable to non-controlling interests	0	0	na
<b>Attributable to owners of the parent</b>	<b>122</b>	<b>117</b>	<b>3.8%</b>
EUR FX rate (eop)	113.7	113.7	

To eliminate currency effects, H1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of June 2013. Solvency ratio is preliminary.

- **Business performance**
- **BCR update**
- **Credit risk**
- **Funding**
- **Capital**
- **Outlook**
- **Appendix**
  - Segments
  - Asset quality
  - CEE local consolidated results
  - About Erste Group
  - Shareholder structure

### Customer banking in Central and Eastern Europe

#### Eastern part of EU

#### Focus on CEE, limited exposure to other Europe

#### Retail banking

Focus on local currency mortgage and consumer loans funded by local deposits

FX loans only in EUR for clients with EUR income (or equivalent) and where funded by local FX deposits (RO, HR & RS)

Savings products, asset management and pension products

Potential future expansion into Poland

#### Corporate banking

Large, local corporate and SME banking

Advisory services, with focus on providing access to capital markets and corporate finance

Real estate business that goes beyond financing

Potential future expansion into Poland

#### Capital markets

Focus on customer business, incl. customer-based trading activities

In addition to core markets, presences in Poland, Turkey, Germany and London with institutional client focus and selected product mix

Building debt and equity capital markets in CEE

#### Public sector

Financing sovereigns and municipalities with focus on infrastructure development in core markets

Any sovereign holdings are only held for market-making, liquidity or balance sheet management reasons

#### Interbank business

Focus on banks that operate in the core markets

Any bank exposure is only held for liquidity or balance sheet management reasons or to support client business

# Strategy –

## Customer banking in the eastern part of the EU

Austria	Czech Republic	Slovakia
Clients: 3.3m	Clients: 5.3m	Clients: 2.4m
Retail loans: 19.0%	Retail loans: 23.7%	Retail loans: 26.4%
Retail dep.: 18.3%	Retail dep.: 27.4%	Retail dep.: 25.9%
Branches: 981	Branches: 653	Branches: 296

– Leading retail and corporate bank with 16.6m customers in 7 geographically connected countries



– Favourable mix of mature & emerging markets with low penetration rates

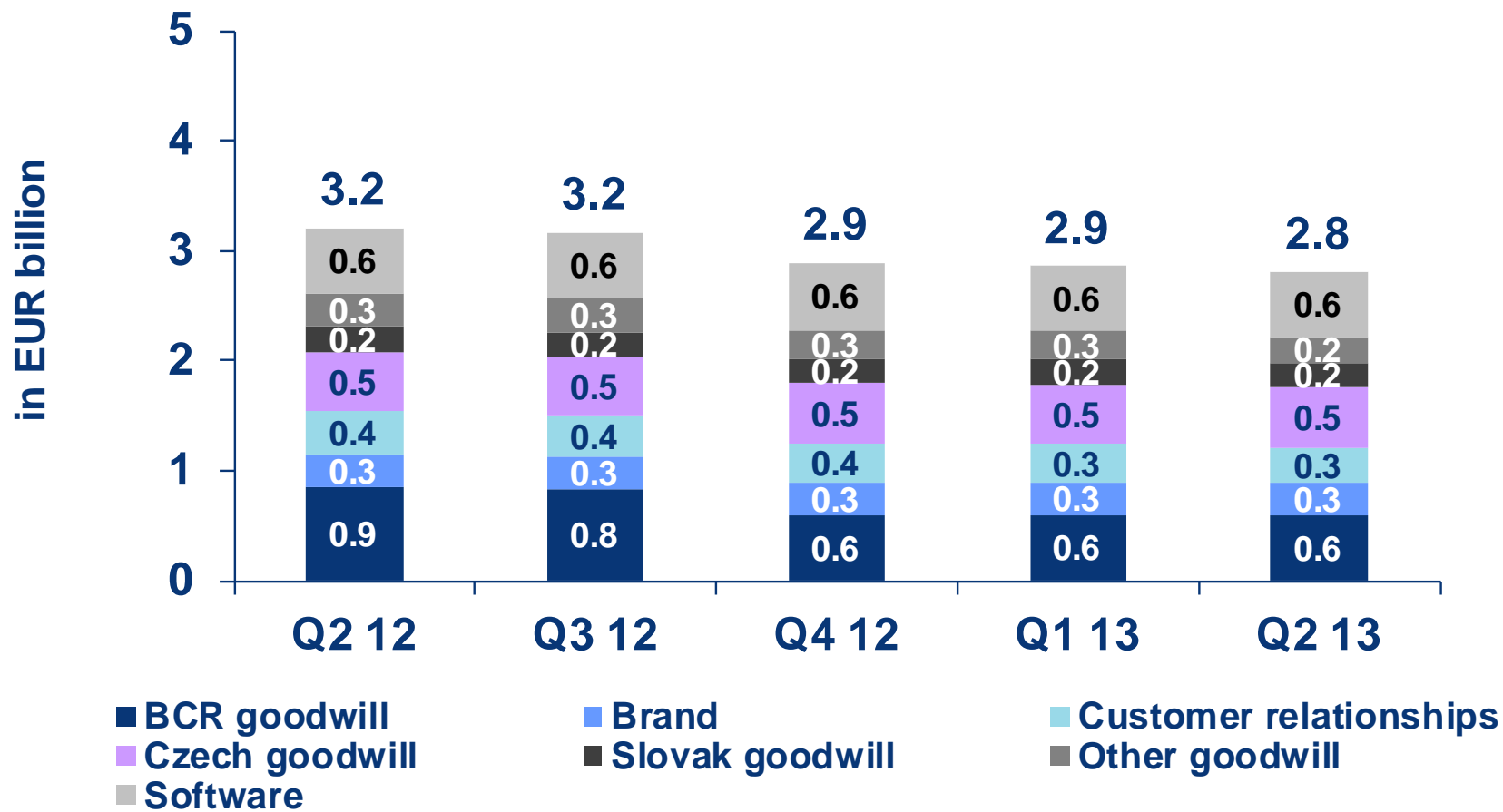
– Potential for cross selling and organic growth in CEE

Romania	Hungary	Croatia	Serbia
Clients: 3.4m	Clients: 0.9m	Clients: 1.0m	Clients: 0.3m
Retail loans: 18.1%	Retail loans: 15.6%	Retail loans: 13.7%	Retail loans: 3.4%
Retail dep.: 19.2%	Retail dep.: 8.2%	Retail dep.: 12.7%	Retail dep.: 2.6%
Branches: 562	Branches: 136	Branches: 150	Branches: 68

EU or EU candidate
indirect presence

# Erste Group's intangible asset split – BCR goodwill and software are biggest items

## Intangibles composition





# Erste Group historic financials – Quarterly income statement (IFRS)

in EUR million	Q2 11	Q3 11	Q4 11	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	1,401.9	1,430.2	1,434.9	1,336.9	1,314.8	1,317.2	1,266.4	1,240.6	1,190.6
Net fee and commission income	450.9	445.9	435.2	430.3	435.2	418.8	436.5	448.2	447.7
Net trading result	52.1	(251.4)	84.9	93.6	27.9	69.9	82.0	77.8	82.7
<b>Operating income</b>	<b>1,904.9</b>	<b>1,624.7</b>	<b>1,955.0</b>	<b>1,860.8</b>	<b>1,777.9</b>	<b>1,805.9</b>	<b>1,784.9</b>	<b>1,766.6</b>	<b>1,721.0</b>
Personnel expenses	(566.2)	(578.0)	(603.4)	(570.5)	(568.1)	(563.9)	(581.6)	(564.6)	(561.9)
Other administrative expenses	(303.3)	(294.1)	(262.6)	(283.3)	(281.7)	(281.9)	(259.2)	(277.7)	(260.6)
Depreciation and amortisation	(93.8)	(93.2)	(93.3)	(91.3)	(92.5)	(92.9)	(89.8)	(88.9)	(89.2)
<b>General administrative expenses</b>	<b>(963.3)</b>	<b>(965.3)</b>	<b>(959.3)</b>	<b>(945.1)</b>	<b>(942.3)</b>	<b>(938.7)</b>	<b>(930.6)</b>	<b>(931.2)</b>	<b>(911.7)</b>
<b>Operating result</b>	<b>941.6</b>	<b>659.4</b>	<b>995.7</b>	<b>915.7</b>	<b>835.6</b>	<b>867.2</b>	<b>854.3</b>	<b>835.4</b>	<b>809.3</b>
Risk provisions for loans and advances	(460.7)	(938.4)	(407.7)	(580.6)	(401.2)	(483.5)	(514.7)	(402.2)	(429.6)
Other operating result	(131.5)	(1,200.2)	(129.5)	131.2	(199.3)	(145.9)	(510.3)	(103.3)	(294.4)
Result from financial instruments - FV	(29.4)	12.1	8.1	41.5	0.9	(6.1)	(39.9)	(46.5)	(12.5)
Result from financial assets - AfS	(5.1)	(76.9)	(3.4)	(14.7)	18.4	15.5	37.0	11.4	(0.9)
Result from financial assets - HtM	1.8	(19.0)	(10.1)	(6.0)	(13.8)	0.5	(0.6)	6.6	(4.0)
<b>Pre-tax profit/loss</b>	<b>316.7</b>	<b>(1,563.0)</b>	<b>453.1</b>	<b>487.1</b>	<b>240.6</b>	<b>247.7</b>	<b>(174.2)</b>	<b>301.4</b>	<b>67.9</b>
Taxes on income	(68.6)	70.4	(135.4)	(107.2)	(89.4)	(54.5)	80.9	(66.4)	91.4
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>248.1</b>	<b>(1,492.6)</b>	<b>317.7</b>	<b>379.9</b>	<b>151.2</b>	<b>193.2</b>	<b>(93.3)</b>	<b>235.0</b>	<b>159.3</b>
Attributable to non-controlling interests	48.7	1.2	63.6	33.4	44.1	49.5	20.5	58.8	34.3
<b>Attributable to owners of the parent</b>	<b>199.4</b>	<b>(1,493.8)</b>	<b>254.1</b>	<b>346.5</b>	<b>107.1</b>	<b>143.7</b>	<b>(113.8)</b>	<b>176.2</b>	<b>125.0</b>
<b>Cost/income ratio</b>	<b>50.6%</b>	<b>59.4%</b>	<b>49.1%</b>	<b>50.8%</b>	<b>53.0%</b>	<b>52.0%</b>	<b>52.1%</b>	<b>52.7%</b>	<b>53.0%</b>
<b>Return on equity</b>	<b>5.9%</b>	<b>(45.7%)</b>	<b>8.4%</b>	<b>11.2%</b>	<b>3.4%</b>	<b>4.5%</b>	<b>(3.5%)</b>	<b>5.4%</b>	<b>3.9%</b>

# Erste Group historic financials – Quarterly balance sheet (IFRS)

in EUR million	Jun 11	Sep 11	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13
Cash and balances with central banks	6,605	5,743	9,413	5,480	5,737	8,675	9,740	7,446	9,626
Loans and advances to credit institutions	13,373	13,559	7,578	13,403	13,311	11,569	9,074	11,964	10,163
Loans and advances to customers	133,670	135,211	134,750	134,793	133,944	133,507	131,928	130,335	129,756
Risk provisions for loans and advances	(6,516)	(7,189)	(7,027)	(7,407)	(7,612)	(7,796)	(7,644)	(7,695)	(7,820)
Derivative financial instruments	7,438	12,076	10,931	10,989	11,974	13,015	13,289	11,429	9,355
Trading assets	8,357	7,350	5,876	8,116	5,953	5,186	5,178	6,512	7,751
Financial assets - at fair value through profit or loss	2,806	2,351	1,813	1,220	845	810	716	657	642
Financial assets - available for sale	18,978	19,662	20,245	21,675	22,514	23,142	22,418	21,190	20,447
Financial assets - held to maturity	16,023	16,403	16,074	17,679	17,905	18,649	18,975	19,028	18,575
Equity method investments	218	197	173	178	169	169	174	211	220
Intangible assets	4,608	3,525	3,532	3,480	3,211	3,168	2,894	2,858	2,807
Property and equipment	2,449	2,401	2,361	2,285	2,244	2,213	2,228	2,156	2,116
Investment properties	0	0	1,139	1,138	1,091	1,086	1,023	1,011	942
Current tax assets	123	130	116	115	117	114	128	133	93
Deferred tax assets	563	558	702	618	586	542	658	679	812
Assets held for sale	106	81	87	188	118	95	708	618	95
Other assets	5,170	4,036	2,243	2,759	3,121	2,846	2,338	4,456	4,623
<b>Total assets</b>	<b>213,971</b>	<b>216,094</b>	<b>210,006</b>	<b>216,709</b>	<b>215,228</b>	<b>216,990</b>	<b>213,824</b>	<b>212,990</b>	<b>210,201</b>
Deposits by banks	23,324	21,720	23,785	25,373	24,844	25,524	21,822	20,678	21,699
Customer deposits	120,817	121,594	118,880	122,349	122,252	122,249	123,053	123,124	122,513
Debt securities in issue	32,566	34,594	30,782	32,135	30,254	29,902	29,427	29,811	28,826
Value adjustments from Portfolio fair value hedges	0	0	915	0	0	0	1,220	1,429	905
Derivative financial instruments	7,393	10,287	9,337	9,332	10,550	10,934	10,878	9,314	7,662
Trading liabilities	595	534	536	558	431	359	481	368	489
Provisions	1,540	1,540	1,580	1,558	1,579	1,539	1,488	1,494	1,466
Current tax liabilities	47	46	34	52	61	63	53	73	84
Deferred tax liabilities	309	175	345	360	351	344	324	292	208
Liabilities associated with assets held for sale	0	0	0	0	0	0	339	343	0
Other liabilities	4,690	4,222	2,849	4,243	4,705	5,383	3,077	4,268	4,951
Subordinated liabilities	5,720	5,941	5,783	4,776	4,309	4,293	5,323	5,366	5,161
Total equity	16,970	15,441	15,180	15,973	15,892	16,400	16,339	16,430	16,234
Attributable to non-controlling interests	3,500	3,555	3,143	3,218	3,267	3,453	3,483	3,518	3,453
Attributable to owners of the parent	13,470	11,886	12,037	12,755	12,625	12,947	12,855	12,912	12,781
<b>Total liabilities and equity</b>	<b>213,971</b>	<b>216,094</b>	<b>210,006</b>	<b>216,709</b>	<b>215,228</b>	<b>216,990</b>	<b>213,824</b>	<b>212,990</b>	<b>210,201</b>

# Quarterly segment reporting – Overview of main segments

in EUR million	Retail & SME					GCIB				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	1,087.0	1,057.7	1,068.7	1,021.6	1,004.5	129.0	123.8	114.9	104.1	98.0
Risk provisions for loans and advances	(329.3)	(400.0)	(394.7)	(277.2)	(322.3)	(71.9)	(83.5)	(116.6)	(126.7)	(117.8)
Net fee and commission income	396.8	382.4	418.4	402.4	402.5	23.2	19.5	24.2	28.0	23.3
Net trading result	(13.8)	59.0	7.2	38.9	26.3	0.7	(0.4)	(1.8)	4.3	9.6
General administrative expenses	(802.0)	(798.7)	(805.1)	(774.9)	(768.7)	(51.6)	(48.8)	(51.9)	(45.5)	(45.6)
Other result	(90.3)	(66.4)	(49.3)	(53.2)	(117.2)	(35.1)	(12.1)	(32.5)	(0.7)	(14.9)
<b>Pre-tax profit/loss</b>	<b>248.4</b>	<b>234.0</b>	<b>245.2</b>	<b>357.5</b>	<b>225.3</b>	<b>(5.7)</b>	<b>(1.5)</b>	<b>(63.7)</b>	<b>(36.4)</b>	<b>(47.4)</b>
Taxes on income	(63.8)	(37.4)	(76.8)	(82.5)	61.0	1.7	(2.2)	9.5	9.4	3.9
Post-tax profit/loss	184.6	196.6	168.4	275.0	286.2	(4.0)	(3.7)	(54.2)	(27.0)	(43.4)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>184.6</b>	<b>196.6</b>	<b>168.4</b>	<b>275.0</b>	<b>286.2</b>	<b>(4.0)</b>	<b>(3.7)</b>	<b>(54.2)</b>	<b>(27.0)</b>	<b>(43.4)</b>
Attributable to non-controlling interests	39.6	43.7	13.5	53.0	36.1	3.3	5.7	(8.9)	1.3	(2.0)
<b>Attributable to owners of the parent</b>	<b>145.0</b>	<b>152.9</b>	<b>154.9</b>	<b>222.0</b>	<b>250.1</b>	<b>(7.3)</b>	<b>(9.4)</b>	<b>(45.3)</b>	<b>(28.3)</b>	<b>(41.4)</b>

in EUR million	Group Markets					Corporate Center				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	61.2	47.5	28.9	44.0	51.7	37.6	88.2	53.9	70.9	36.3
Risk provisions for loans and advances	0.0	0.0	0.0	(0.0)	11.9	0.0	0.0	(3.4)	1.7	(1.5)
Net fee and commission income	30.1	29.8	29.8	33.2	32.0	(14.9)	(12.9)	(35.9)	(15.3)	(10.2)
Net trading result	57.2	24.2	40.1	45.2	39.6	(16.2)	(12.9)	36.5	(10.6)	7.1
General administrative expenses	(50.2)	(51.7)	(56.5)	(53.7)	(55.5)	(38.5)	(39.5)	(17.1)	(57.1)	(41.9)
Other result	3.5	1.9	(2.4)	(0.6)	(1.0)	(71.9)	(59.4)	(429.6)	(77.4)	(178.8)
<b>Pre-tax profit/loss</b>	<b>101.8</b>	<b>51.7</b>	<b>39.9</b>	<b>68.1</b>	<b>78.9</b>	<b>(103.9)</b>	<b>(36.5)</b>	<b>(395.6)</b>	<b>(87.8)</b>	<b>(188.9)</b>
Taxes on income	(20.0)	(15.0)	(5.6)	(17.0)	(13.4)	(7.3)	0.1	153.8	23.7	39.9
Post-tax profit/loss	81.8	36.7	34.3	51.2	65.5	(111.2)	(36.4)	(241.8)	(64.1)	(149.0)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>81.8</b>	<b>36.7</b>	<b>34.3</b>	<b>51.2</b>	<b>65.5</b>	<b>(111.2)</b>	<b>(36.4)</b>	<b>(241.8)</b>	<b>(64.1)</b>	<b>(149.0)</b>
Attributable to non-controlling interests	2.0	1.8	2.4	2.9	0.0	(0.8)	(1.7)	13.5	1.6	0.2
<b>Attributable to owners of the parent</b>	<b>79.8</b>	<b>34.9</b>	<b>31.9</b>	<b>48.3</b>	<b>65.5</b>	<b>(110.4)</b>	<b>(34.7)</b>	<b>(255.3)</b>	<b>(65.8)</b>	<b>(149.2)</b>

Corporate Center including intragroup eliminations

# Quarterly segment reporting – Austria sub-segments

in EUR million	EB Oesterreich					Savings banks				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	150.5	155.3	150.3	151.4	146.6	235.8	225.0	238.3	220.0	219.5
Risk provisions for loans and advances	(22.9)	(27.2)	(14.7)	2.5	(40.1)	(59.5)	(48.4)	(66.7)	(18.2)	(52.0)
Net fee and commission income	80.5	77.6	98.2	87.4	84.9	94.8	97.9	106.6	110.3	100.0
Net trading result	0.0	1.2	(2.3)	6.7	0.7	4.8	11.4	(0.2)	5.7	3.8
General administrative expenses	(154.6)	(152.5)	(156.2)	(150.1)	(151.3)	(234.1)	(237.1)	(225.6)	(230.2)	(235.5)
Other result	9.1	5.7	(10.0)	(1.5)	(5.4)	8.6	1.3	4.6	(3.8)	(0.6)
<b>Pre-tax profit/loss</b>	<b>62.6</b>	<b>60.1</b>	<b>65.3</b>	<b>96.4</b>	<b>35.4</b>	<b>50.4</b>	<b>50.1</b>	<b>57.0</b>	<b>83.8</b>	<b>35.3</b>
Taxes on income	(13.8)	(13.2)	(14.0)	(23.1)	(8.1)	(12.7)	(13.1)	(24.4)	(18.6)	(10.3)
<b>Net profit/loss for the period</b>	<b>48.8</b>	<b>46.9</b>	<b>51.3</b>	<b>73.2</b>	<b>27.3</b>	<b>37.7</b>	<b>37.0</b>	<b>32.6</b>	<b>65.2</b>	<b>25.0</b>
Attributable to non-controlling interests	1.4	1.4	2.3	1.7	2.0	33.4	35.1	20.2	49.2	26.1
<b>Attributable to owners of the parent</b>	<b>47.4</b>	<b>45.5</b>	<b>49.0</b>	<b>71.5</b>	<b>25.3</b>	<b>4.3</b>	<b>1.9</b>	<b>12.4</b>	<b>16.0</b>	<b>(1.1)</b>

in EUR million	Austria				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	386.3	380.3	388.6	371.4	366.1
Risk provisions for loans and advances	(82.4)	(75.6)	(81.4)	(15.7)	(92.0)
Net fee and commission income	175.3	175.5	204.8	197.8	184.9
Net trading result	4.8	12.6	(2.5)	12.3	4.5
General administrative expenses	(388.7)	(389.6)	(381.8)	(380.3)	(386.8)
Other result	17.7	7.0	(5.4)	(5.4)	(6.0)
<b>Pre-tax profit/loss</b>	<b>113.0</b>	<b>110.2</b>	<b>122.3</b>	<b>180.2</b>	<b>70.7</b>
Taxes on income	(26.5)	(26.3)	(38.4)	(41.8)	(18.4)
<b>Net profit/loss for the period</b>	<b>86.5</b>	<b>83.9</b>	<b>83.9</b>	<b>138.4</b>	<b>52.4</b>
Attributable to non-controlling interests	34.8	36.5	22.5	50.9	28.2
<b>Attributable to owners of the parent</b>	<b>51.7</b>	<b>47.4</b>	<b>61.4</b>	<b>87.5</b>	<b>24.2</b>

# Quarterly segment reporting – Central and Eastern Europe sub-segments (1)

## CEE - Details in EUR million

	Czech Republic					Romania				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	288.0	272.0	271.2	252.8	246.5	131.3	139.4	148.7	149.9	146.6
Risk provisions for loans and advances	(40.8)	(35.2)	(19.1)	(34.1)	(29.2)	(173.5)	(195.2)	(177.1)	(110.6)	(94.4)
Net fee and commission income	117.6	104.7	112.7	107.2	103.7	30.4	29.9	29.8	28.3	36.9
Net trading result	(25.1)	22.4	5.9	12.0	6.4	21.0	17.0	15.6	15.6	13.3
General administrative expenses	(179.4)	(172.2)	(160.8)	(165.5)	(163.7)	(83.3)	(78.4)	(104.5)	(81.8)	(77.1)
Other result	(19.8)	(35.7)	(36.7)	(4.5)	(5.4)	(8.6)	(12.9)	(19.3)	(9.1)	(23.8)
<b>Pre-tax profit/loss</b>	<b>140.5</b>	<b>156.0</b>	<b>173.2</b>	<b>167.9</b>	<b>158.3</b>	<b>(82.7)</b>	<b>(100.2)</b>	<b>(106.8)</b>	<b>(7.7)</b>	<b>1.4</b>
Taxes on income	(29.5)	(32.5)	(34.6)	(33.7)	(32.0)	10.0	30.4	12.3	4.0	124.8
<b>Net profit/loss for the period</b>	<b>111.0</b>	<b>123.5</b>	<b>138.6</b>	<b>134.2</b>	<b>126.4</b>	<b>(72.7)</b>	<b>(69.8)</b>	<b>(94.5)</b>	<b>(3.8)</b>	<b>126.3</b>
Attributable to non-controlling interests	2.6	5.6	(8.8)	0.8	0.6	(4.4)	(4.1)	(6.4)	(0.2)	6.0
<b>Attributable to owners of the parent</b>	<b>108.4</b>	<b>117.9</b>	<b>147.4</b>	<b>133.4</b>	<b>125.8</b>	<b>(68.3)</b>	<b>(65.7)</b>	<b>(88.1)</b>	<b>(3.6)</b>	<b>120.3</b>

	Slovakia					Hungary				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	104.6	107.0	106.9	103.6	108.1	94.2	81.7	77.6	70.0	66.6
Risk provisions for loans and advances	(13.3)	(11.6)	(10.0)	(13.8)	(7.9)	24.5	(40.5)	(67.9)	(59.5)	(54.7)
Net fee and commission income	28.3	26.8	27.2	24.6	28.1	23.4	22.5	24.1	26.6	29.2
Net trading result	(1.1)	2.0	(0.2)	0.8	1.1	(12.3)	(1.9)	(7.3)	(0.7)	(2.5)
General administrative expenses	(55.4)	(61.3)	(61.3)	(56.2)	(59.3)	(40.5)	(43.0)	(44.5)	(42.0)	(40.5)
Other result	(5.7)	(5.5)	(21.1)	(12.0)	(8.8)	(76.6)	(14.5)	34.5	(20.6)	(69.1)
<b>Pre-tax profit/loss</b>	<b>57.4</b>	<b>57.4</b>	<b>41.5</b>	<b>47.0</b>	<b>61.3</b>	<b>12.7</b>	<b>4.3</b>	<b>16.5</b>	<b>(26.2)</b>	<b>(70.9)</b>
Taxes on income	(11.5)	(11.2)	(7.3)	(8.9)	(12.2)	(3.6)	4.3	(7.5)	(1.3)	(0.5)
<b>Net profit/loss for the period</b>	<b>45.9</b>	<b>46.2</b>	<b>34.2</b>	<b>38.1</b>	<b>49.1</b>	<b>9.1</b>	<b>8.6</b>	<b>9.0</b>	<b>(27.5)</b>	<b>(71.4)</b>
Attributable to non-controlling interests	0.2	0.0	0.1	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
<b>Attributable to owners of the parent</b>	<b>45.7</b>	<b>46.2</b>	<b>34.1</b>	<b>38.1</b>	<b>49.1</b>	<b>9.1</b>	<b>8.6</b>	<b>9.0</b>	<b>(27.5)</b>	<b>(71.4)</b>

# Quarterly segment reporting – Central and Eastern Europe sub-segments (2)

## CEE - Details

in EUR million

	Croatia					Serbia				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	64.8	62.9	61.9	57.8	61.2	9.4	8.5	10.5	9.8	9.6
Risk provisions for loans and advances	(38.8)	(36.6)	(29.8)	(37.0)	(40.4)	(2.1)	(1.8)	(2.9)	(2.4)	(3.7)
Net fee and commission income	17.3	17.9	14.6	13.8	16.3	3.1	3.2	3.5	2.9	3.3
Net trading result	2.4	3.6	1.2	1.7	2.8	0.4	0.9	0.7	0.5	0.7
General administrative expenses	(34.5)	(33.7)	(31.0)	(30.6)	(32.3)	(8.2)	(8.0)	(9.1)	(8.5)	(9.1)
Other result	4.0	(2.6)	(2.1)	(1.9)	(3.9)	(0.7)	(0.4)	(0.3)	(0.2)	(0.3)
<b>Pre-tax profit/loss</b>	<b>15.2</b>	<b>11.5</b>	<b>14.8</b>	<b>3.6</b>	<b>3.8</b>	<b>1.9</b>	<b>2.4</b>	<b>2.4</b>	<b>2.1</b>	<b>0.6</b>
Taxes on income	(2.7)	(2.1)	(2.6)	(0.6)	(0.9)	0.0	0.0	1.5	(0.3)	0.0
<b>Net profit/loss for the period</b>	<b>12.5</b>	<b>9.4</b>	<b>12.2</b>	<b>3.0</b>	<b>2.9</b>	<b>1.9</b>	<b>2.4</b>	<b>3.9</b>	<b>1.9</b>	<b>0.6</b>
Attributable to non-controlling interests	6.0	5.3	5.2	1.3	1.3	0.4	0.4	0.9	0.1	0.1
<b>Attributable to owners of the parent</b>	<b>6.5</b>	<b>4.1</b>	<b>7.0</b>	<b>1.7</b>	<b>1.7</b>	<b>1.5</b>	<b>2.0</b>	<b>3.0</b>	<b>1.7</b>	<b>0.5</b>

in EUR million

	Ukraine					CEE				
	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13
Net interest income	8.4	5.9	3.3	6.2	0.0	700.7	677.4	680.1	650.1	638.4
Risk provisions for loans and advances	(2.9)	(3.5)	(6.5)	(4.0)	0.0	(246.9)	(324.4)	(313.3)	(261.5)	(230.2)
Net fee and commission income	1.4	1.9	1.7	1.2	0.0	221.5	206.9	213.6	204.6	217.6
Net trading result	(3.9)	2.4	(6.2)	(3.3)	0.0	(18.6)	46.4	9.7	26.5	21.8
General administrative expenses	(12.0)	(12.5)	(12.1)	(10.1)	0.0	(413.3)	(409.1)	(423.3)	(394.6)	(381.9)
Other result	(0.6)	(1.8)	1.1	0.5	0.0	(108.0)	(73.4)	(43.9)	(47.8)	(111.2)
<b>Pre-tax profit/loss</b>	<b>(9.6)</b>	<b>(7.6)</b>	<b>(18.7)</b>	<b>(9.4)</b>	<b>0.0</b>	<b>135.4</b>	<b>123.8</b>	<b>122.9</b>	<b>177.3</b>	<b>154.5</b>
Taxes on income	0.0	0.0	(0.2)	0.0	0.0	(37.3)	(11.1)	(38.4)	(40.8)	79.3
<b>Net profit/loss for the period</b>	<b>(9.6)</b>	<b>(7.6)</b>	<b>(18.9)</b>	<b>(9.4)</b>	<b>0.0</b>	<b>98.1</b>	<b>112.7</b>	<b>84.5</b>	<b>136.5</b>	<b>233.9</b>
Attributable to non-controlling interests	0.0	0.0	0.0	0.0	0.0	4.8	7.2	(9.0)	2.1	7.9
<b>Attributable to owners of the parent</b>	<b>(9.6)</b>	<b>(7.6)</b>	<b>(18.9)</b>	<b>(9.4)</b>	<b>0.0</b>	<b>93.3</b>	<b>105.5</b>	<b>93.5</b>	<b>134.5</b>	<b>225.9</b>

# Group statistical data – Development of key financial ratios

in EUR million	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Jun 13
<b>Tier 1 Capital pursuant to Austrian Banking Act</b>	1.753	2.125	2.337	3.800	3.912	4.377	5.112	6.185	6.674	7.448	11.450	12.219	11.909	12.223	12.302
<b>Total own funds pursuant to Austrian Banking Act <sup>1</sup></b>	3.296	3.956	4.308	6.983	7.009	7.286	8.611	10.111	11.114	11.758	15.772	16.220	16.415	16.311	16.766
<b>RWA (credit risk)</b>	27.750	31.879	37.803	60.257	62.188	65.384	75.078	94.129	95.091	103.663	106.383	103.950	97.630	90.434	87.317
<b>Tier 1 ratio (%) <sup>2</sup></b>	6,3	6,7	6,2	6,3	6,3	6,7	6,8	6,6	7,0	7,2	10,8	11,8	12,2	13,5	14,1
<b>Solvency ratio (%) *</b>	10,8	11,2	10,7	11,0	10,7	10,7	11,0	10,2	10,1	9,8	12,7	13,5	14,4	15,5	16,6
<b>Market capitalisation</b>	1.950	2.417	3.006	3.837	5.873	9.489	11.442	18.319	15.340	5.136	9.849	13.208	5.311	9.480	8.049
<b>Book value per share <sup>3</sup></b>	8,1	9,2	9,5	10,4	11,6	14,3	17,1	25,6	27,0	25,8	28,9	31,2	26,1	27,9	27,9
<b>Price-book value ratio <sup>3</sup></b>	1,4	1,3	1,6	1,5	2,1	2,8	2,7	2,3	1,8	0,6	0,9	1,1	0,5	0,9	0,7

\* Reporting under Basel II as of 1 January 2007;

<sup>1</sup> Total eligible qualifying capital

<sup>2</sup> based on credit risk

<sup>3</sup> 1998 – 2003 data adjusted for 4:1 stock split / 2009: equity adjusted for EUR 1.74bn participation capital and pro rata 8% dividend / number of shares adjusted for own shares.

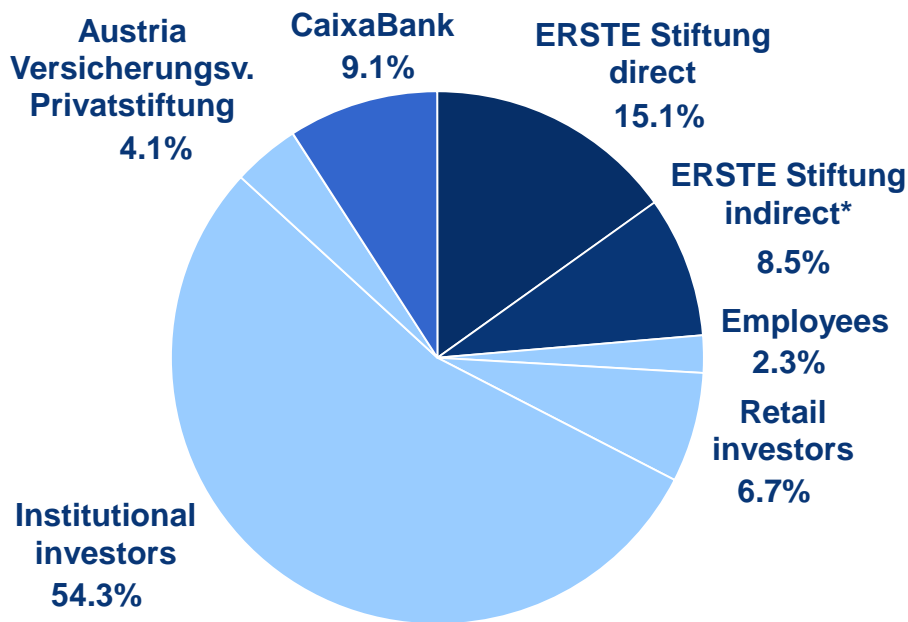
- **Business performance**
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# Shareholder structure –

Total number of shares: 429,800,000

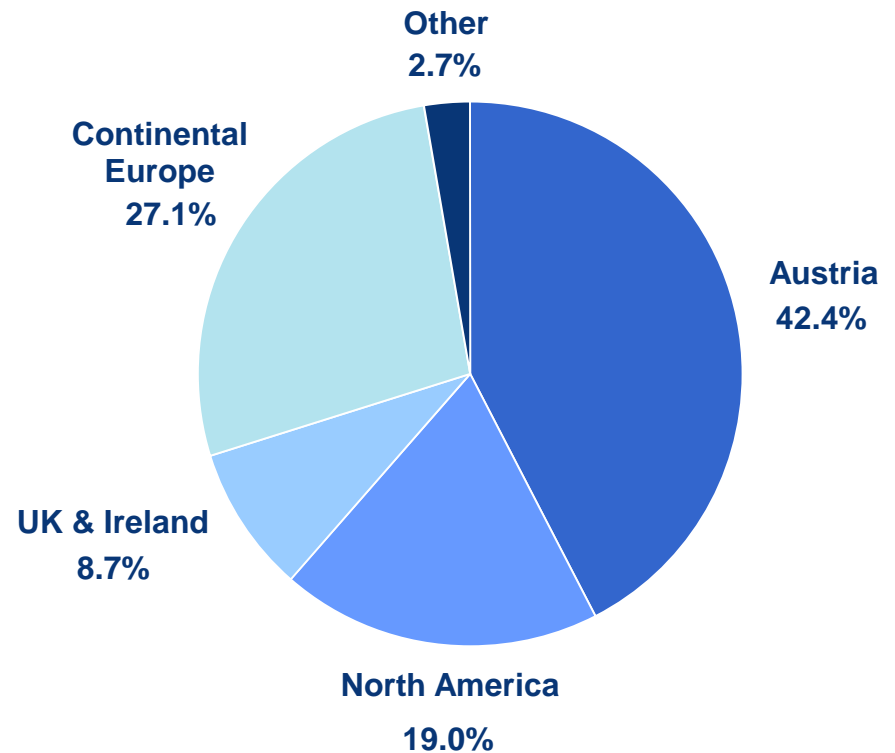
## By investor



Free float: 67.2%

\* including Sparkassen 2.5%, Sparkassen Beteiligungs GmbH & Co KG and other syndicate members

## By region



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