

Erste Group investor presentation – Q1 2013 results

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Risk costs decline, BCR improves

Andreas Treichl, CEO, Erste Group

Manfred Wimmer, CFO, Erste Group

Gernot Mittendorfer, CRO, Erste Group

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Executive summary –

Risk costs decline, BCR improves

Income statement – Q1 13 vs Q1 12

- Net profit of EUR 176.2m supported by significant reduction in risk costs
 - Decline in net profit due to significant one-off income in Q1 12 (hybrid buyback)
 - Operating result impacted by subdued loan demand and low interest rate environment
- Risk costs declined to 123bps (EUR 402.2m) 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 – Q1 13 vs Q4 12

- Improvement in net result mainly due to negative one-offs in Q4 12
 - Slight decline in operating income, operating expenses flat
 - Other operating result improved due to absence of one-off items
- Risk costs decreased significantly on improvements in Austria and Romania

Balance sheet – Mar 13 vs Dec 12

- Reported deposits stable at EUR 123.1bn, but strong underlying inflows
- Customer loans declined to EUR 130.3bn
 - Mainly driven by retail and SME business
- Loan/deposit ratio improved to 105.9% vs 107.2%

Asset quality

- NPLs increased to 9.4% (Dec 12: 9.2%)
- NPL coverage ratio stood at 62.4% (Dec 12: 62.6%)
- NPL net inflows declined to EUR 134m yoy, up qoq on lower sales

Capital

- Core tier 1 ratio (Basel 2.5) stable at 11.2% (Dec 12: 11.2%)
- Solvency ratio slightly up to 15.9% as of March 2013 (Dec 12: 15.5%)
- Risk-weighted assets flat at EUR 105.1bn

– Business performance

– BCR update

– Credit risk

– Funding

– Capital

– Outlook

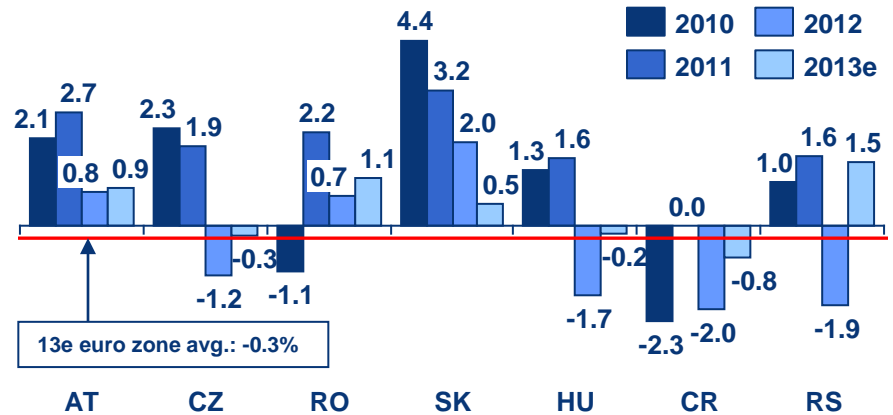
– Appendix

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

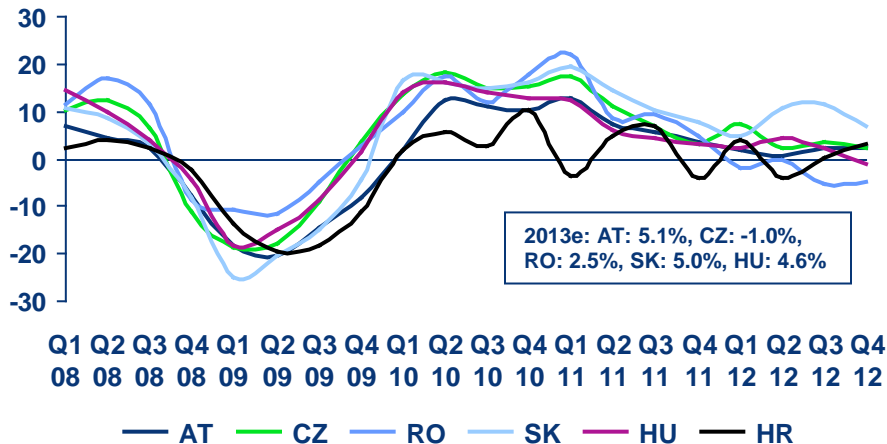
Operating environment: macro trends – CEE economies still in consolidation mode

- Growth mainly driven by exports while domestic demand is still fragile
- Several countries following through with austerity measures to limit public debt
- Falling inflation in most of the CEE countries
- Very low interest rate environment
- CEE will benefit from lower indebtedness and positive economic fundamentals

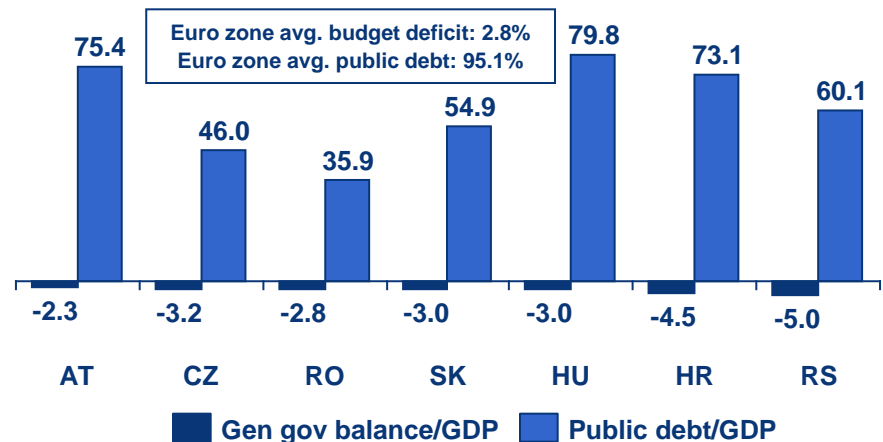
Real GDP growth in Erste Group's core markets (in %)



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 happened in CEE in Q1 13?

– **AT: fundamental economic position has remained excellent**

- Austria continuously outgrows the euro zone
- Unemployment rate (4.8% as of February 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 substantially in Q1 2013**

- Euro zone weakness and fiscal restriction still weighed on economy
- Underlying fundamentals (deficit, net exports, current account, banking sector) remain strong

– **HU: declining fixed capital formation due to difficult economic environment**

- Better than expected budget deficit figure released for 2012 (2.0% of GDP)
- Inflation is at 38-year low reflecting administrative price reductions and lack of domestic demand
- NBH maintains expansive monetary policy stance:
 - Short-term central bank rate cut to 4.75%
 - New SME funding for lending programme announced to support economy

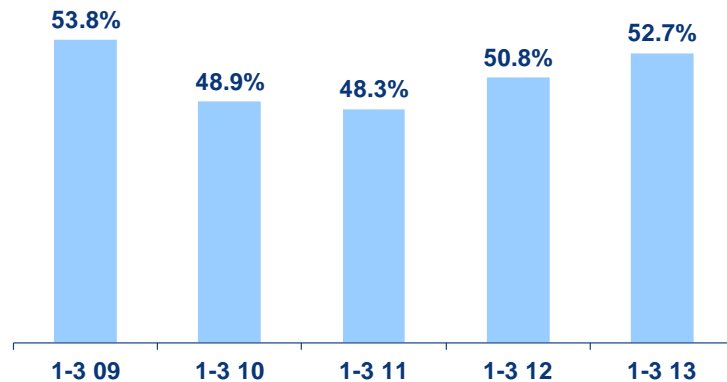
– **RO: acceleration of GDP growth expected for 2013**

- Consumer optimism has improved on the back of higher public wages and pensions
- Agricultural output expected to be strong in 2013
- RON central bank rate at 5.25%, forecast to remain stable
- Successful implementation of infrastructure projects remain key for economic development

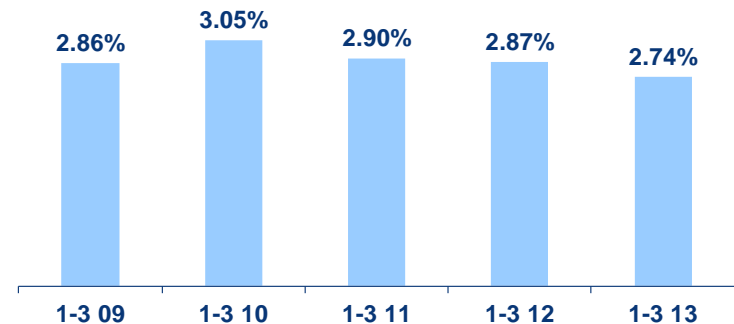
– **SK: growth impacted by fiscal consolidation**

Key financial indicators – EPS and ROE without one-off effects

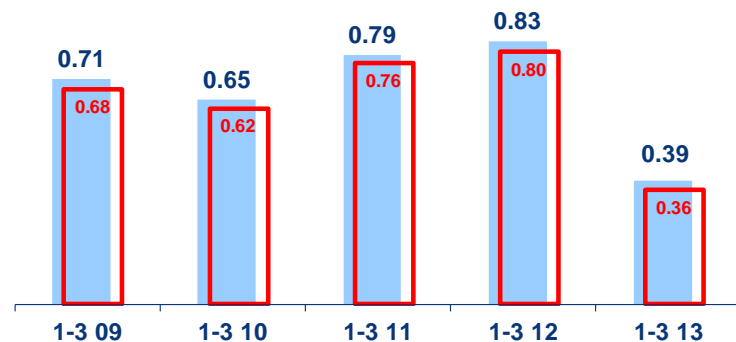
YTD cost income ratio



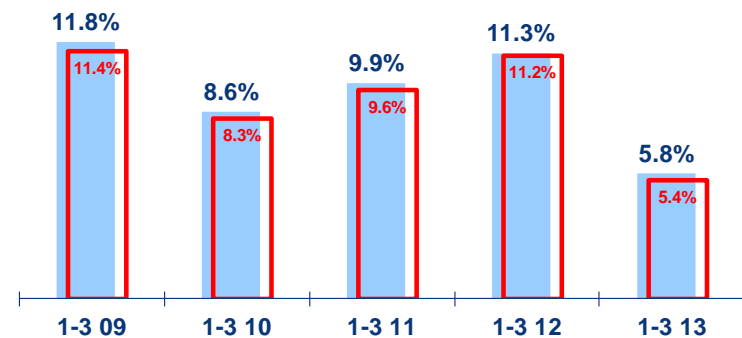
YTD net interest margin



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 12.7m in 1-3 2013 (linear amortisation of customer relationships after tax and non-controlling interests) but Cash EPS adjusted for dividend on participation capital (EUR 35.3m).

Income statement (IFRS): Q1 13 vs Q1 12 – Net profit driven by lower risk costs, lack of one-offs

in EUR million	1-3 13	1-3 12	Change	Comment
Net interest income	1,240.6	1,336.9	(7.2%)	Low interest rates, subdued loan demand
Risk provisions for loans	(402.2)	(580.6)	(30.7%)	Significant reduction in retail & SME business
Net fee and commission income	448.2	430.3	4.2%	Stronger securities business in Austria
Net trading result	77.8	93.6	(16.9%)	Result impacted by valuations
General administrative expenses	(931.2)	(945.1)	(1.5%)	Strict cost control across the group
Other operating result	(103.3)	131.2	na	Banking taxes, hybrid buybacks in Q1 2012
<i>Banking taxes</i>	(71.6)	(57.0)	25.6%	<i>Mainly higher taxes in Slovakia</i>
Result from financial instruments - FV	(46.5)	41.5	na	Valuation effects
Result from financial assets - AfS	11.4	(14.7)	na	
Result from financial assets - HtM	6.6	(6.0)	na	
Pre-tax profit/loss	301.4	487.1	(38.1%)	
Taxes on income	(66.4)	(107.2)	(38.1%)	
Net profit/loss for the period	235.0	379.9	(38.1%)	
Non-controlling interests	58.8	33.4	76.0%	Better profitability of savings banks
Owners of the parent	176.2	346.5	(49.1%)	

- NII impacted by gradual decline in loan book, mainly in retail and SME business, lower reinvestment yields for financial assets and follow-on effects from non-core asset reduction; also impacted by changed presentation of Czech pension fund result (Q1 13 NII impact: EUR 13.2m, Q1 12 NII impact: EUR 9.7m)
- Decline in risk provisions supported by one-off provisions in Hungary in the amount of EUR 75.6m in Q1 2012
- Q1 12 other operating result impacted by positive one-off income in the amount of EUR 250.6m (pre-tax)
- Strict cost control across the group results in further decline of general administrative expenses

Income statement (IFRS) Q1 13 vs Q4 12 –

Net profit driven by lower risk costs, lower other result

in EUR million	Q1 13	Q4 12	Change	Comment
Net interest income	1,240.6	1,266.4	(2.0%)	Low interest rates, subdued loan demand
Risk provisions for loans	(402.2)	(514.7)	(21.9%)	Risk costs down in HU, RO, up in LC business
Net fee and commission income	448.2	436.5	2.7%	Increased fees from securities business
Net trading result	77.8	82.0	(5.1%)	
General administrative expenses	(931.2)	(930.6)	0.1%	
Other operating result	(103.3)	(510.3)	(79.8%)	Goodwill writedowns in Q4 12
<i>Banking taxes</i>	(71.6)	(71.0)	0.8%	
Result from financial instruments - FV	(46.5)	(39.9)	16.5%	
Result from financial assets - AfS	11.4	37.0	(69.2%)	
Result from financial assets - HtM	6.6	(0.6)	na	
Pre-tax profit/loss	301.4	(174.2)	na	
Taxes on income	(66.4)	80.9	na	
Net profit/loss for the period	235.0	(93.3)	na	
Non-controlling interests	58.8	20.5	>100.0%	Better profitability of savings banks
Owners of the parent	176.2	(113.8)	na	

- NII impacted by gradual decline in loan book, mainly in retail and SME business and lower reinvestment yields for financial assets; Q4 12 NII impact due to changed presentation of Czech pension fund: EUR 10.0m
- Net fee and commission income started to increase on improved client activity in securities business
- Other operating result of Q4 12 was impacted by goodwill write-downs of EUR 304.9m
- Risk costs declined substantially, mainly in HU and RO

Balance sheet (IFRS) –

Lower customer loans, stable RWAs

in EUR million	Mar 13	Dec 12	Change	Comment
Cash and balances with central banks	7,446	9,740	(23.6%)	
Loans and advances to credit institutions	11,964	9,074	31.8%	Higher interbank activity
Loans and advances to customers	130,335	131,928	(1.2%)	Reduction mainly in retail and SME business
Risk provisions for loans and advances	(7,695)	(7,644)	0.7%	Driven by Hungary & Romania
Derivative financial instruments	11,429	13,289	(14.0%)	
Trading assets	6,512	5,178	25.8%	
Financial assets - FV	657	716	(8.2%)	
Financial assets - AfS	21,190	22,418	(5.5%)	Exclusion of Czech pension fund
Financial assets - HtM	19,028	18,975	0.3%	
Equity holdings in associates	211	174	21.3%	
Intangible assets	2,858	2,894	(1.2%)	
Property and equipment	2,156	2,228	(3.2%)	
Investment properties	1,011	1,023	(1.2%)	
Current tax assets	133	128	3.9%	
Deferred tax assets	679	657	3.3%	
Assets held for sale	618	708	(12.7%)	
Other assets	4,458	2,338	90.7%	Inclusion of Czech pension fund
Total assets	212,990	213,824	(0.4%)	
Risk-weighted assets	105,069	105,323	(0.2%)	

- Customer loans declined mainly on reduction in retail and SME business, also impacted by depreciation of CEE local currencies in Q1 2013 (CZ & HU)
- Increasing demand for secured loans supported stable total RWAs

Balance sheet (IFRS) –

Strong deposit base and capital position

in EUR million	Mar 13	Dec 12	Change	Comment
Deposits by banks	20,678	21,822	(5.2%)	LTRO repayment, higher interbank activity
Customer deposits	123,124	123,053	0.1%	Exclusion of Czech pension fund: EUR 1.7bn
Debt securities in issue	29,811	29,427	1.3%	
Value adjustment for portfolio fair value hedges	1,429	1,220	17.1%	
Derivative financial instruments	9,314	10,878	(14.4%)	
Trading liabilities	368	481	(23.5%)	
Provisions	1,494	1,488	0.4%	
Current tax liabilities	73	53	37.7%	
Deferred tax liabilities	292	324	(9.9%)	
Liabilities associated with assets held for sale	343	339	1.2%	
Other liabilities	4,268	3,078	38.7%	Inclusion of Czech pension fund
Subordinated liabilities	5,366	5,323	0.8%	
Total equity	16,430	16,338	0.6%	
Non-controlling interests	3,518	3,483	1.0%	
Owners of the parent	12,912	12,855	0.4%	
Total liabilities and equity	212,990	213,824	(0.4%)	
Core tier 1 ratio	11.2%	11.2%		

- Equity up on net profit, partly offset by negative currency translation effects
- Continued strong underlying customer deposit inflows (ytd: +1.5%), mainly in CZ and SK, in CZ offset by changed presentation of Czech pension fund
- Strong core tier 1 ratio also after calculation according to IFRS as of March 2013

Segment highlights –

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

Top segment performers in Q1 13:

in EUR million	Romania			EB Oesterreich			Czech Republic			Slovakia		
	1-3 13	1-3 12	Δ	1-3 13	1-3 12	Δ	1-3 13	1-3 12	Δ	1-3 13	1-3 12	Δ
Operating income	194	200	(3%)	246	241	2%	372	412	(10%)	129	136	(5%)
Operating expenses	(82)	(90)	(9%)	(150)	(151)	(1%)	(166)	(180)	(8%)	(56)	(58)	(3%)
Operating result	112	110	1%	95	90	6%	207	232	(11%)	73	78	(7%)
Risk costs	(111)	(191)	(42%)	2	(31)	na	(34)	(45)	(23%)	(14)	(19)	(25%)
Other result	(9)	(8)	16%	(2)	9	na	(5)	(1)	>100.0%	(12)	(5)	>100.0%
Net profit/loss	(4)	(72)	(95%)	71	51	42%	133	144	(8%)	38	43	(12%)

Special management attention on:

in EUR million	Hungary		
	1-3 13	1-3 12	Δ
Operating income	96	109	(12%)
Operating expenses	(42)	(42)	1%
Operating result	54	68	(20%)
Risk costs	(60)	(131)	(55%)
Other result	(21)	(16)	27%
Net profit/loss	(27)	(82)	(66%)

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BCR turnaround – Delivering against tough targets

Key priorities	The road to profitability in 2013
Key priority #1: Improve asset quality	<ul style="list-style-type: none"> • Absolute NPL volume to peak and modestly decline in 2013 <ul style="list-style-type: none"> • 5th consecutive quarter of improving NPL provisioning coverage, now at 59.3% • Risk provisions expected to decrease significantly in 2013 <ul style="list-style-type: none"> • Down by 42.2% yoy and by 37.5% vs. Q4 12 to EUR 110.6m due to lower NPL inflows
Key priority #2: Revive top line growth	<ul style="list-style-type: none"> • Operating income to grow in the mid-single digits in 2013 <ul style="list-style-type: none"> • Flat development in Q1 as quarterly NII and margins still rose slightly for the 3rd consecutive quarter based on strict deposit pricing discipline • New current account product launched in Q4 12: 150,000 bundles sold by March 2013 • Focus on transaction banking and fee business
Key priority #3: Operational excellence	<ul style="list-style-type: none"> • Operating expenses to decline in the mid-single digits in 2013 <ul style="list-style-type: none"> • OPEX cut by 8.8% yoy in Q1 and by 21.7% qoq due to restructuring costs base effect • Ongoing simplification and improvement of all structures in headquarter, subsidiaries and branch network targeting streamlining of front, control and enabler functions • Branch network optimisation – 62 branches with no potential closed in Q1 13 • Group headcount target 7,500 FTE by end-2013, staff cut by 543 to 7,732 FTE in Q1 13 • Full effect of the restructuring to be seen in 2014
Key priority #4: Focus on LCY lending	<ul style="list-style-type: none"> • Continue LCY initiatives that were started in Q4 12 <ul style="list-style-type: none"> • Further emphasis on consumer loans & credit cards, total new originations up 29% yoy in Q1 • Cash loans campaign launched in April focusing on simplicity and loan fees reduction

*) All assumptions are based on expectation for 1.9% GDP growth in 2013 as of Oct 2012

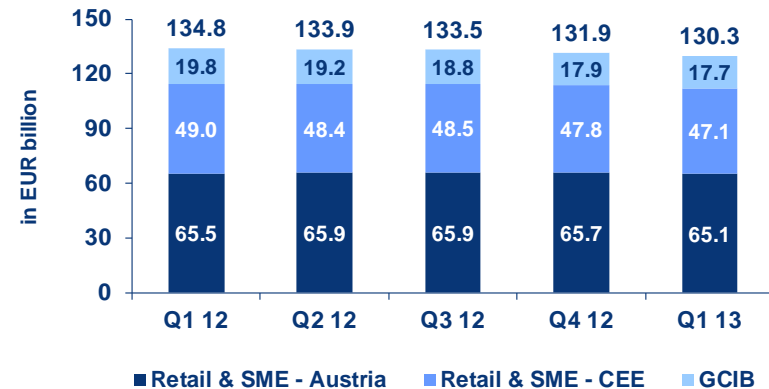
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Loan book review –

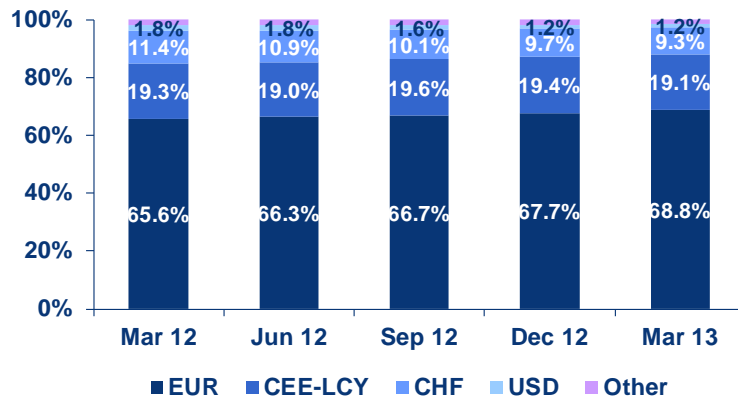
Limited demand reflected in loan book

- **Customer loans decreased by 1.2% ytd mainly on reduction in retail & SME business**
 - CEE: Decline led by Hungary (economic situation), but limited demand also in most other countries, except SK
 - GCIB decline due to Group Real Estate
- **Increased share of EUR-LCY loans**
 - Share of CHF loans down to 9.3% of total loan book as of March 2013 due to successful efforts to convert CHF loans in Austria and on reduction in Hungary
 - New business dominated by secured lending

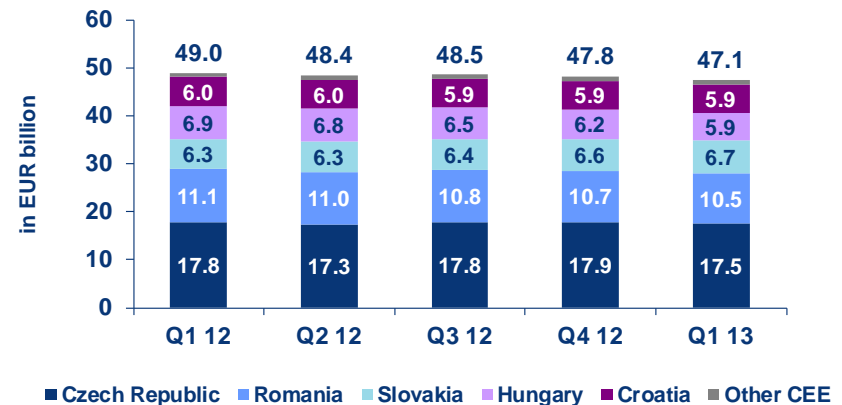
Customer loans by main segments



Customer loans by currency



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



Asset quality review –

NPL ratio ticks up as loan book declines, coverage stable

– Overall slight NPL increase by 1.1% qoq

- Increase stems mainly from GCIB and BCR
- Increase in BCR partially because of lack of NPL sales
- NPL reduction of EUR 49m qoq in Hungary
- NPL sales in Q1 13: EUR 143m

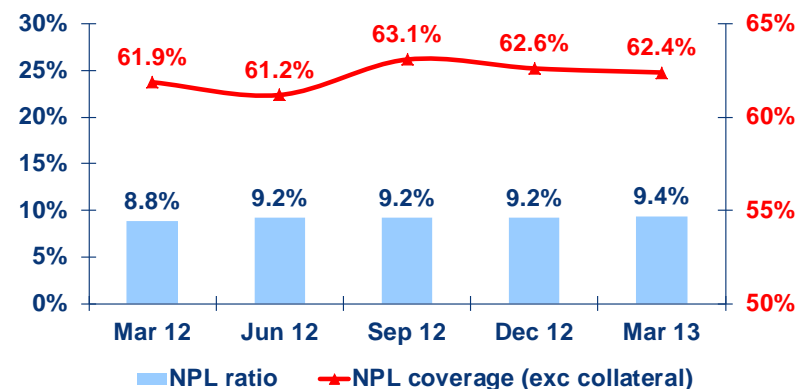
– NPL coverage ratio above target level of 60%

- Reduction in provisioning for GLC business

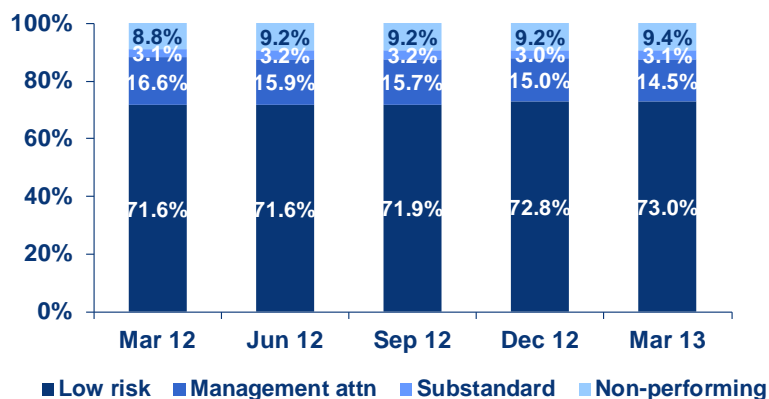
– Positive migration in performing categories

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

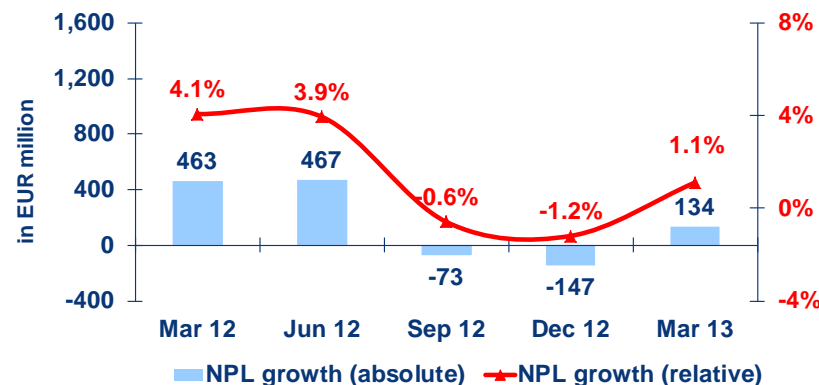
Erste Group: NPL ratio vs NPL coverage



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 yoy

- Risk costs further significantly reduced
- NPL coverage ratio stable at 62%; increases of coverage in SME segment

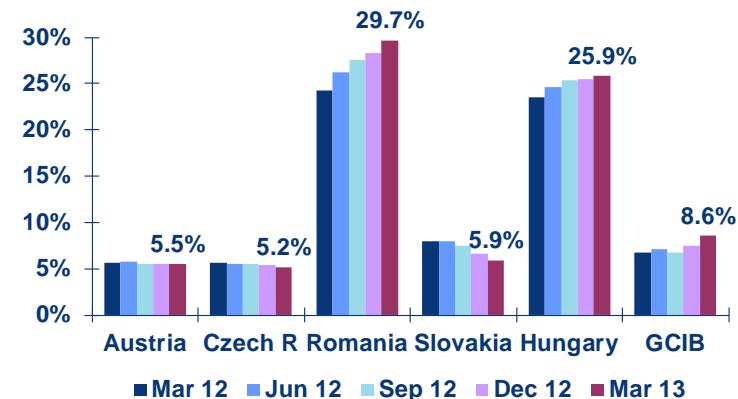
– Hungary: third consecutive quarter of NPL volume decrease supported by NPL sales

- Depreciation of HUF and stricter lending criteria accelerate portfolio reduction
- NPL ratio slightly increased by 0.4pp qoq on declining loan volume

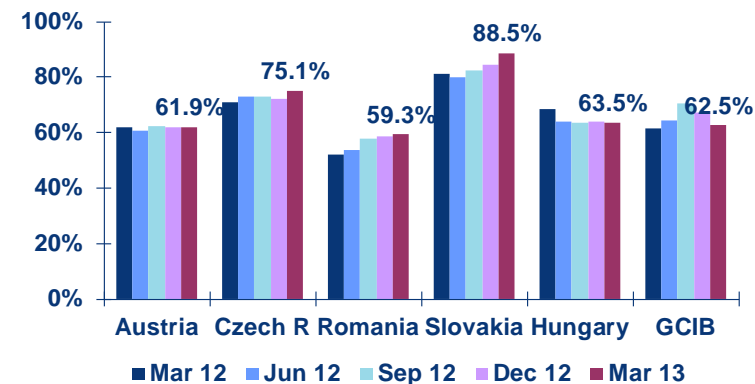
– Romania: NPL inflows mainly related to corporate and real estate business

- Absence of NPL sales drive NPL ratio to 29.7%
- NPL coverage improved by 0.7pp yoy to 59.3% due to increased provisioning
- Some positive migration observed – increased share of low risk volume in corporate segment
- 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 both in AT and CEE

– Slovakia: further good quality loan growth

- NPL ratio further declined to 5.9%
- Loan growth in the retail segment continues, mostly in mortgage business

– Czech Republic: portfolio relatively stable, continuing reduction of NPL ratio

- NPL coverage ratio increased to comfortable 75.1%
- Further increased low risk share from 77% to 79% qoq

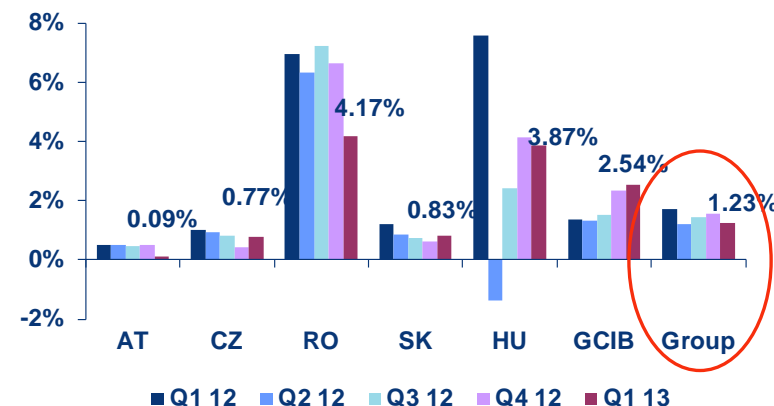
– Croatia: NPL ratio increases stemming from corporate and real estate segments

- NPL coverage relatively stable for three quarters

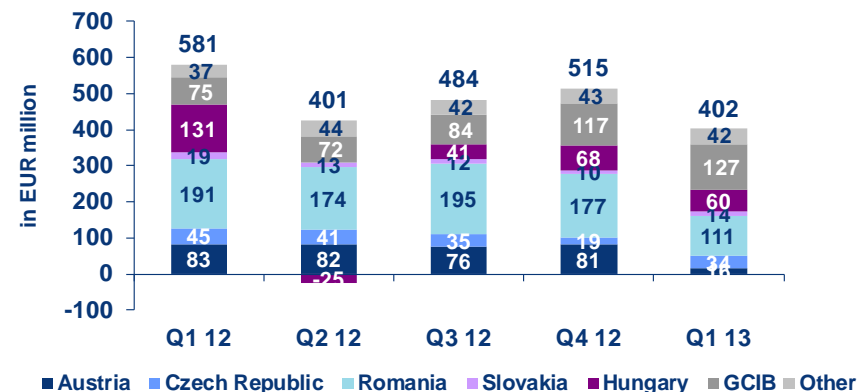
– GCIB: loan reductions in Group Real Estate portfolio

- NPL increase driven by Group Real Estate business
- NPL coverage ratio still sufficient at 62.5%

Risk costs in key segments



Risk costs in key segments

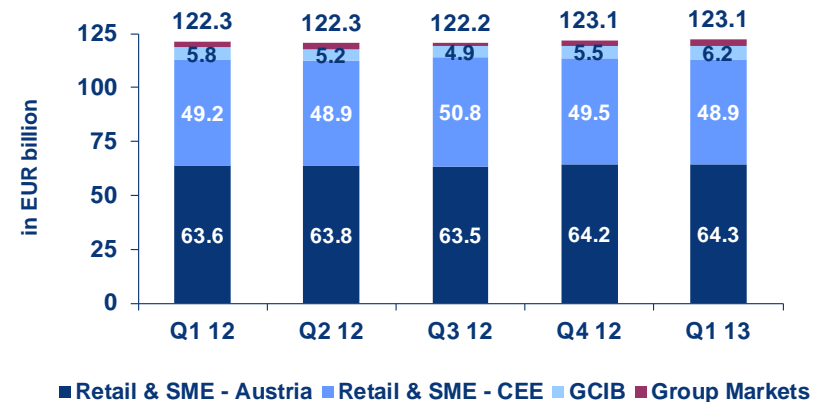


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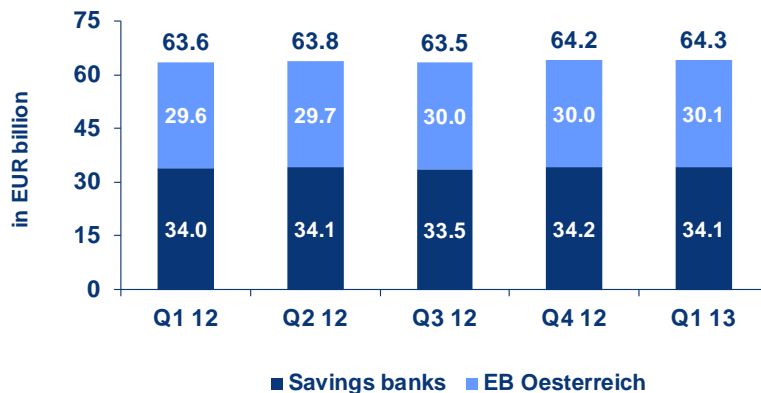
Funding update – Strong deposit performance in CZ, SK

- **Strong underlying customer deposit inflows (ytd: +1.5%), especially in the Czech Republic**
 - Reported figures remained flat ytd due to changed presentation of Czech pension fund (impact: EUR 1.7bn)
 - Nominal decline in CZ mainly on changed presentation of Czech pension fund (underlying growth) and currency depreciation
 - Significant growth in SK: up 6.3% ytd due to public sector inflows
 - RO down mainly due to weaker RON and re-pricing efforts
 - In all other CEE countries no significant movements
 - GCIB deposits rose on the back of large corporate clients placing excess liquidity
- **Loan/deposit ratio improved to 105.9% as of March 2013 (YE 2012: 107.2%)**

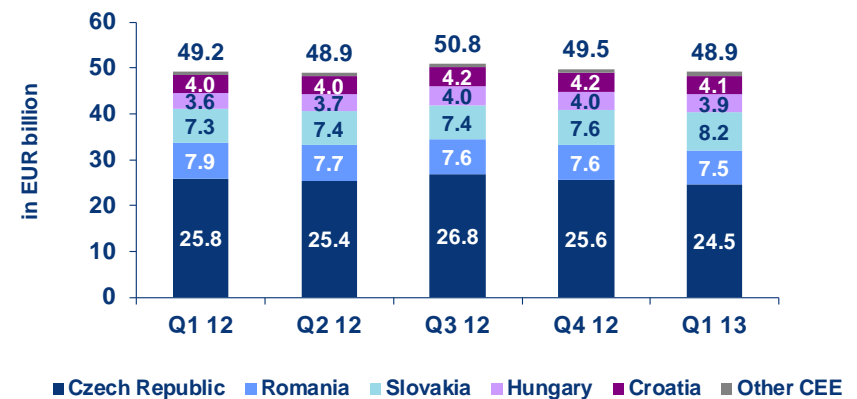
Customer deposit trends by main segments



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



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



Funding update –

Excess liquidity position underpins LTRO repayment

– Short-term funding needs very well covered

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

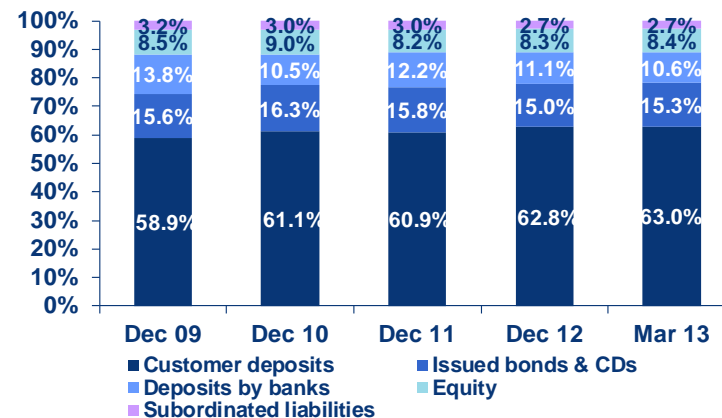
– EUR 4.0bn in LTRO funds repaid in Q1 2013

- EUR 150m in LTRO funds remain with 3 savings banks

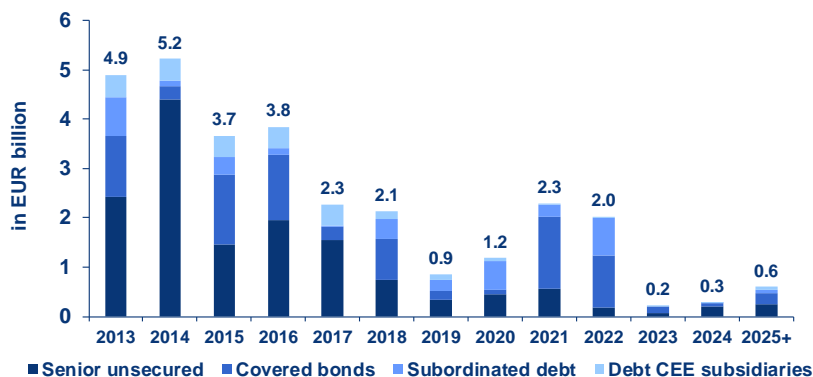
– Long-term funding

- 2012: Total issuance of EUR 4.7bn, average maturity 7.1 yrs
- 2013: Moderate financing needs due to increase in deposits

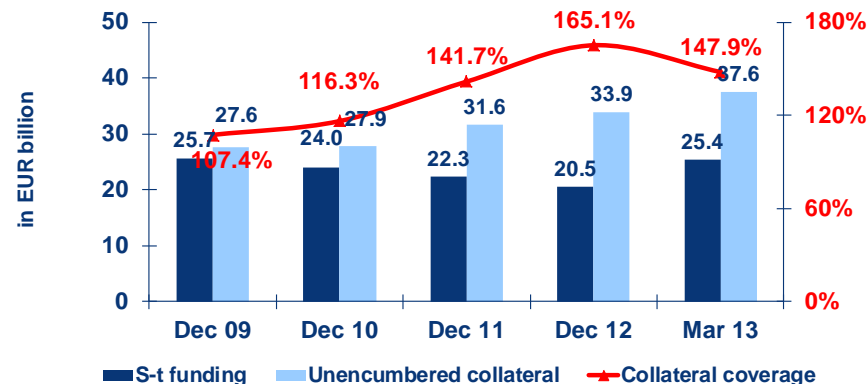
Evolution of funding mix



Redemption profile of Erste Group
March 2013



Wholesale funding outflow (<1y) vs collateral coverage



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Capital position –

Stable core tier 1 on flat RWAs despite switch to IFRS

Capital position (Mar 2013)

CT1 (Basel 2.5) ratio

11.2%

Solvency ratio

15.9%

CT1 (Basel 2.5) ratio
excluding participation
capital

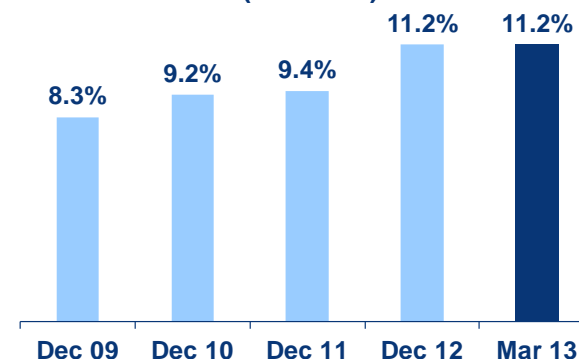
9.6%

Recent developments

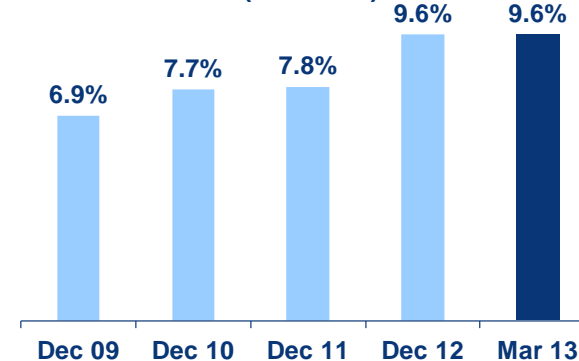
- Switch to IFRS in calculation of qualifying capital as of Mar 13; no material impact due to improved AfS reserve
- Final decision on regulatory treatment of savings banks minorities under Basel 3 passed by European Parliament: full recognition of minorities
- CT1 capital stable at EUR 11.8bn (YE 2012: EUR 11.8bn)
- RWAs flat at EUR 105.1bn
- Proposed dividend payment of EUR 0.4 per share for 2012 as well as participation capital dividend already accounted for in capital ratios

Capital development

Core tier 1 ratio
(total risk)



Core tier 1 ratio excl. part capital
(total risk)



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.

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

- **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 targets a stable operating result compared to 2012**
 - Slightly lower operating income as a result of moderate loan demand and the low interest rate environment is expected to be offset by lower operating costs

- **A double-digit percentage decline is expected for group risk costs in 2013**
 - Mainly due to declining risk costs in Romania

- **BCR is expected to return to profitability in 2013**

- **Management proposes dividend of EUR 0.4 per share to AGM**

- Business performance
- BCR update
- Credit risk
- Funding
- Capital
- Outlook
- **Appendix**
 - Segments
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Segment review –

Strongly improved profitability in retail & SME segment

in EUR million	Retail & SME		GCIB		Group Markets		Corporate Center		Total Group	
	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12
Net interest income	1,021.6	1,105.1	104.1	128.2	44.0	46.1	70.9	57.5	1,240.6	1,336.9
Risk provisions for loans and advances	(277.2)	(505.4)	(126.7)	(75.2)	(0.0)	0.0	1.7	0.0	(402.2)	(580.6)
Net fee and commission income	402.4	393.9	28.0	20.2	33.2	35.0	(15.3)	(18.8)	448.2	430.3
Net trading result	38.9	45.2	4.3	5.9	45.2	81.4	(10.6)	(38.9)	77.8	93.6
General administrative expenses	(774.9)	(809.4)	(45.5)	(44.6)	(53.7)	(57.5)	(57.1)	(33.6)	(931.2)	(945.1)
Other result	(53.2)	(37.7)	(0.7)	(21.9)	(0.6)	(1.0)	(77.4)	212.6	(131.8)	152.0
Pre-tax profit/loss	357.5	191.7	(36.4)	12.6	68.1	104.0	(87.8)	178.8	301.4	487.1
Taxes on income	(82.5)	(68.1)	9.4	(4.6)	(17.0)	(21.1)	23.7	(13.4)	(66.4)	(107.2)
Post-tax profit/loss	275.0	123.6	(27.0)	8.0	51.2	82.9	(64.1)	165.4	235.0	379.9
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
Net profit/loss for the period	275.0	123.6	(27.0)	8.0	51.2	82.9	(64.1)	165.4	235.0	379.9
Attributable to non-controlling interests	53.0	37.4	1.3	1.6	2.9	1.9	1.6	(7.5)	58.8	33.4
Attributable to owners of the parent	222.0	86.2	(28.3)	6.4	48.3	81.0	(65.8)	172.9	176.2	346.5
Average risk-weighted assets	68,440.2	71,540.0	20,063.2	22,556.1	2,414.3	2,555.2	(414.3)	13.6	90,503.3	96,664.9
Average attributed equity	4,951.7	5,013.9	1,985.3	2,256.5	384.0	339.6	5,659.1	4,788.3	12,980.1	12,398.4
Cost/income ratio	53.0%	52.4%	33.4%	28.9%	43.8%	35.4%	127.0%	na	52.7%	50.8%
Return on equity	17.9%	6.9%	na	1.1%	50.3%	95.4%	na	14.4%	5.4%	11.2%
EOP customer loans	112,159.2	114,445.8	17,675.2	19,790.0	96.4	205.7	404.2	351.9	130,335.0	134,793.4
EOP customer deposits	113,167.2	112,774.3	6,192.0	5,847.6	3,010.2	2,857.6	754.1	865.9	123,123.6	122,345.5

Corporate Center including intragroup eliminations

Region – Austria

EBOe's and savings banks' net profit up yoy

in EUR million	Savings banks		EB Oesterreich		Austria	
	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12
Net interest income	220.0	240.9	151.4	161.7	371.4	402.6
Risk provisions for loans and advances	(18.2)	(51.3)	2.5	(31.4)	(15.7)	(82.7)
Net fee and commission income	110.3	98.7	87.4	82.7	197.8	181.4
Net trading result	5.7	3.9	6.7	(3.1)	12.3	0.8
General administrative expenses	(230.2)	(235.4)	(150.1)	(151.4)	(380.3)	(386.8)
Other result	(3.8)	(12.0)	(1.5)	8.6	(5.4)	(3.4)
Pre-tax profit/loss	83.8	44.8	96.4	67.1	180.2	111.9
Taxes on income	(18.6)	(11.3)	(23.1)	(14.8)	(41.8)	(26.1)
Post-tax profit/loss	65.2	33.5	73.2	52.3	138.4	85.8
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0
Net profit/loss for the period	65.2	33.5	73.2	52.3	138.4	85.8
Attributable to non-controlling interests	49.2	30.6	1.7	1.8	50.9	32.4
Attributable to owners of the parent	16.0	2.9	71.5	50.5	87.5	53.4
Average risk-weighted assets	22,919.3	23,593.2	12,613.8	13,334.6	35,533.1	36,927.8
Average attributed equity	407.4	365.2	1,313.3	1,310.0	1,720.7	1,675.2
Cost/income ratio	68.5%	68.5%	61.1%	62.7%	65.4%	66.1%
Return on equity	15.7%	3.2%	21.8%	15.4%	20.3%	12.8%
EOP customer loans	37,314.5	37,411.0	27,761.8	28,070.4	65,076.3	65,481.3
EOP customer deposits	34,124.9	33,996.5	30,126.6	29,569.8	64,251.5	63,566.3

Region – Central and Eastern Europe (1)

Romania shows most significant yoy improvement

in EUR million	Czech Republic		Romania		Slovakia		Hungary	
	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12
Net interest income	252.8	282.6	149.9	153.0	103.6	106.4	70.0	81.7
Risk provisions for loans and advances	(34.1)	(44.5)	(110.6)	(191.4)	(13.8)	(18.5)	(59.5)	(131.1)
Net fee and commission income	107.2	112.2	28.3	30.2	24.6	27.7	26.6	21.9
Net trading result	12.0	16.7	15.6	16.9	0.8	2.1	(0.7)	5.6
General administrative expenses	(165.5)	(179.5)	(81.8)	(89.7)	(56.2)	(58.0)	(42.0)	(41.5)
Other result	(4.5)	(1.0)	(9.1)	(7.9)	(12.0)	(5.4)	(20.6)	(16.3)
Pre-tax profit/loss	167.9	186.5	(7.7)	(88.9)	47.0	54.3	(26.2)	(79.7)
Taxes on income	(33.7)	(39.1)	4.0	12.6	(8.9)	(11.0)	(1.3)	(2.1)
Post-tax profit/loss	134.2	147.4	(3.8)	(76.3)	38.1	43.3	(27.5)	(81.8)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net profit/loss for the period	134.2	147.4	(3.8)	(76.3)	38.1	43.3	(27.5)	(81.8)
Attributable to non-controlling interests	0.8	3.1	(0.2)	(4.1)	0.0	0.0	0.0	0.0
Attributable to owners of the parent	133.4	144.3	(3.6)	(72.2)	38.1	43.3	(27.5)	(81.8)
Average risk-weighted assets	12,656.4	12,641.1	7,375.3	8,616.4	4,027.2	4,252.0	3,923.5	3,534.1
Average attributed equity	1,301.0	1,280.7	720.0	825.0	423.8	439.7	405.9	361.9
Cost/income ratio	44.5%	43.6%	42.2%	44.8%	43.5%	42.6%	43.7%	38.0%
Return on equity	41.0%	45.1%	na	na	35.9%	39.4%	na	na
EOP customer loans	17,526.4	17,833.4	10,522.9	11,082.0	6,709.1	6,278.2	5,886.1	6,877.3
EOP customer deposits	24,548.4	25,800.8	7,507.6	7,874.2	8,212.7	7,312.6	3,948.1	3,558.3

Region – Central and Eastern Europe (2)

Declining risk costs drive CEE performance

in EUR million	Croatia		Serbia		Ukraine		CEE	
	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12	1-3 13	1-3 12
Net interest income	57.8	64.1	9.8	8.7	6.2	6.0	650.1	702.5
Risk provisions for loans and advances	(37.0)	(32.2)	(2.4)	(2.2)	(4.0)	(2.8)	(261.5)	(422.7)
Net fee and commission income	13.8	15.8	2.9	3.5	1.2	1.2	204.6	212.5
Net trading result	1.7	2.2	0.5	0.4	(3.3)	0.5	26.5	44.4
General administrative expenses	(30.6)	(33.6)	(8.5)	(8.3)	(10.1)	(12.0)	(394.6)	(422.6)
Other result	(1.9)	(2.3)	(0.2)	(0.3)	0.5	(1.1)	(47.8)	(34.3)
Pre-tax profit/loss	3.6	14.0	2.1	1.8	(9.4)	(8.2)	177.3	79.8
Taxes on income	(0.6)	(2.4)	(0.3)	0.0	0.0	0.0	(40.8)	(42.0)
Post-tax profit/loss	3.0	11.6	1.9	1.8	(9.4)	(8.2)	136.5	37.8
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net profit/loss for the period	3.0	11.6	1.9	1.8	(9.4)	(8.2)	136.5	37.8
Attributable to non-controlling interests	1.3	5.5	0.1	0.5	0.0	0.0	2.1	5.0
Attributable to owners of the parent	1.7	6.1	1.7	1.3	(9.4)	(8.2)	134.5	32.8
Average risk-weighted assets	3,911.9	4,230.2	519.3	499.8	493.5	838.6	32,907.0	34,612.2
Average attributed equity	279.8	301.2	46.3	42.0	54.2	88.1	3,231.0	3,338.7
Cost/income ratio	41.8%	40.9%	64.4%	65.9%	247.1%	155.8%	44.8%	44.0%
Return on equity	2.5%	8.1%	14.9%	12.4%	na	na	16.6%	3.9%
EOP customer loans	5,863.2	5,970.8	575.3	482.4	410.0	440.3	47,082.9	48,964.5
EOP customer deposits	4,101.1	3,999.2	597.9	458.1	256.3	204.8	48,915.8	49,208.1

customer loans (eop) exclude the Ukraine sub-segment as of March 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; qoq stable**

- Operating income decreased by 5.3% 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, but weaker in 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 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 Romania and Hungary**

– **ROE improved to 17.9% (Q1 2012: 6.9%)**

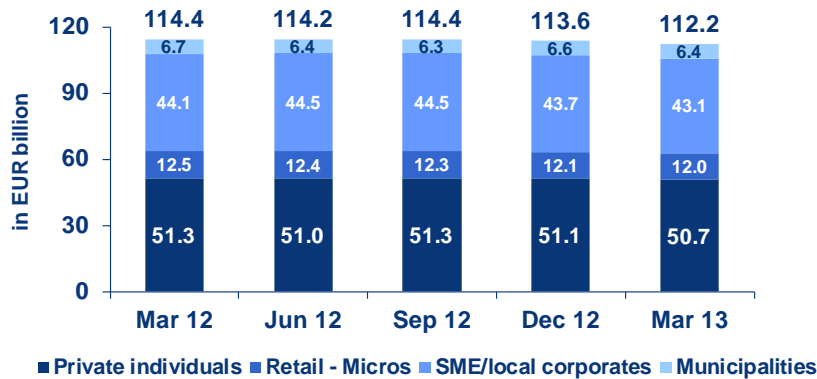
– **CIR increased to 53.0% (Q1 2012: 52.4%)**

in EUR million	1-3 13	1-3 12	Change
Net interest income	1,021.6	1,105.1	(7.6%)
Net fee income	402.4	393.9	2.1%
Net trading result	38.9	45.2	(14.0%)
Operating expenses	(774.9)	(809.4)	(4.3%)
Operating result	687.9	734.8	(6.4%)
Risk provisions	(277.2)	(505.4)	(45.2%)
Other result	(53.2)	(37.7)	41.1%
Net profit/loss	222.0	86.2	>100.0%

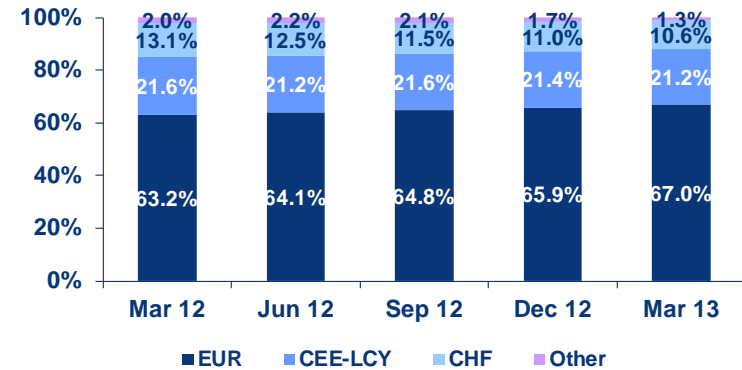
in EUR million	Q1 13	Q4 12	Change
Net interest income	1,021.6	1,068.7	(4.4%)
Net fee income	402.4	418.4	(3.8%)
Net trading result	38.9	7.2	>100.0%
Operating expenses	(774.9)	(805.1)	(3.8%)
Operating result	687.9	689.2	(0.2%)
Risk provisions	(277.2)	(394.7)	(29.8%)
Other result	(53.2)	(49.3)	7.9%
Net profit/loss	222.0	154.9	43.3%

Segment Retail & SME – Loan book analysis

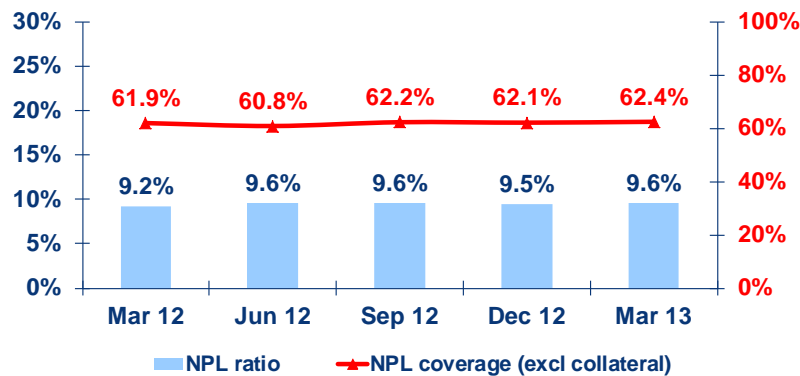
Segment Retail & SME -
Customer loans by Basel II customer segment



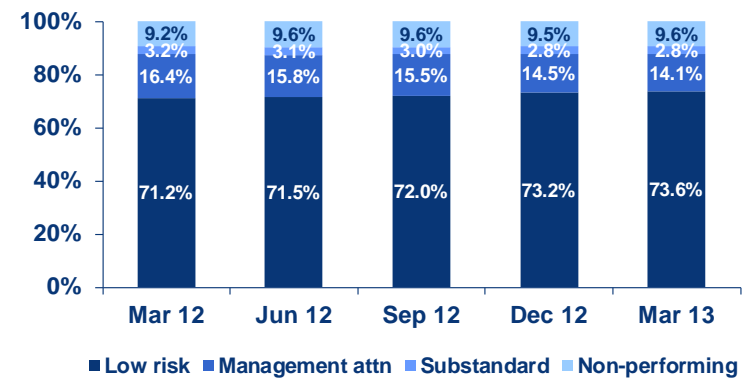
Segment Retail & SME -
Customer loans by currency



Segment Retail & SME -
NPL ratio vs NPL coverage



Migration analysis - Segment Retail & SME



Segment GCIB excl IB –

Net result declined 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 GLC, service fees and syndicated loans in CZ
 - Stable net trading result yoy, improvement qoq due to CVA impact at year end 2012
 - Operating expenses increased yoy due to the inclusion of smaller institutional equity sales and investment banking units but improved qoq
- **NPL coverage stood at 62.5% (Mar 2012: 61.6%) despite increasing NPLs**
- **Annualised risk costs increased (266 bps on average customer loans in Q1 13 vs 149 bps in Q1 12)**
 - Primarily due to provisions in real estate business and in the large corporate business in Austria and Romania
- **Net loss in Q1 2013 as result of higher risk costs and reduced NII**
- **CIR was up to 34.6% (Q1 2012: 30.5%)**

in EUR million	1-3 13	1-3 12	Change
Net interest income	90.6	105.4	(14.1%)
Net fee income	26.2	19.4	35.1%
Net trading result	4.8	4.9	(3.0%)
Operating expenses	(42.0)	(39.6)	6.2%
Operating result	79.5	90.1	(11.8%)
Risk provisions	(127.2)	(77.0)	65.2%
Other result	(7.7)	(8.4)	(8.5%)
Net profit/loss	(43.2)	0.2	na

in EUR million	Q1 13	Q4 12	Change
Net interest income	90.6	99.0	(8.5%)
Net fee income	26.2	22.6	16.0%
Net trading result	4.8	(3.9)	na
Operating expenses	(42.0)	(45.6)	(7.8%)
Operating result	79.5	72.1	10.2%
Risk provisions	(127.2)	(129.3)	(1.6%)
Other result	(7.7)	(10.6)	(27.5%)
Net profit/loss	(43.2)	(48.5)	(11.0%)

International Business (GCIB) – Improved result on reduced exposure

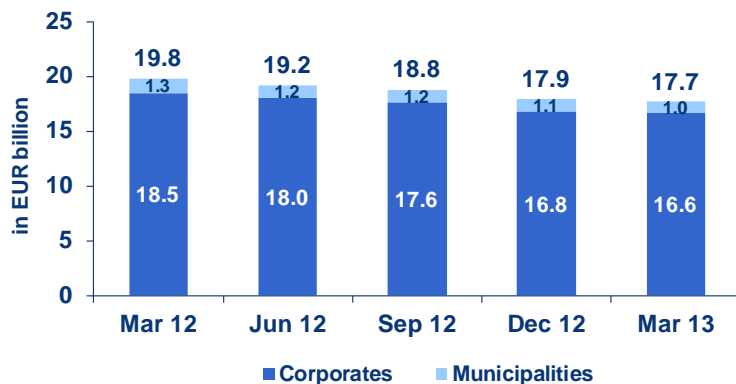
- **Reduction of business impacts International Business unit result**
 - NII declined as a result of asset sales in 2012
 - Trading result impacted by the negative development of the structured credit portfolio
- **Release of risk provisions**
- **Other result improved significantly yoy and qoq**
 - Impairments and losses on sale of AfS and HtM securities in 2012
- **Improved profitability despite restructuring**
- **Stable exposure ytd after having reduced exposure to EUR 3.2 bn, average RWA decreased by 35% yoy**

in EUR million	1-3 13	1-3 12	Change
Net interest income	13.6	22.8	(40.4%)
Net fee income	1.8	0.8	>100.0%
Net trading result	(0.4)	1.0	na
Operating expenses	(3.5)	(5.0)	(30.5%)
Operating result	11.5	19.6	(41.5%)
Risk provisions	0.5	1.8	(71.6%)
Other result	7.0	(13.5)	na
Net profit/loss	14.9	6.2	>100.0%

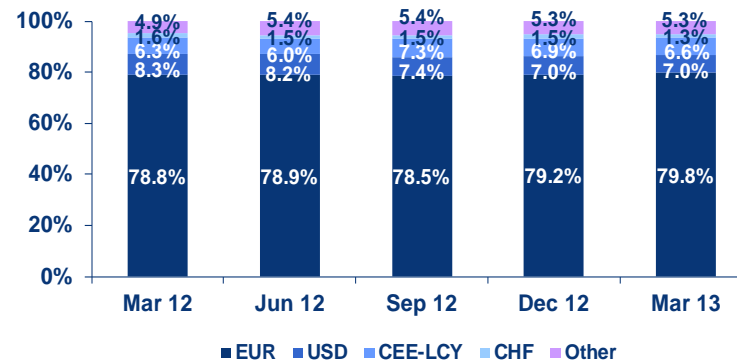
in EUR million	Q1 13	Q4 12	Change
Net interest income	13.6	15.9	(14.6%)
Net fee income	1.8	1.6	9.8%
Net trading result	(0.4)	2.1	na
Operating expenses	(3.5)	(6.3)	(44.9%)
Operating result	11.5	13.3	(13.8%)
Risk provisions	0.5	12.7	(96.0%)
Other result	7.0	(21.9)	na
Net profit/loss	14.9	3.2	>100.0%

Segment GCIB (incl IB) – Loan book analysis

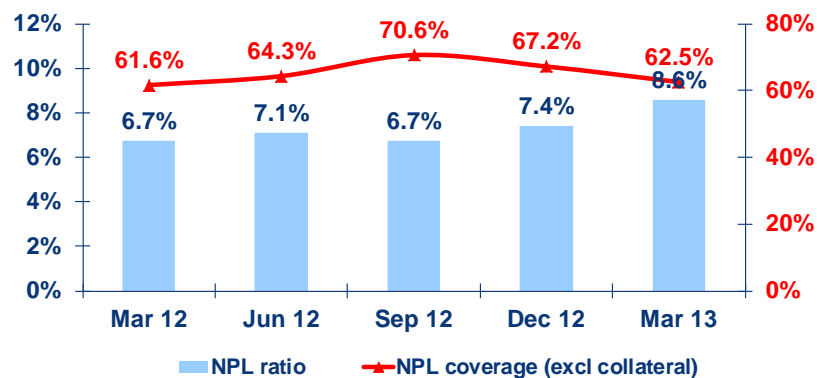
Segment GCIB -
Customer loans by Basel II customer segment



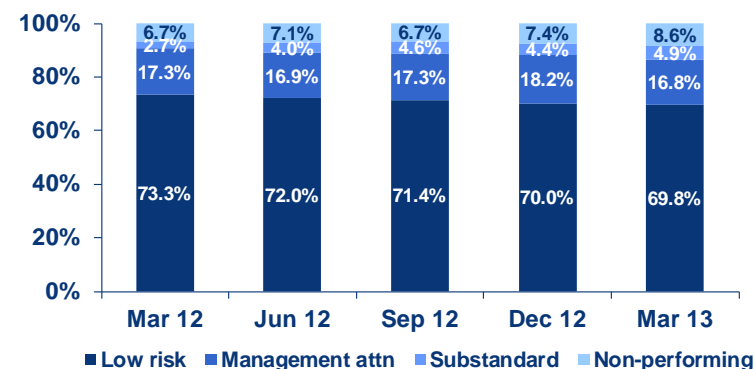
Segment GCIB - Customer loans by currency



Segment GCIB -
NPL ratio vs NPL coverage



Migration analysis - Segment GCIB



Segment Group Markets –

Net profit contribution down on lower trading result

– Operating result declined substantially on lower net trading result

- NII decreased yoy mainly due to money market and government bonds business, but improved qoq
- Fee income slightly down yoy but improved qoq on retail as well as institutional sales
- Operating expenses declined as a result of cost cutting measures across all business areas

– Net trading result down mainly due to weak market conditions and strong Q1 12 performance

- Changes of display for trading securities
- Decline yoy in global money market & government bonds

– Strong net profit qoq

- Net profit declined yoy on lower net trading result but improved substantially vs Q4 12

– CIR up to 43.8% (Q1 13: 35.4%)

in EUR million	1-3 13	1-3 12	Change
Net interest income	44.0	46.1	(4.5%)
Net fee income	33.2	35.0	(5.2%)
Net trading result	45.2	81.4	(44.5%)
Operating expenses	(53.7)	(57.5)	(6.7%)
Operating result	68.7	105.0	(34.5%)
Risk provisions	(0.0)	0.0	na
Other result	(0.6)	(1.0)	(41.7%)
Net profit/loss	48.3	81.0	(40.4%)

in EUR million	Q1 13	Q4 12	Change
Net interest income	44.0	28.9	52.4%
Net fee income	33.2	29.8	11.3%
Net trading result	45.2	40.1	12.7%
Operating expenses	(53.7)	(56.5)	(5.0%)
Operating result	68.7	42.3	62.5%
Risk provisions	(0.0)	0.0	na
Other result	(0.6)	(2.4)	(75.7%)
Net profit/loss	48.3	31.9	51.3%

Segment Corporate Center – 2012 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 and qoq on Group ALM

– Main drivers of other result:

- Positive one-off effect in Q1 12 due to hybrid buy back in the amount of EUR 251m
- Negative one-off effect in Q4 12 due to goodwill impairments in the amount of EUR 305m
- Linear amortisation of customer relationships was EUR 16.4m
- Banking tax for the Holding was EUR 37m

in EUR million	1-3 13	1-3 12	Change
Net interest income	70.9	57.5	23.3%
Net fee income	(15.3)	(18.8)	(18.8%)
Net trading result	(10.6)	(38.9)	(72.7%)
Operating expenses	(57.1)	(33.6)	70.0%
Operating result	(12.1)	(33.8)	(64.1%)
Risk provisions	1.7	0.0	na
Other result	(77.4)	212.6	na
Net profit/loss	(65.8)	172.9	na

in EUR million	Q1 13	Q4 12	Change
Net interest income	70.9	53.9	31.5%
Net fee income	(15.3)	(35.9)	(57.5%)
Net trading result	(10.6)	36.5	na
Operating expenses	(57.1)	(17.1)	>100.0%
Operating result	(12.1)	37.4	na
Risk provisions	1.7	(3.4)	na
Other result	(77.4)	(429.6)	(82.0%)
Net profit/loss	(65.8)	(255.3)	(74.2%)

Corporate Center including intragroup eliminations

Retail & SME: Austria/EB Oesterreich –

Net profit up on strong operating result & lower risk costs

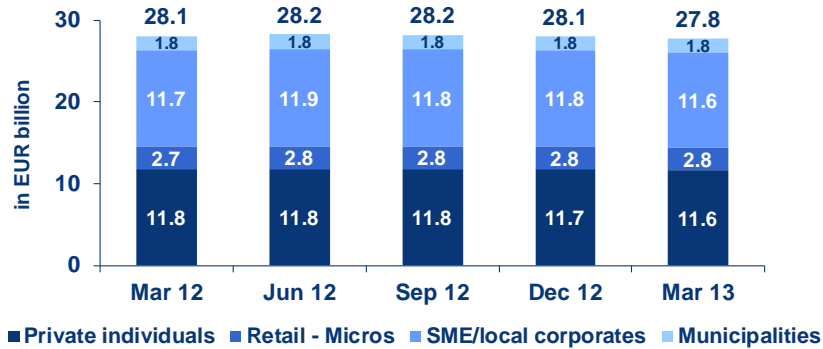
- **Operating result improved year-on-year by 6.1%**
 - NII decreased as a result of the low interest rate environment
 - Fee income increased yoy on improved securities business
 - Net trading improved on valuation effects
- **Slight decrease in operating expenses due to the reduction of the structural cost base**
- **NPL coverage increased to 67.0%**
 - NPL ratio stood at 3.6% as of Mar 2013
 - CHF loans as percentage of total loans declined further to 11.3% as of Mar 2013 due to persistent efforts to convert CHF loans
- **Other result in Q1 12 was mainly driven by selling gains on available-for-sale financial assets**
- **CIR improved to 61.1% (Q1 2012: 62.7%)**
- **Segment ROE of 21.8%**

in EUR million	1-3 13	1-3 12	Change
Net interest income	151.4	161.7	(6.4%)
Net fee income	87.4	82.7	5.7%
Net trading result	6.7	(3.1)	na
Operating expenses	(150.1)	(151.4)	(0.8%)
Operating result	95.4	89.9	6.1%
Risk provisions	2.5	(31.4)	na
Other result	(1.5)	8.6	na
Net profit/loss	71.5	50.5	41.5%

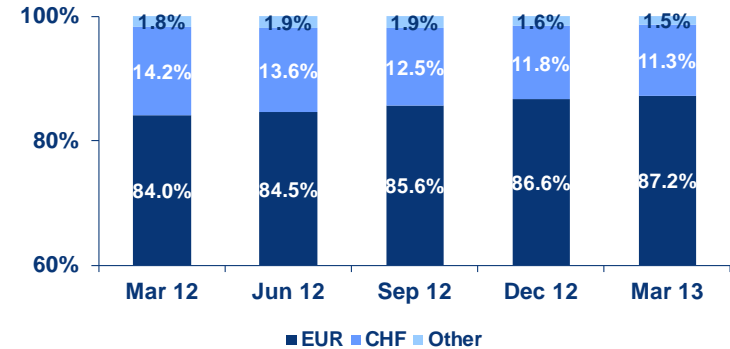
in EUR million	Q1 13	Q4 12	Change
Net interest income	151.4	150.3	0.7%
Net fee income	87.4	98.2	(11.0%)
Net trading result	6.7	(2.3)	na
Operating expenses	(150.1)	(156.2)	(3.9%)
Operating result	95.4	90.0	6.0%
Risk provisions	2.5	(14.7)	na
Other result	(1.5)	(10.0)	(84.9%)
Net profit/loss	71.5	49.0	45.9%

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

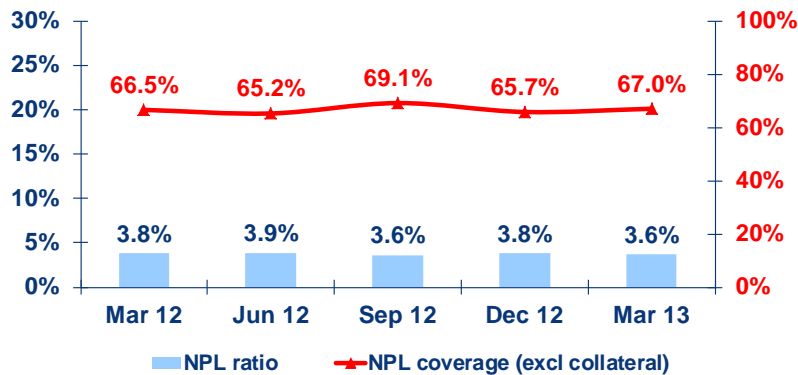
Sub-Segment EB Oesterreich -
Customer loans by Basel II customer segment



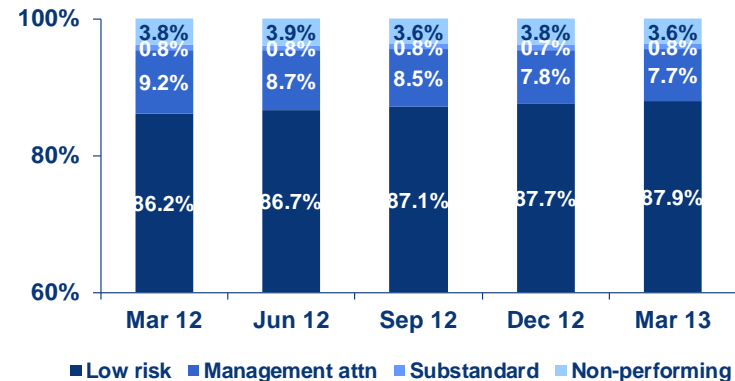
Sub-Segment EB Oesterreich -
Customer loans by currency



Sub-Segment 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

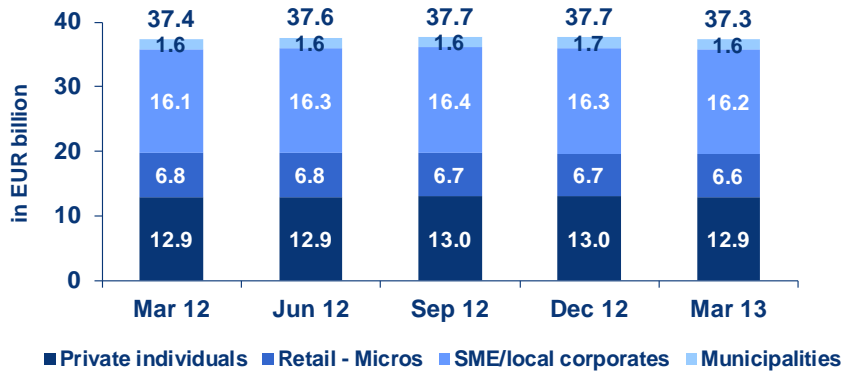
- **Operating result decreased year-on-year due to weaker net interest income**
 - NII decreased as a result of the lower interest rate environment
 - Net fee income up yoy primarily on the back of strengthened brokerage, lending business and payment transfers
 - Net trading result increased mainly on valuation effects
- **Costs declined by 2.2% yoy thanks to on-going cost containment**
- **Annualised risk costs down to 19 bps in Q1 13 on the back of release of risk provisions**
 - NPL ratio stable at 6.9% as of Mar 2013
 - NPL coverage slightly down to 59.9% as of Mar 2013 vs 60.0% at Mar 2012
 - CHF loans as percentage of total loans declined from 14.5% (Dec 12) to 13.8% as of Mar 2013 due to persistent efforts to convert CHF loans
- **Other result was negative, but improved yoy**
 - Better result from AfS securities
- **Net profit increased mainly on lower risk costs and on improved other result**
- **Year-on-year CIR stable at 68.5%**

in EUR million	1-3 13	1-3 12	Change
Net interest income	220.0	240.9	(8.7%)
Net fee income	110.3	98.7	11.8%
Net trading result	5.7	3.9	44.9%
Operating expenses	(230.2)	(235.4)	(2.2%)
Operating result	105.8	108.1	(2.1%)
Risk provisions	(18.2)	(51.3)	(64.6%)
Other result	(3.8)	(12.0)	(68.0%)
Net profit/loss	16.0	2.9	>100.0%

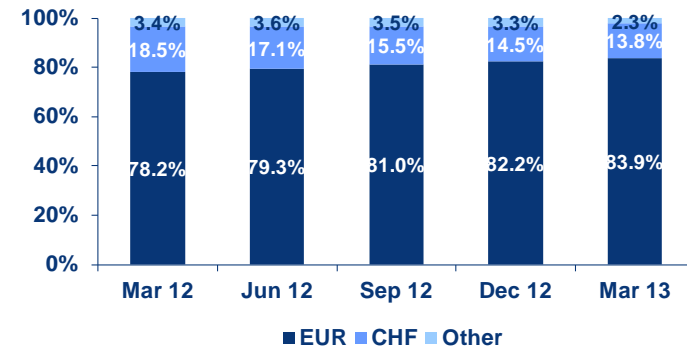
in EUR million	Q1 13	Q4 12	Change
Net interest income	220.0	238.3	(7.7%)
Net fee income	110.3	106.6	3.5%
Net trading result	5.7	(0.2)	na
Operating expenses	(230.2)	(225.6)	2.0%
Operating result	105.8	119.1	(11.1%)
Risk provisions	(18.2)	(66.7)	(72.8%)
Other result	(3.8)	4.6	na
Net profit/loss	16.0	12.4	29.3%

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

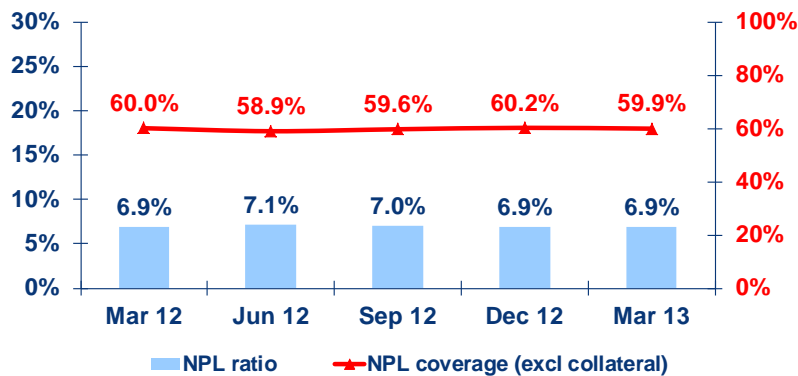
Sub-Segment Savings Banks -
Customer loans by Basel II customer segment



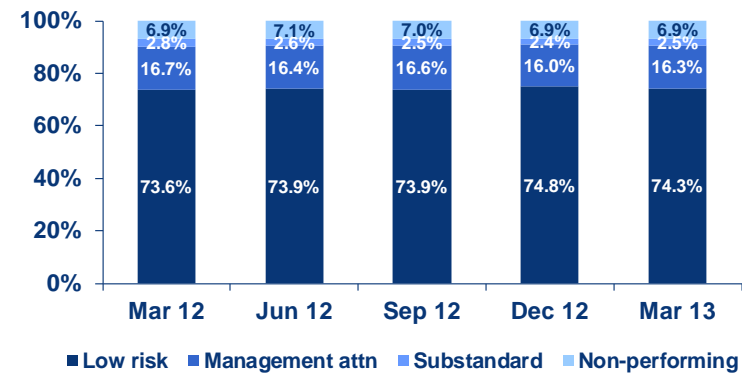
Sub-Segment Savings banks -
Customer loans by currency



Sub-Segment Savings banks -
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Savings Banks



Retail & SME: Czech Republic – Improved cost base but lower operating income

– Operating result declined yoy

- NII down due to low interest rate environment and subdued loan demand and on changed reporting methodology for the pension fund (NII impact in Q1 13: EUR 13.2m)
- Net fee income declined on decreased payments business
- Net trading result lower yoy due to lower revaluation gains
- Operating expenses remain well under control

– Annualised risk costs decreased to 77bps in Q1 13 vs 100bps in Q1 12

- Improvement driven by better loan portfolio development in retail and corporate business
- NPL ratio slightly improved to 5.2% (Q1 12: 5.6%)
- NPL coverage improved further to a comfortable 75.1%

– Other result declined yoy but improved markedly qoq

- Impairment of CS Buildings and losses from real estate fund were key negative factors in Q4 2012
- Payment into deposit insurance fund remains key factor

– Net profit down by 7.6%

– CIR at 44.5% in Q1 13 vs 43.6% in Q1 12

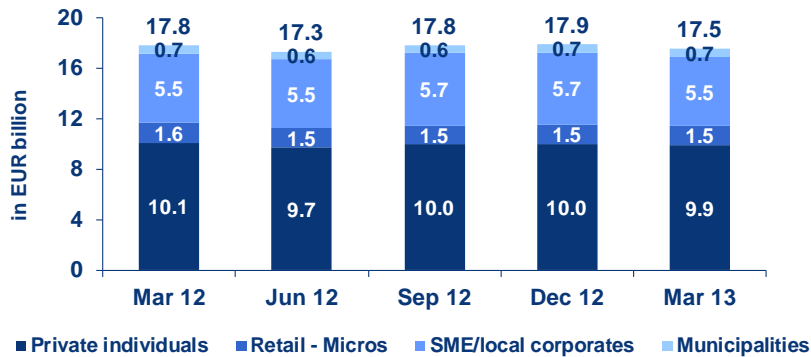
in EUR million	1-3 13	1-3 12	Change
Net interest income	252.8	282.6	(10.5%)
Net fee income	107.2	112.2	(4.4%)
Net trading result	12.0	16.7	(28.1%)
Operating expenses	(165.5)	(179.5)	(7.8%)
Operating result	206.5	232.0	(11.0%)
Risk provisions	(34.1)	(44.5)	(23.4%)
Other result	(4.5)	(1.0)	>100.0%
Net profit/loss	133.4	144.3	(7.6%)

in EUR million	Q1 13	Q4 12	Change
Net interest income	252.8	271.2	(6.8%)
Net fee income	107.2	112.7	(4.9%)
Net trading result	12.0	5.9	>100.0%
Operating expenses	(165.5)	(160.8)	2.9%
Operating result	206.5	229.0	(9.8%)
Risk provisions	(34.1)	(19.1)	78.5%
Other result	(4.5)	(36.7)	(87.6%)
Net profit/loss	133.4	147.4	(9.5%)

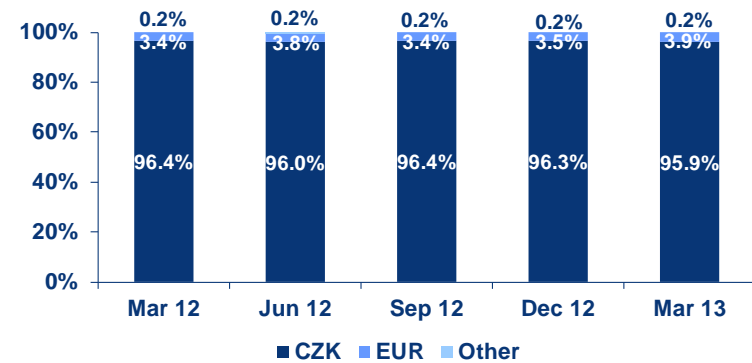
All figures including 2.0% currency depreciation (based on Q1 2012 average rate)

Retail & SME: Czech Republic – Loan book analysis

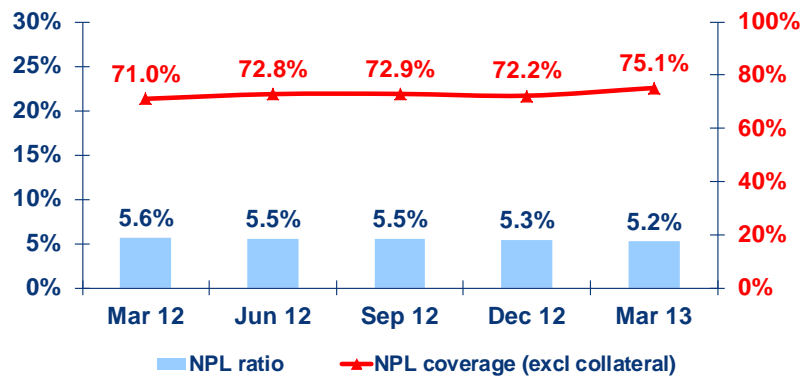
Sub-Segment Czech Republic -
Customer loans by Basel II customer segment



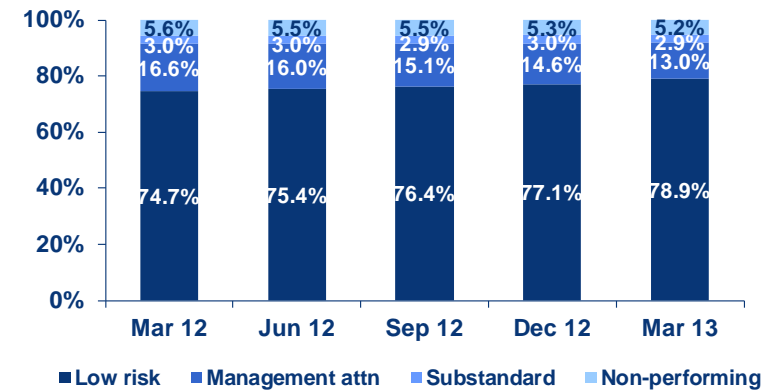
Sub-Segment Czech Republic -
Customer loans by currency



Sub-Segment Czech Republic -
NPL ratio vs NPL coverage



Segment Czech Republic - Migration analysis



- **Operating result improved yoy on lower operating expenses**
 - NII decreased yoy but increased qoq (3rd consecutive quarterly increase)
 - Fees declined on lower fee income from local corporates
 - Slight decline in net trading result
 - Restructuring efforts led to a decline in operating expenses
- **Risk provisions significantly down by 42.2% yoy**
 - NPL ratio stood at 29.7% as of Mar 2013
 - NPL coverage improved to 59.3% in Q1 13 vs 52.2% in Q1 12
- **Net interest margin^{*)} slightly increased to 4.90% in Q1 12 vs 4.85% in Q4 12**
- **CIR improved to 42.9% in Q1 13 (44.8% in Q1 12)**
- **Net result significantly improved on lower risk costs**

in EUR million	1-3 13	1-3 12	Change
Net interest income	149.9	153.0	(2.0%)
Net fee income	28.3	30.2	(6.3%)
Net trading result	15.6	16.9	(7.8%)
Operating expenses	(81.8)	(89.7)	(8.8%)
Operating result	112.0	110.4	1.5%
Risk provisions	(110.6)	(191.4)	(42.2%)
Other result	(9.1)	(7.9)	15.6%
Net profit/loss	(3.6)	(72.2)	(95.1%)

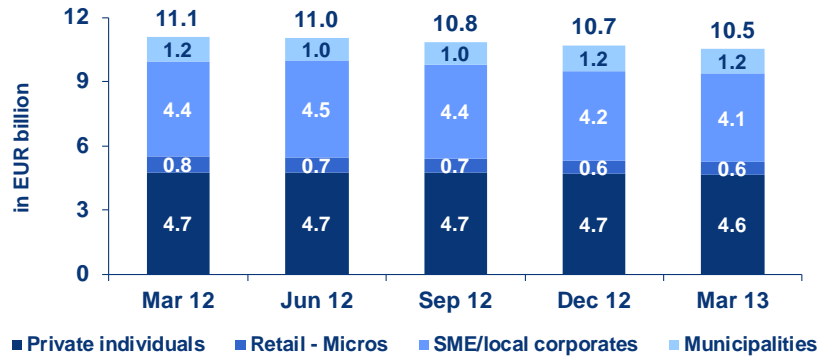
in EUR million	Q1 13	Q4 12	Change
Net interest income	149.9	148.7	0.8%
Net fee income	28.3	29.8	(5.0%)
Net trading result	15.6	15.6	(0.1%)
Operating expenses	(81.8)	(104.5)	(21.7%)
Operating result	112.0	89.6	25.0%
Risk provisions	(110.6)	(177.1)	(37.5%)
Other result	(9.1)	(19.3)	(52.7%)
Net profit/loss	(3.6)	(88.1)	(96.0%)

All figures including 0.8% currency depreciation (based on Q1 2012 average rate)

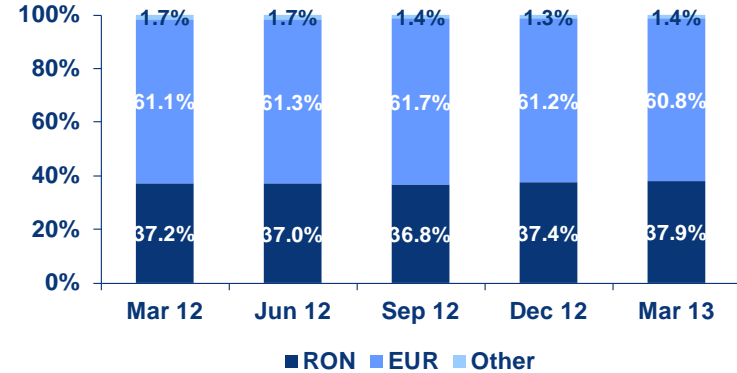
*) based on local entity data

Retail & SME: Romania – Loan book analysis

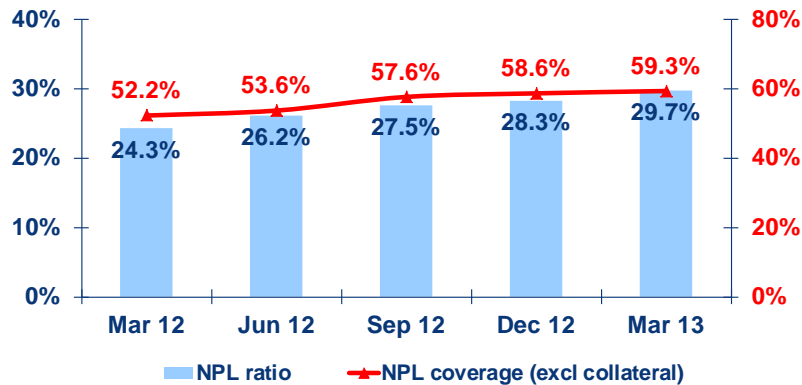
Sub-Segment Romania -
Customer loans by Basel II customer segment



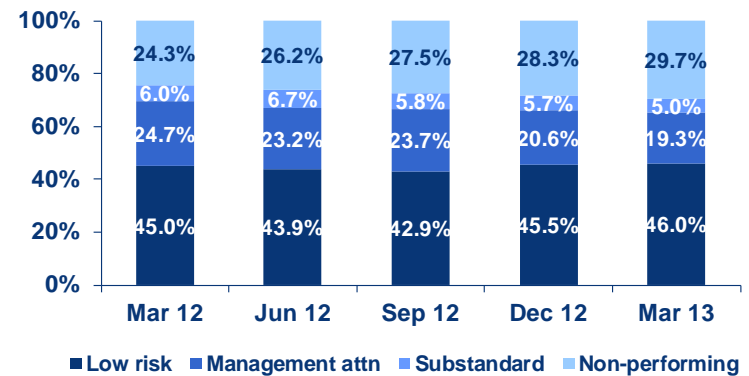
Sub-Segment Romania -
Customer loans by currency



Sub-Segment Romania -
NPL ratio vs NPL coverage



Segment Romania - Migration analysis



Retail & SME: Slovakia – Solid operating performance continues

– Operating result declined

- NII declined on lower margins and liquidity surplus invested in lower yielding assets
- Fee income decreased due to the cancellation of fees for cash deposits
- Net trading result down on valuation effects
- Operating expenses down

– Net interest margin*) was at 4.0% in Q1 13

– Risk costs declined by 25.4% yoy

- Annualised risk costs declined to 83bps in Q1 13 vs 119bps in Q1 12, mainly driven by improvements in the local corporate business
- NPL ratio down to 5.9% as of Mar 2013 (Mar 2012: 8.0%)
- NPL coverage traditionally high, increased to 88.5%

– Other result driven by increase in banking tax

– Net profit of EUR 38.1m (down by 12.1% yoy)

– CIR up to 43.5% vs 42.6% in Q1 2012

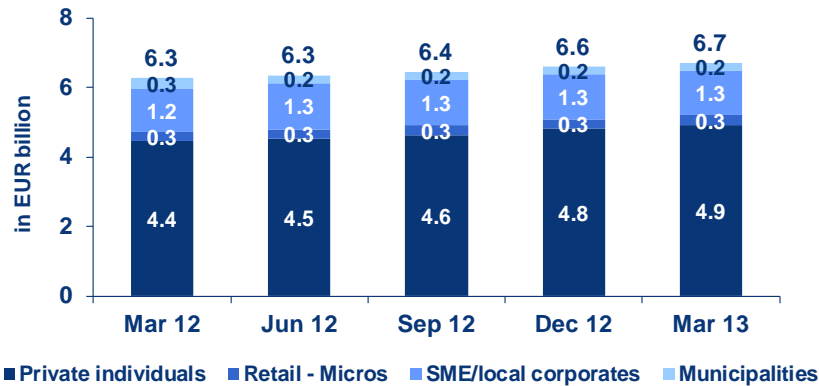
in EUR million	1-3 13	1-3 12	Change
Net interest income	103.6	106.4	(2.6%)
Net fee income	24.6	27.7	(11.3%)
Net trading result	0.8	2.1	(62.6%)
Operating expenses	(56.2)	(58.0)	(3.2%)
Operating result	72.8	78.2	(6.9%)
Risk provisions	(13.8)	(18.5)	(25.4%)
Other result	(12.0)	(5.4)	>100.0%
Net profit/loss	38.1	43.3	(12.1%)

in EUR million	Q1 13	Q4 12	Change
Net interest income	103.6	106.9	(3.1%)
Net fee income	24.6	27.2	(9.6%)
Net trading result	0.8	(0.2)	na
Operating expenses	(56.2)	(61.3)	(8.4%)
Operating result	72.8	72.6	0.3%
Risk provisions	(13.8)	(10.0)	38.0%
Other result	(12.0)	(21.1)	(43.2%)
Net profit/loss	38.1	34.1	11.7%

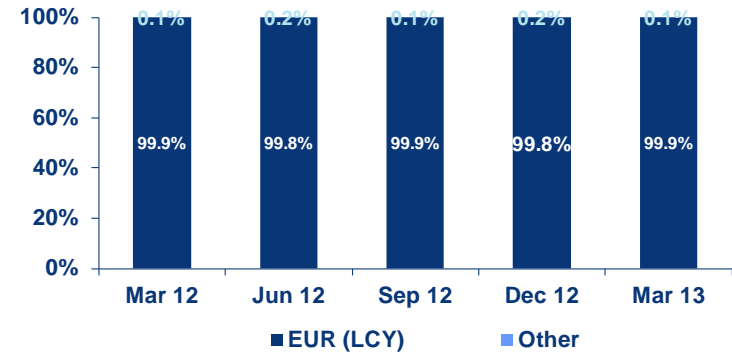
*) based on local entity data

Retail & SME: Slovakia – Loan book analysis

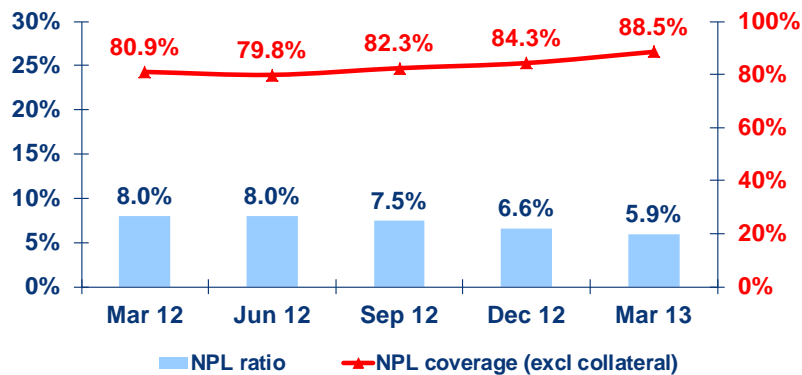
Sub-Segment Slovakia -
Customer loans by Basel II customer segment



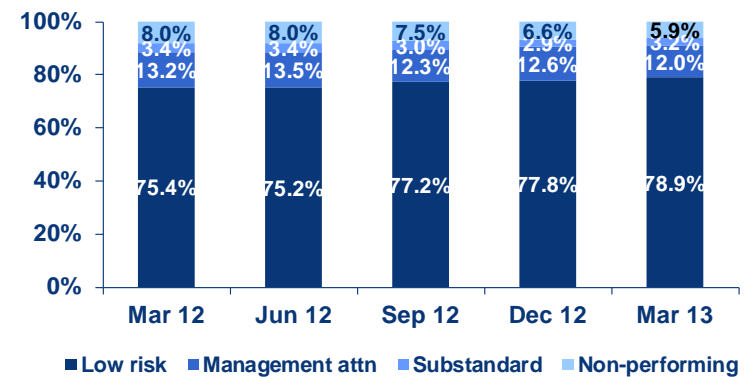
Sub-Segment Slovakia -
Customer loans by currency



Sub-Segment Slovakia -
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Slovakia



Retail & SME: Hungary –

Challenging environment continues to impact results

– 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 mainly influenced by banking tax and FTT

– Risk costs improved substantially yoy due to extra risk charge in Q1 12

- NPL ratio stood at 25.9% on shrinking loan book
- NPL coverage declined to 63.5% at Q1 13 from 68.4% in Q1 12

– Net loss despite sound operating result mainly due to still high risk costs and high tax burden

– CIR stood at 43.7% (Q1 12: 38.0%)

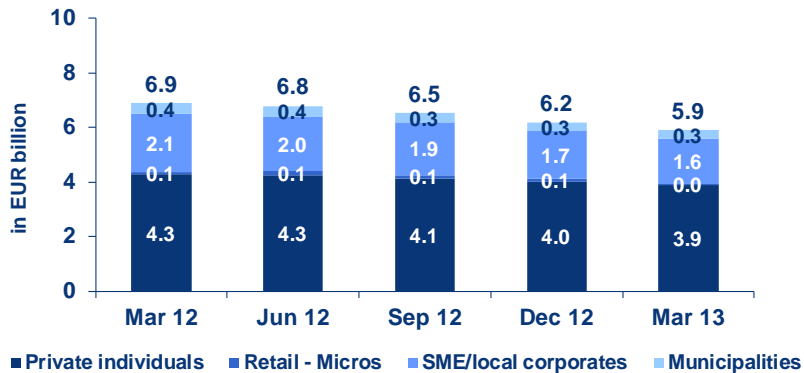
in EUR million	1-3 13	1-3 12	Change
Net interest income	70.0	81.7	(14.3%)
Net fee income	26.6	21.9	21.6%
Net trading result	(0.7)	5.6	na
Operating expenses	(42.0)	(41.5)	1.1%
Operating result	54.0	67.7	(20.3%)
Risk provisions	(59.5)	(131.1)	(54.6%)
Other result	(20.6)	(16.3)	26.7%
Net profit/loss	(27.5)	(81.8)	(66.4%)

in EUR million	Q1 13	Q4 12	Change
Net interest income	70.0	77.6	(9.8%)
Net fee income	26.6	24.1	10.5%
Net trading result	(0.7)	(7.3)	(90.5%)
Operating expenses	(42.0)	(44.5)	(5.7%)
Operating result	54.0	49.9	8.2%
Risk provisions	(59.5)	(67.9)	(12.4%)
Other result	(20.6)	34.5	na
Net profit/loss	(27.5)	9.0	na

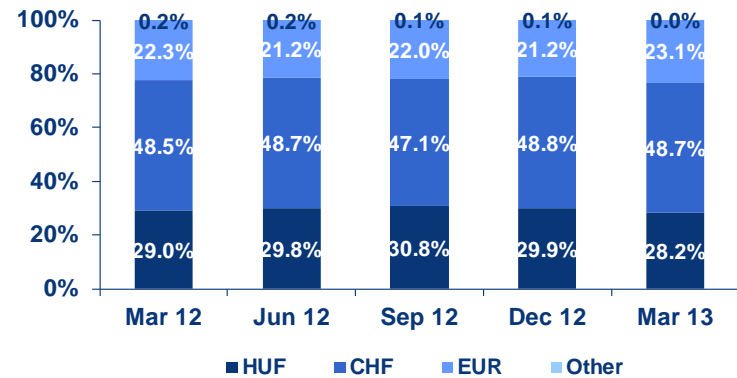
All figures including 0.02% currency depreciation (based on Q1 2012 average rate)

Retail & SME: Hungary – Loan book analysis

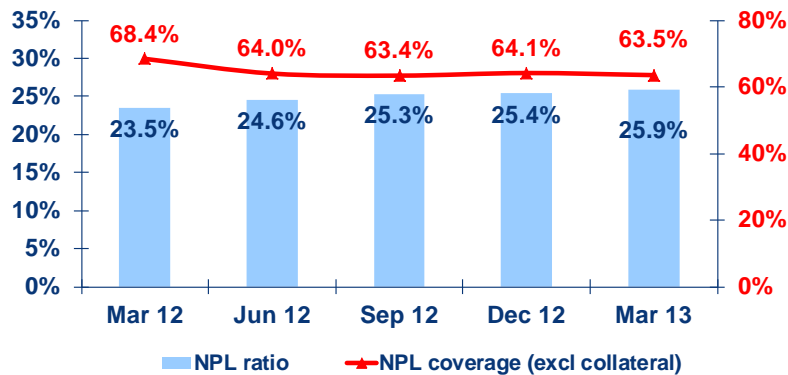
Sub-Segment Hungary -
Customer loans by Basel II customer segment



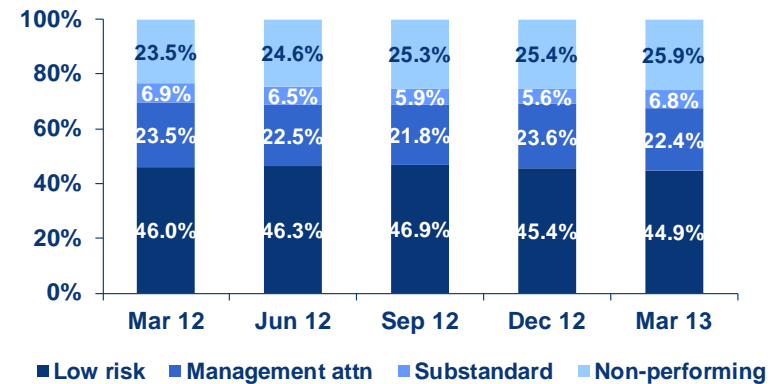
Sub-Segment Hungary -
Customer loans by currency



Sub-Segment Hungary -
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Hungary



Retail & SME: Croatia –

Increase in risk costs leads to lower net profit

– Operating result decreased

- NII declined mainly due to lower margins and higher NPL volumes
- Fee income down on cancellation of reminder fees
- Net trading result impacted by negative valuation effects

– Decrease in operating costs on successful cost management

– Risk provisions up mainly due to deterioration in corporate business

- Annualised risk cost increased from 219bps in Q1 12 to 241bps in Q1 13
- NPL ratio stood at 19.1% as of Mar 2013 compared to 14.1% at Mar 2012

– Other result mainly driven by payments into deposit insurance fund

– CIR up to 41.8% in Q1 13 vs 40.9% in Q1 12

– ROE of 2.5% vs 8.1% in Q1 12

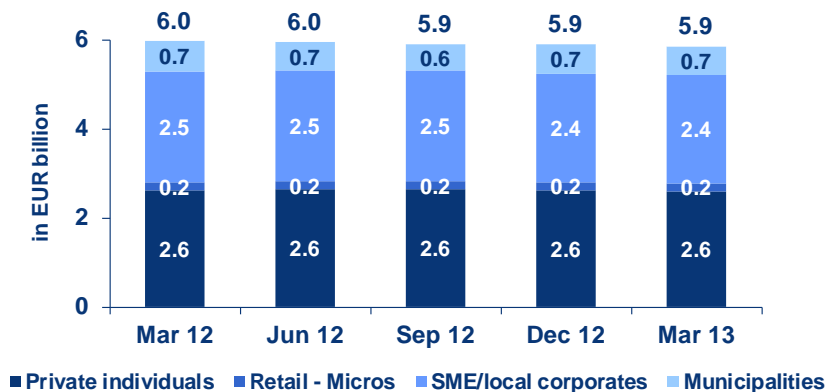
in EUR million	1-3 13	1-3 12	Change
Net interest income	57.8	64.1	(9.9%)
Net fee income	13.8	15.8	(12.9%)
Net trading result	1.7	2.2	(23.9%)
Operating expenses	(30.6)	(33.6)	(8.8%)
Operating result	42.6	48.5	(12.2%)
Risk provisions	(37.0)	(32.2)	15.0%
Other result	(1.9)	(2.3)	(15.9%)
Net profit/loss	1.7	6.1	(71.5%)

in EUR million	Q1 13	Q4 12	Change
Net interest income	57.8	61.9	(6.7%)
Net fee income	13.8	14.6	(5.7%)
Net trading result	1.7	1.2	39.5%
Operating expenses	(30.6)	(31.0)	(1.2%)
Operating result	42.6	46.7	(8.9%)
Risk provisions	(37.0)	(29.8)	24.3%
Other result	(1.9)	(2.1)	(7.8%)
Net profit/loss	1.7	7.0	(75.2%)

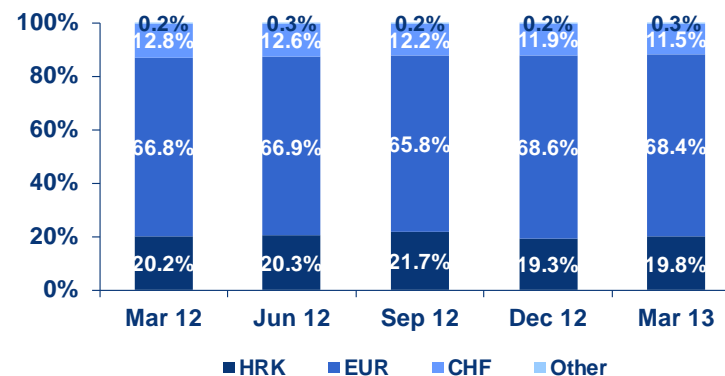
All figures including 0.3% currency depreciation (based on Q1 2012 average rate)

Retail & SME: Croatia – Loan book analysis

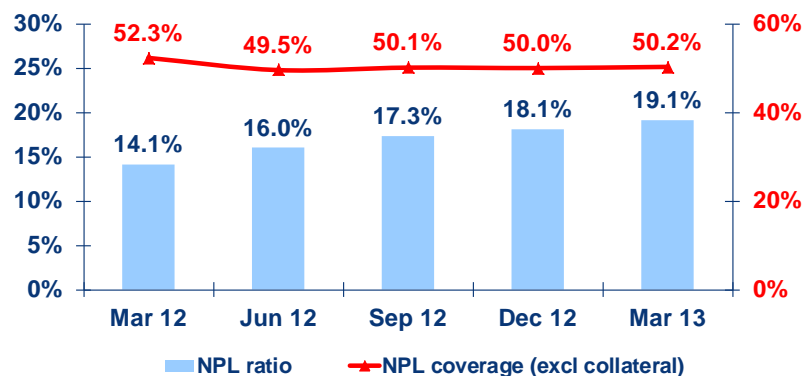
Sub-Segment Croatia -
Customer loans by Basel II customer segment



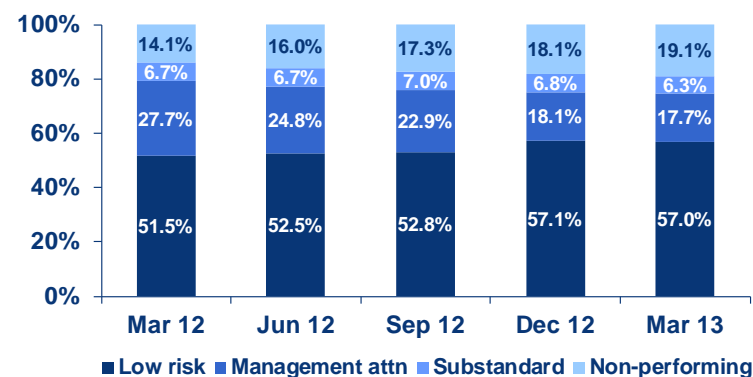
Sub-Segment Croatia -
Customer loans by currency



Sub-Segment Croatia -
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Croatia



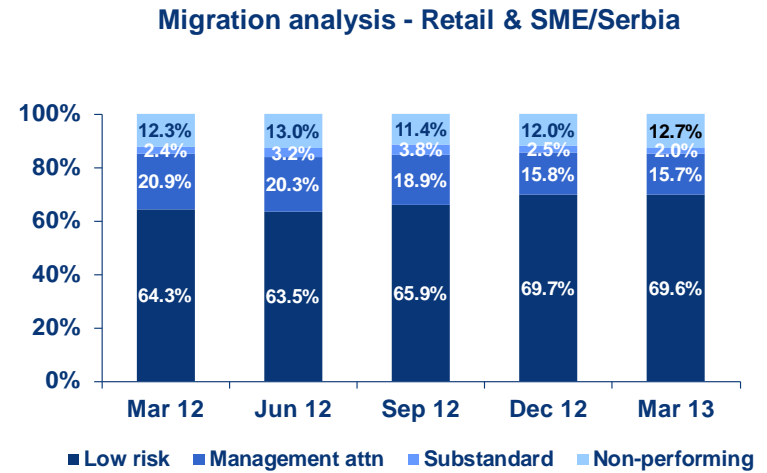
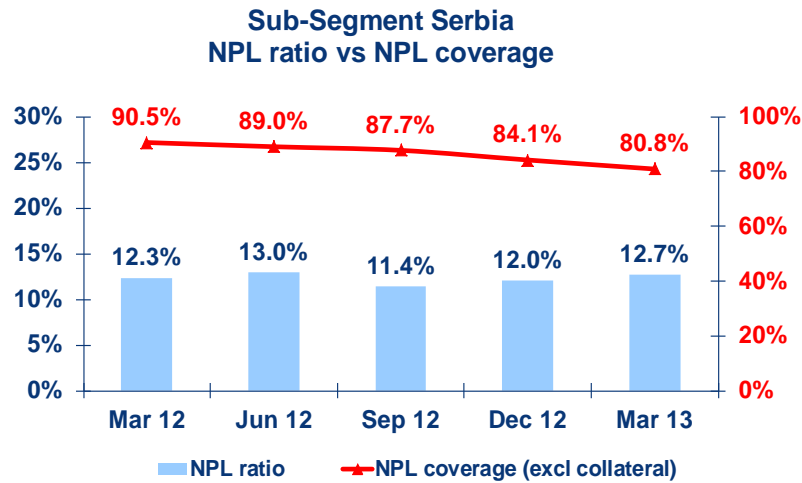
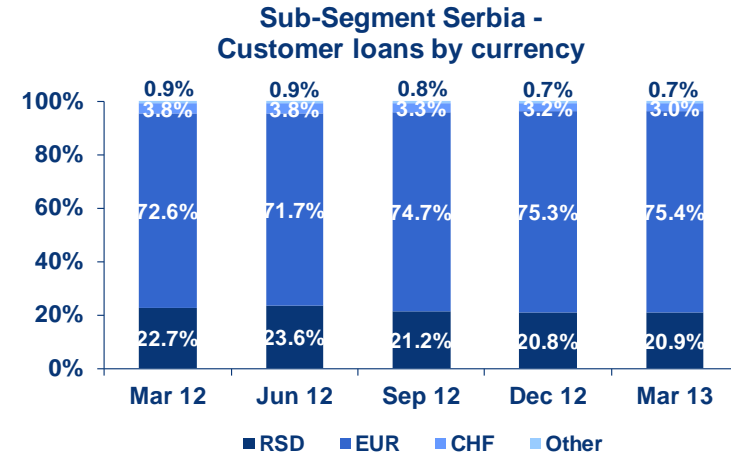
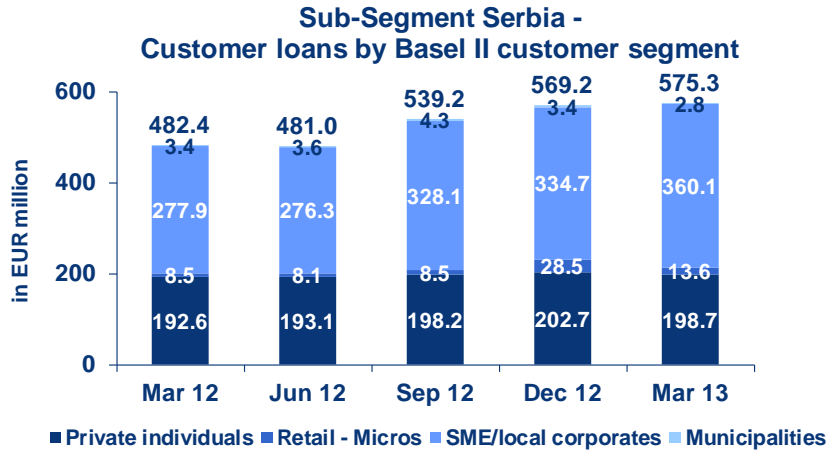
- **Operating result improved on higher NII**
 - NII up by 12.4% yoy on retail and corporate loan growth
 - Margins in retail deposits developed positively
 - Fee income declined due to lower lending fees
- **Operating expenses mainly driven by FX development**
- **Risk provisions increased on corporate business**
 - Annualised risk costs at 169bps in Q1 13 vs 181bps in Q1 12
 - NPL ratio increased from 12.3% in Q1 12 to 12.7% in Q1 13
 - Coverage stood at 80.8% in Q1 13
- **Net profit contribution increased in Q1 2013**
- **ROE improved to 14.9% (Q1 2012: 12.4%)**
- **CIR down to 64.4% vs 65.9% in Q1 2012**

in EUR million	1-3 13	1-3 12	Change
Net interest income	9.8	8.7	12.4%
Net fee income	2.9	3.5	(18.0%)
Net trading result	0.5	0.4	33.6%
Operating expenses	(8.5)	(8.3)	2.3%
Operating result	4.7	4.3	9.2%
Risk provisions	(2.4)	(2.2)	10.2%
Other result	(0.2)	(0.3)	(49.7%)
Net profit/loss	1.7	1.3	32.8%

in EUR million	Q1 13	Q4 12	Change
Net interest income	9.8	10.5	(6.9%)
Net fee income	2.9	3.5	(18.0%)
Net trading result	0.5	0.7	(23.7%)
Operating expenses	(8.5)	(9.1)	(6.7%)
Operating result	4.7	5.6	(16.2%)
Risk provisions	(2.4)	(2.9)	(16.4%)
Other result	(0.2)	(0.3)	(49.7%)
Net profit/loss	1.7	3.0	(42.5%)

All figures including 3.3% currency depreciation (based on Q1 2012 average rate)

Retail & SME: Serbia – Loan book analysis



Retail & SME: Ukraine –

Improved operating cost base but higher risk costs

– Net loss on weaker operating result, despite improved NII and lower operating costs

- Net interest income slightly up as reduction of average interest bearing assets was offset by lower expenses related to intragroup funding due to redemption
- Net fee income driven by payment transfers and card business
- Net trading result down on revaluation effects
- Operating expenses improved due to lower headcount and cost savings

– Risk costs increased due to corporate business

- Annualised risk costs up to 388bps in Q1 13 against 239bps in Q1 12

– Other result improved yoy on improved result from financial assets

– Net loss in Q1 13 due to declining operating result and increased risk provisions

– CIR amounted to 247.1% in Q1 13

– Sale of Erste Bank Ukraine: market supervisory authorities in AUT and UA approved the transaction

in EUR million	1-3 13	1-3 12	Change
Net interest income	6.2	6.0	3.7%
Net fee income	1.2	1.2	(0.6%)
Net trading result	(3.3)	0.5	na
Operating expenses	(10.1)	(12.0)	(16.2%)
Operating result	(6.0)	(4.3)	39.2%
Risk provisions	(4.0)	(2.8)	42.6%
Other result	0.5	(1.1)	na
Net profit/loss	(9.4)	(8.2)	15.0%

in EUR million	Q1 13	Q4 12	Change
Net interest income	6.2	3.3	88.6%
Net fee income	1.2	1.7	(29.8%)
Net trading result	(3.3)	(6.2)	(46.0%)
Operating expenses	(10.1)	(12.1)	(16.9%)
Operating result	(6.0)	(13.3)	(55.0%)
Risk provisions	(4.0)	(6.5)	(38.6%)
Other result	0.5	1.1	(50.4%)
Net profit/loss	(9.4)	(18.9)	(50.1%)

All figures including 1.9% currency depreciation (based on Q1 2012 average rate)

- **Business performance**
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- **Appendix**
 - Segments
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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.

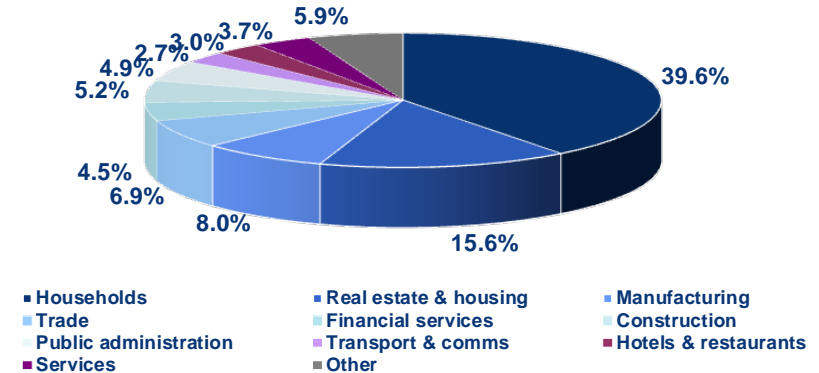
Risk category	Agency ratings
Low risk	AAA to BB / Aaa to Ba
Management attention	B
Substandard	CCC to C / Caa to C
Non-performing	D, R, RD, SD

Asset quality analysis – Loan book overview

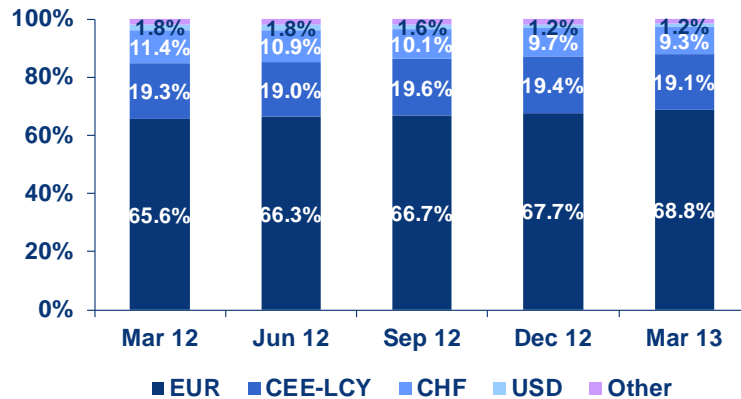
Customer loans by Basel II customer segments



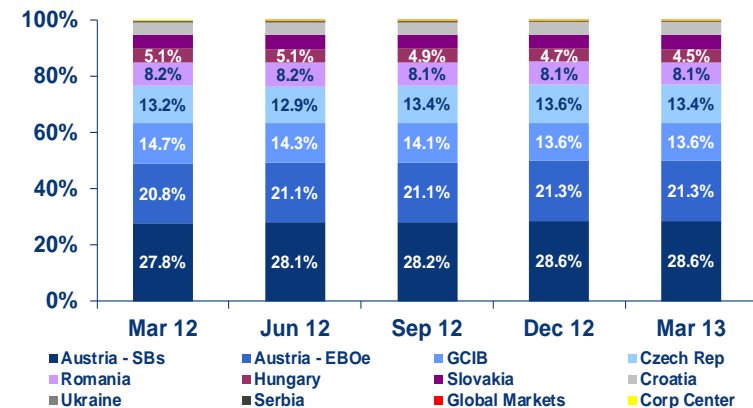
Customer loans by industries



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	
	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12
Retail & SME	82,496	83,171	15,773	16,455	3,173	3,180	10,716	10,766	112,159	113,573	6,685	6,681	62.4%	62.1%	9.6%	9.5%
Austria	52,145	52,803	8,211	8,197	1,149	1,095	3,571	3,643	65,076	65,738	2,210	2,251	61.9%	61.8%	5.5%	5.5%
EB Oesterreich	24,404	24,607	2,138	2,182	209	204	1,011	1,058	27,762	28,052	677	696	67.0%	65.7%	3.6%	3.8%
Savings Banks	27,741	28,196	6,073	6,014	941	891	2,561	2,585	37,315	37,687	1,533	1,556	59.9%	60.2%	6.9%	6.9%
CEE	30,352	30,368	7,562	8,258	2,024	2,085	7,145	7,123	47,083	47,834	4,475	4,429	62.6%	62.2%	15.2%	14.9%
Czech Republic	13,833	13,797	2,278	2,610	504	528	911	956	17,526	17,891	685	690	75.1%	72.2%	5.2%	5.3%
Romania	4,840	4,856	2,034	2,200	527	605	3,122	3,021	10,523	10,682	1,851	1,771	59.3%	58.6%	29.7%	28.3%
Slovakia	5,294	5,137	806	831	212	193	397	437	6,709	6,598	351	369	88.5%	84.3%	5.9%	6.6%
Hungary	2,645	2,809	1,319	1,459	399	345	1,523	1,572	5,886	6,185	967	1,008	63.5%	64.1%	25.9%	25.4%
Croatia	3,339	3,373	1,035	1,068	369	399	1,119	1,069	5,863	5,909	562	534	50.2%	50.0%	19.1%	18.1%
Serbia	401	397	90	90	12	14	73	68	575	569	59	58	80.8%	84.1%	12.7%	12.0%
Ukraine	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	na	nm
GCIB	12,329	12,557	2,974	3,261	859	781	1,513	1,330	17,675	17,928	946	893	62.5%	67.2%	8.6%	7.4%
Group Markets	81	69	14	7	0	0	1	0	96	77	0	0	>100.0%	>100.0%	0.0%	0.0%
Corporate Center	272	229	106	102	25	17	2	2	404	350	1	0	70.2%	>100.0%	0.4%	0.5%
Total Group	95,178	96,027	18,867	19,825	4,057	3,978	12,232	12,098	130,335	131,928	7,632	7,574	62.4%	62.6%	9.4%	9.2%

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

in EUR million	Low risk		Management attention		Substandard		Non-performing		Total loan book			
	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13		Dec 12	
									Share of total		Share of total	
Core market	89,292	90,219	17,420	18,191	3,809	3,807	11,424	11,258	121,945	93.6%	123,475	93.6%
Austria	52,858	53,528	7,419	7,479	1,052	949	3,077	3,176	64,406	49.4%	65,131	49.4%
Croatia	4,131	4,186	1,462	1,661	469	452	1,347	1,274	7,409	5.7%	7,572	5.7%
Romania	5,572	5,586	2,509	2,692	769	958	3,504	3,280	12,354	9.5%	12,515	9.5%
Serbia	727	669	187	186	48	47	114	78	1,075	0.8%	980	0.7%
Slovakia	5,978	5,851	989	1,045	235	216	434	486	7,637	5.9%	7,598	5.8%
Slovenia	739	938	354	230	173	124	221	221	1,487	1.1%	1,513	1.1%
Czech Republic	16,083	16,031	2,929	3,190	602	650	1,032	1,030	20,646	15.8%	20,901	15.8%
Hungary	3,203	3,431	1,571	1,708	462	412	1,694	1,715	6,930	5.3%	7,265	5.5%
Ukraine	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Other EU	4,010	4,012	785	939	125	72	522	540	5,442	4.2%	5,562	4.2%
Other industrialised countries	595	533	122	130	15	17	75	84	807	0.6%	764	0.6%
Emerging markets	1,282	1,263	540	564	108	83	211	216	2,141	1.6%	2,126	1.6%
Southeastern Europe / CIS	923	892	517	539	107	81	183	181	1,730	1.3%	1,692	1.3%
Asia	166	180	11	10	0	1	17	24	193	0.1%	214	0.2%
Latin America	79	82	1	3	0	1	5	5	85	0.1%	90	0.1%
Middle East / Africa	114	110	12	12	0	1	6	6	132	0.1%	129	0.1%
Total	95,178	96,027	18,867	19,825	4,057	3,978	12,232	12,098	130,335	100.0%	131,928	100.0%

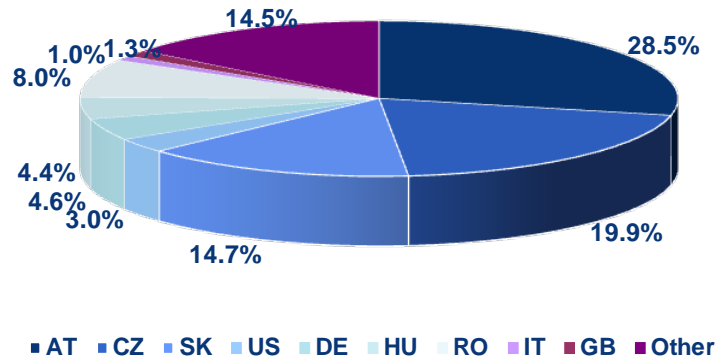
Asset quality analysis –

Total exposure by region (country of origination)

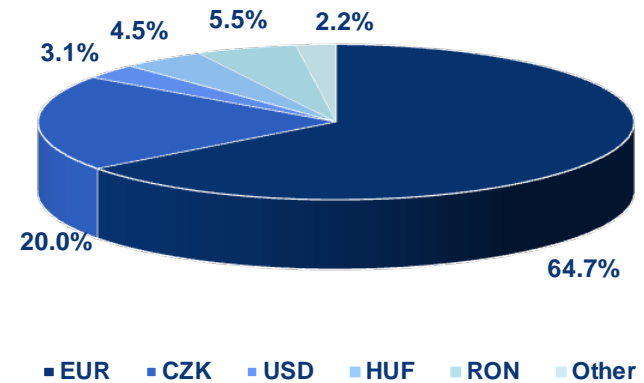
in EUR million	Low risk		Management attention		Substandard		Non-performing		Total Exposure			
	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13	Dec 12	Mar 13		Dec 12	
									Share of total		Share of total	
Core market	144,993	145,789	20,082	20,790	4,654	4,564	11,753	11,661	181,482	82.8%	182,803	83.2%
Austria	74,953	75,642	8,305	8,419	1,657	1,534	3,311	3,423	88,226	40.3%	89,017	40.5%
Croatia	6,338	6,147	1,618	1,808	491	470	1,369	1,295	9,816	4.5%	9,720	4.4%
Romania	10,632	10,678	3,026	3,113	838	993	3,516	3,346	18,011	8.2%	18,129	8.3%
Serbia	817	805	325	276	50	49	115	79	1,307	0.6%	1,209	0.6%
Slovakia	13,293	13,107	1,129	1,176	250	232	454	502	15,126	6.9%	15,017	6.8%
Slovenia	1,020	1,328	388	267	195	127	227	228	1,830	0.8%	1,951	0.9%
Czech Republic	30,832	31,219	3,666	3,961	708	742	1,058	1,063	36,263	16.6%	36,984	16.8%
Hungary	7,107	6,864	1,626	1,770	466	417	1,703	1,726	10,902	5.0%	10,777	4.9%
Other EU	30,053	27,409	931	1,202	168	112	543	559	31,696	14.5%	29,283	13.3%
Other industrialised countries	2,275	4,096	129	140	17	19	130	143	2,551	1.2%	4,398	2.0%
Emerging markets	2,341	2,161	666	702	121	90	220	232	3,348	1.5%	3,184	1.4%
Southeastern Europe / CIS	1,512	1,322	593	634	113	87	189	187	2,407	1.1%	2,230	1.0%
Asia	505	510	12	10	0	1	17	24	533	0.2%	546	0.2%
Latin America	83	86	17	19	0	1	8	8	109	0.0%	114	0.1%
Middle East / Africa	241	243	44	38	7	1	6	13	299	0.1%	294	0.1%
Total	179,662	179,455	21,808	22,833	4,960	4,785	12,647	12,595	219,077	100.0%	219,668	100.0%
Share of total	82.0%	81.7%	10.0%	10.4%	2.3%	2.2%	5.8%	5.7%	100.0%		100.0%	

Asset quality analysis – Financial assets

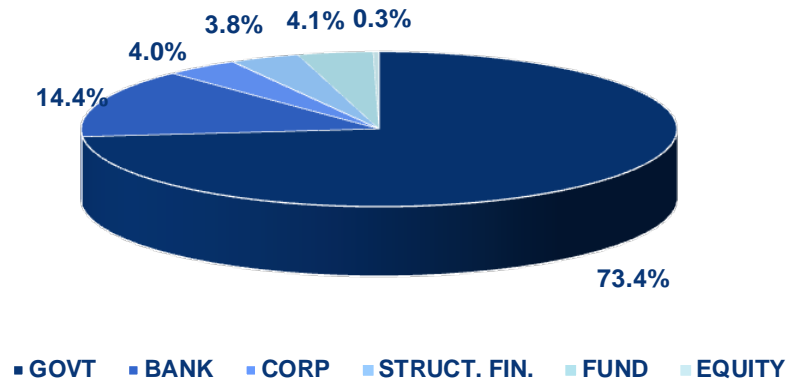
Financial assets by country of origination
(31 Mar 2013: EUR 40.9 bn)



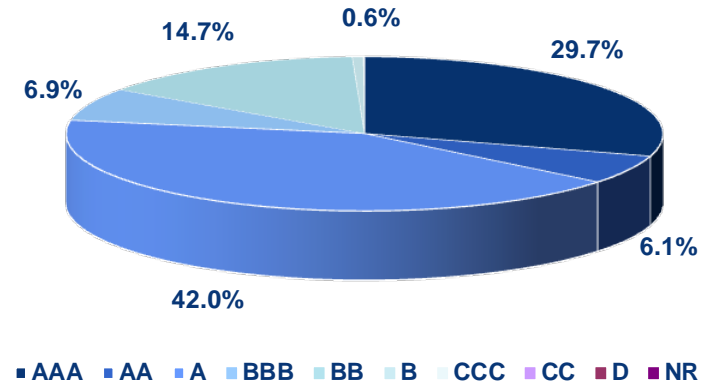
Financial assets by currency
(31 Mar 2013: EUR 40.9 bn)



Financial assets by issuer/product
(31 Mar 2013: EUR 40.9 bn)



Financial assets by rating
(31 Mar 2013: EUR 40.9 bn)



Balance sheet (IFRS) drill-down – Trading assets as of 31 March 2013

– Increase of EUR 1.3 bn due to increased investments into sovereign bonds

in EUR m	Sovereign		Banks		Other		Total Trading	
CZ	2,188	39.7%	0	0.0%	10	1.7%	2,198	33.8%
SK	234	4.2%	0	0.0%	0	0.0%	234	3.6%
RO	782	14.2%	3	0.7%	0	0.1%	785	12.1%
HU	1,570	28.5%	6	1.5%	130	20.7%	1,706	26.2%
AT	149	2.7%	166	45.0%	231	36.6%	546	8.4%
IT	0	0.0%	0	0.0%	8	1.3%	8	0.1%
ES	0	0.0%	0	0.0%	12	1.9%	12	0.2%
GR	0	0.0%	0	0.0%	0	0.0%	0	0.0%
IE	0	0.0%	0	0.1%	0	0.0%	0	0.0%
PT	0	0.0%	0	0.0%	0	0.0%	0	0.0%
FR	12	0.2%	2	0.4%	11	1.8%	25	0.4%
BE	0	0.0%	0	0.1%	0	0.0%	0	0.0%
DE	65	1.2%	98	26.7%	34	5.3%	197	3.0%
NL	0	0.0%	15	4.1%	34	5.3%	49	0.7%
Other	511	9.3%	79	21.4%	160	25.4%	750	11.5%
Total	5,511	100.0%	369	100.0%	631	100.0%	6,512	100.0%

Balance sheet (IFRS) drill-down –

Financial assets at fair value as of 31 March 2013

– Decline of EUR 59 mn driven by reduction of bank exposure

in EUR m	Sovereign		Banks		Other		Total FV	
CZ	147	60.5%	25	16.1%	67	25.7%	239	36.3%
SK	28	11.4%	0	0.0%	10	4.0%	38	5.8%
RO	5	2.1%	0	0.0%	5	1.7%	10	1.5%
HU	0	0.0%	0	0.0%	0	0.0%	0	0.0%
AT	0	0.2%	30	19.8%	104	39.8%	135	20.5%
IT	0	0.0%	0	0.0%	0	0.1%	0	0.1%
ES	0	0.0%	0	0.0%	1	0.3%	1	0.1%
GR	0	0.0%	0	0.0%	0	0.0%	0	0.0%
IE	0	0.0%	0	0.0%	0	0.0%	0	0.0%
PT	0	0.0%	0	0.0%	0	0.0%	0	0.0%
FR	0	0.0%	0	0.0%	2	0.8%	2	0.3%
BE	0	0.0%	0	0.0%	0	0.0%	0	0.0%
DE	0	0.0%	53	34.7%	20	7.6%	73	11.1%
NL	0	0.0%	0	0.0%	22	8.5%	22	3.4%
Other	62	25.7%	45	29.5%	30	11.5%	138	20.9%
Total	243	100.0%	153	100.0%	261	100.0%	657	100.0%

Balance sheet (IFRS) drill-down –

Financial assets available for sale as of 31 March 2013

– Ytd decline of AfS portfolio of EUR 1.1 bn due to changed presentation of Czech pension fund

in EUR m	Sovereign		Banks		Other		Total AFS	
CZ	1,280	10.0%	103	2.5%	8	0.2%	1,391	6.6%
SK	2,472	19.4%	43	1.0%	26	0.6%	2,541	12.0%
RO	885	6.9%	0	0.0%	8	0.2%	894	4.2%
HU	531	4.2%	0	0.0%	88	2.0%	618	2.9%
AT	5,155	40.4%	1,014	24.6%	2,238	51.8%	8,407	39.7%
IT	71	0.6%	129	3.1%	22	0.5%	222	1.0%
ES	4	0.0%	30	0.7%	31	0.7%	65	0.3%
GR	0	0.0%	9	0.2%	3	0.1%	12	0.1%
IE	24	0.2%	46	1.1%	1	0.0%	72	0.3%
PT	5	0.0%	15	0.4%	7	0.2%	26	0.1%
FR	53	0.4%	181	4.4%	15	0.4%	249	1.2%
BE	64	0.5%	5	0.1%	4	0.1%	73	0.3%
DE	518	4.1%	992	24.1%	105	2.4%	1,616	7.6%
NL	37	0.3%	387	9.4%	145	3.4%	569	2.7%
Other	1,653	13.0%	1,164	28.3%	1,618	37.5%	4,436	20.9%
Total	12,752	100.0%	4,118	100.0%	4,320	100.0%	21,190	100.0%

Balance sheet (IFRS) drill-down –

Financial assets held-to-maturity as of 31 March 2013

– Financial assets HTM remained flat

in EUR m	Sovereign		Banks		Other		Total HTM	
CZ	6,332	37.9%	203	13.0%	25	3.3%	6,560	34.5%
SK	3,428	20.5%	2	0.1%	24	3.2%	3,454	18.2%
RO	2,388	14.3%	2	0.2%	0	0.0%	2,390	12.6%
HU	1,209	7.2%	0	0.0%	0	0.0%	1,209	6.4%
AT	2,599	15.5%	414	26.6%	162	21.5%	3,175	16.7%
IT	0	0.0%	148	9.5%	48	6.3%	196	1.0%
ES	0	0.0%	73	4.7%	93	12.3%	166	0.9%
GR	0	0.0%	0	0.0%	0	0.0%	0	0.0%
IE	0	0.0%	0	0.0%	0	0.1%	1	0.0%
PT	0	0.0%	10	0.7%	0	0.0%	10	0.1%
FR	0	0.0%	145	9.3%	18	2.3%	163	0.9%
BE	0	0.0%	0	0.0%	9	1.2%	9	0.0%
DE	21	0.1%	139	8.9%	27	3.6%	187	1.0%
NL	0	0.0%	166	10.7%	88	11.7%	255	1.3%
Other	741	4.4%	252	16.2%	261	34.5%	1,254	6.6%
Total	16,717	100.0%	1,555	100.0%	756	100.0%	19,028	100.0%

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	Mar 13	Dec 11	Dec 12	Mar 13	Dec 11	Dec12	Mar 13	Dec 11	Dec 12	Mar 13
Greece	4.4	0.1	0.1	57.9	0.1	0.0	7.6	5.1	1.7	69.9	5.3	1.8
Ireland	46.5	73.8	77.7	204.4	29.0	37.6	78.2	36.3	42.3	329.1	139.1	157.6
Portugal	5.6	3.2	4.8	94.0	47.7	45.6	13.0	10.0	10.0	112.6	60.9	60.4
Spain	23.8	12.7	12.7	282.2	248.6	229.4	425.6	253.0	259.7	731.6	514.3	501.8
Italy	472.6	99.5	103.8	806.8	411.4	463.8	582.0	655.7	645.1	1,861.4	1,166.6	1,212.7
Sum total	553.0	189.3	199.0	1,445.2	736.8	776.4	1,106.4	960.1	958.8	3,104.6	1,886.2	1,934.3

Sovereign net exposure by country and portfolio:

in EUR million	FV			AfS			At amortised cost			Total net exposure		
	Dec 11	Dec 12	Mar 13	Dec 11	Dec 12	Mar 13	Dec 11	Dec12	Mar 13	Dec 11	Dec 12	Mar 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	63.0	14.7	14.7	14.7	46.5	73.8	77.7
Portugal	0.0	-16.3	-8.9	5.6	3.2	4.8	0.0	0.0	0.0	5.6	3.2	4.8
Spain	-27.1	-22.4	-23.2	38.7	11.0	12.7	12.2	1.7	1.7	23.8	12.7	12.7
Italy	399.9	-11.7	-11.2	70.9	99.5	110.3	1.8	0.0	0.0	472.6	99.5	103.8
Sum total	364.3	-49.9	-43.3	157.3	172.9	190.8	31.3	16.4	16.4	553.0	189.3	199.0

Bank net exposure by country and portfolio:

in EUR million	FV			AfS			At amortised cost			Total net exposure		
	Dec 11	Dec 12	Mar 13	Dec 11	Dec 12	Mar 13	Dec 11	Dec12	Mar 13	Dec 11	Dec 12	Mar 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	29.9	92.0	4.7	4.5	13.0	8.1	3.2	204.4	29.0	37.6
Portugal	9.4	1.9	-1.7	29.7	15.8	17.3	54.9	30.0	30.0	94.0	47.7	45.6
Spain	61.9	69.0	41.5	64.5	33.8	27.2	155.8	145.8	160.7	282.2	248.6	229.4
Italy	233.6	43.9	46.4	180.6	149.5	149.2	392.6	218.0	268.2	806.8	411.4	463.8
Sum total	404.3	131.1	116.1	366.8	203.8	198.2	674.2	401.9	462.1	1,445.2	736.8	776.4

Off-balance sheet items –

Exclusively related to customer business

in EUR million	2011	2012	Mar-13
Guarantees and warranties	6,920	6,363	6,285
<i>of which: in relation to corporate business</i>	<i>6,170</i>	<i>5,584</i>	<i>5,548</i>
Undrawn lines, loan commitments, promissory notes	18,579	14,415	14,345
<i>of which: in relation to corporate business</i>	<i>9,762</i>	<i>9,057</i>	<i>8,646</i>
<i>of which: in relation to retail business</i>	<i>7,238</i>	<i>4,446</i>	<i>4,507</i>
<i>of which: in relation to sovereigns, municipalities</i>	<i>1,221</i>	<i>834</i>	<i>1,089</i>
Total	25,499	20,779	20,630

– **Detail on guarantees & warranties: approx. 58% is related to Austria**

- approx. 75% is EUR-based
- approx. 86% is towards low risk and management attention category

– **Detail on undrawn lines and loan commitments: approx. 55% is related to Austria**

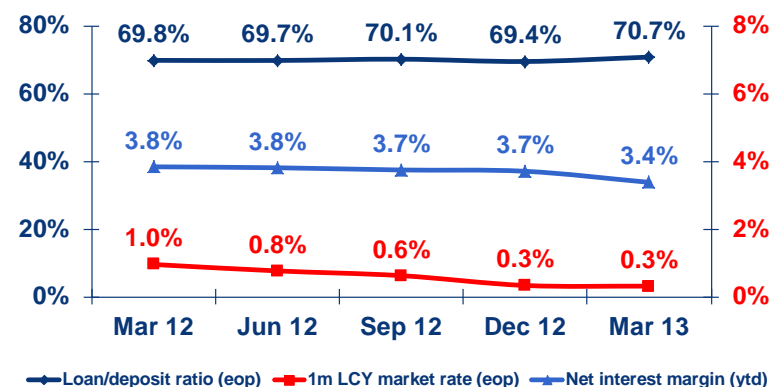
- appr. 76% is EUR based
- appr. 98% is towards low risk and management attention category

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 - Shareholder structure

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

Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	41.5%	40.8%	
Return on equity	17.5%	21.6%	
	Mar 13	Dec 12	
Erste Group stake	99.0%		
Solvency ratio	15.5%	16.0%	
Employees	11,048	11,014	0.3%
Branches	659	658	0.2%
Customers (in m)	5.3	5.3	0.3%
Market share - retail loans	23.7%	23.8%	
Market share - retail deposits	27.5%	27.7%	
Market share - corporate loans	19.1%	19.3%	
Market share - corporate deposits	10.1%	10.5%	
Market share - total assets	20.7%	20.2%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	276.7	306.4	(9.7%)
Risk provisions for loans and advances	(35.7)	(43.7)	(18.2%)
Net fee and commission income	114.7	113.9	0.7%
Net trading result	28.0	30.5	(8.1%)
General administrative expenses	(173.9)	(183.8)	(5.4%)
Other operating result	(1.1)	(16.5)	(93.2%)
Result from financial instruments - FV	(10.2)	6.3	na
Result from financial assets - AfS	2.0	4.0	(49.9%)
Result from financial assets - HtM	4.5	1.7	>100.0%
Pre-tax profit/loss	205.0	218.7	(6.3%)
Taxes on income	(40.6)	(45.9)	(11.6%)
Post-tax profit	164.4	172.8	(4.9%)
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	164.4	172.8	(4.9%)
Attributable to non-controlling interests	(0.0)	(1.4)	(99.9%)
Attributable to owners of the parent	164.4	174.2	(5.6%)
EUR FX rate (ave)	25.6	25.6	

in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	2,925	2,538	15.3%
Loans and advances to customers	19,205	19,002	1.1%
Risk provisions for loans and advances	(722)	(709)	1.8%
Financial assets - at fair value through profit or loss	275	280	(1.9%)
Financial assets - at fair value through profit or loss	1,742	2,594	(32.9%)
Financial assets - at fair value through profit or loss	7,131	7,069	0.9%
Other assets	7,502	4,984	50.5%
Total assets	38,057	35,758	6.4%
Interest-bearing assets	32,465	32,366	0.3%
Deposits by banks	2,117	1,723	22.9%
Customer deposits	27,221	27,371	(0.5%)
Debt securities in issue	1,372	1,404	(2.3%)
Other liabilities	3,565	1,634	>100.0%
Total equity	3,782	3,625	4.3%
Attributable to non-controlling interests	4	5	(23.3%)
Attributable to owners of the parent	3,778	3,620	4.4%
EUR FX rate (eop)	25.7	25.7	

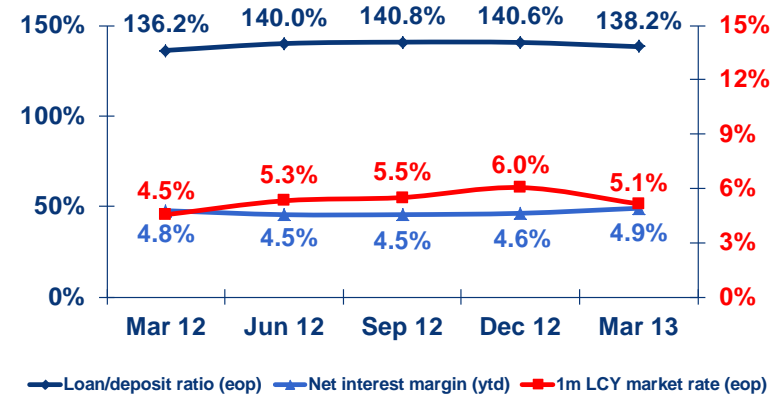
To eliminate currency effects, Q1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Mar 2013. Solvency ratio is preliminary.

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



Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	38.5%	40.7%	
Return on equity	na	na	
	Mar 13	Dec 12	
Erste Group stake	93.3%		
Solvency ratio	12.6%	12.4%	
Employees	7,732	8,289	(6.7%)
Branches	561	623	(10.0%)
Customers (in m)	3.4	3.5	(3.3%)
Market share - retail loans	18.3%	18.3%	
Market share - retail deposits	19.8%	20.4%	
Market share - corporate loans	23.2%	23.2%	
Market share - corporate deposits	14.4%	14.1%	
Market share - total assets	19.3%	19.3%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	164.7	171.1	(3.7%)
Risk provisions for loans and advances	(131.2)	(212.4)	(38.2%)
Net fee and commission income	36.0	35.4	1.7%
Net trading result	25.6	28.0	(8.4%)
General administrative expenses	(87.2)	(95.5)	(8.7%)
Other operating result	(13.0)	(9.1)	42.9%
Result from financial instruments - FV	0.3	0.8	(56.3%)
Result from financial assets - AfS	0.0	0.5	(99.8%)
Result from financial assets - HtM	0.0	0.0	na
Pre-tax profit/loss	(4.8)	(81.4)	(94.1%)
Taxes on income	2.4	11.6	(78.9%)
Post-tax profit	(2.3)	(69.8)	(96.7%)
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	(2.3)	(69.8)	(96.7%)
Attributable to non-controlling interests	0.5	0.2	>100.0%
Attributable to owners of the parent	(2.8)	(70.0)	(96.0%)
EUR FX rate (ave)	4.4	4.4	

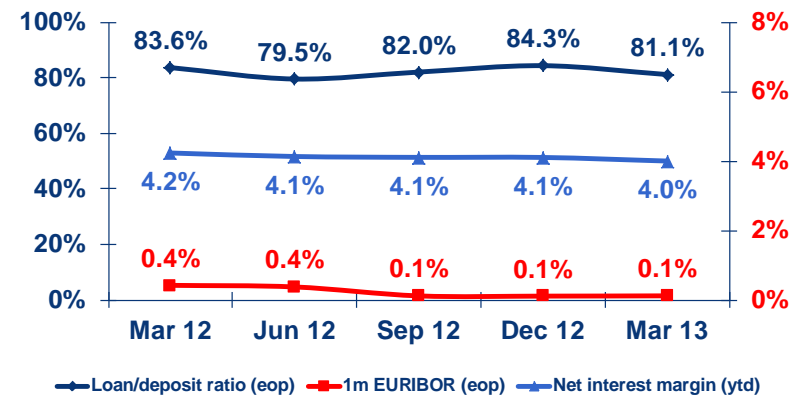
in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	208	82	>100.0%
Loans and advances to customers	11,702	12,048	(2.9%)
Risk provisions for loans and advances	(1,975)	(1,890)	4.5%
Financial assets - at fair value through profit or loss	10	10	1.8%
Financial assets - at fair value through profit or loss	907	979	(7.4%)
Financial assets - at fair value through profit or loss	2,352	2,434	(3.4%)
Other assets	2,768	2,921	(5.2%)
Total assets	15,972	16,584	(3.7%)
Interest-bearing assets	13,163	13,815	(4.7%)
Deposits by banks	4,502	4,954	(9.1%)
Customer deposits	8,468	8,570	(1.2%)
Debt securities in issue	303	305	(0.7%)
Other liabilities	1,160	1,215	(4.5%)
Total equity	1,538	1,539	(0.1%)
Attributable to non-controlling interests	5	4	10.0%
Attributable to owners of the parent	1,533	1,535	(0.1%)
EUR FX rate (eop)	4.4	4.4	

To eliminate currency effects, Q1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Mar 2013. Solvency ratio is preliminary.

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

Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	41.8%	40.6%	
Return on equity	13.8%	19.0%	
	Mar 13	Dec 12	Change
Erste Group stake	100%		
Solvency ratio	19.3%	19.7%	
Employees	4,196	4,185	0.3%
Branches	297	297	0.0%
Customers (in m)	2.4	2.4	(0.3%)
Market share - retail loans	26.7%	26.5%	
Market share - retail deposits	25.8%	25.7%	
Market share - corporate loans	11.2%	10.9%	
Market share - corporate deposits	9.6%	9.7%	
Market share - total assets	20.5%	20.2%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	109.6	113.3	(3.2%)
Risk provisions for loans and advances	(16.8)	(19.6)	(14.3%)
Net fee and commission income	29.1	29.5	(1.4%)
Net trading result	2.4	6.5	(63.6%)
General administrative expenses	(58.9)	(60.6)	(2.8%)
Other operating result	(12.0)	(8.0)	50.1%
Result from financial instruments - FV	(1.0)	0.7	na
Result from financial assets - AFS	0.0	0.7	na
Result from financial assets - HtM	0.0	0.6	na
Pre-tax profit/loss	52.3	63.0	(17.0%)
Taxes on income	(10.2)	(12.6)	(19.3%)
Post-tax profit	42.1	50.4	(16.4%)
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	42.1	50.4	(16.4%)
Attributable to non-controlling interests	(0.2)	0.0	na
Attributable to owners of the parent	42.4	50.3	(15.9%)

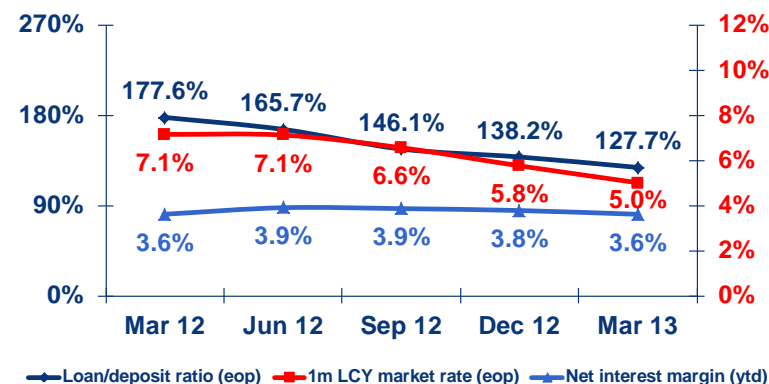
in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	188	290	(35.1%)
Loans and advances to customers	7,251	7,093	2.2%
Risk provisions for loans and advances	(361)	(379)	(4.5%)
Financial assets - at fair value through profit or loss	30	31	(4.3%)
Financial assets - at fair value through profit or loss	1,357	1,358	(0.1%)
Financial assets - at fair value through profit or loss	2,583	2,443	5.7%
Other assets	925	941	(1.7%)
Total assets	11,972	11,777	1.7%
Interest-bearing assets	11,072	10,861	1.9%
Deposits by banks	698	1,148	(39.2%)
Customer deposits	8,939	8,413	6.3%
Debt securities in issue	588	537	9.5%
Other liabilities	502	475	5.8%
Total equity	1,245	1,205	3.3%
Attributable to non-controlling interests	3	3	8.8%
Attributable to owners of the parent	1,242	1,202	3.3%

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

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

Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	41.5%	35.3%	
Return on equity	na	na	
	Mar 13	Dec 12	Change
Erste Group stake	100%		
Solvency ratio	11.6%	11.7%	
Employees	2,743	2,690	2.0%
Branches	141	141	0.0%
Customers (in m)	0.9	0.9	(0.1%)
Market share - retail loans	15.7%	14.3%	
Market share - retail deposits	8.4%	8.3%	
Market share - corporate loans	7.8%	7.6%	
Market share - corporate deposits	7.1%	6.5%	
Market share - total assets	8.6%	8.8%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	78.4	86.9	(9.8%)
Risk provisions for loans and advances	(59.2)	(131.2)	(54.8%)
Net fee and commission income	27.9	23.1	20.8%
Net trading result	2.0	15.1	(86.5%)
General administrative expenses	(44.9)	(44.1)	1.8%
Other operating result	(21.0)	(16.3)	28.6%
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
Pre-tax profit/loss	(16.8)	(66.5)	(74.7%)
Taxes on income	(3.6)	(4.5)	(19.4%)
Post-tax profit	(20.5)	(71.0)	(71.2%)
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	(20.5)	(71.0)	(71.2%)
Attributable to non-controlling interests	0.0	0.0	na
Attributable to owners of the parent	(20.5)	(71.0)	(71.2%)
EUR FX rate (ave)	296.6	296.6	

in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	402	420	(4.4%)
Loans and advances to customers	6,070	6,174	(1.7%)
Risk provisions for loans and advances	(973)	(972)	0.1%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - at fair value through profit or loss	610	676	(9.7%)
Financial assets - at fair value through profit or loss	1,213	1,155	5.0%
Other assets	1,927	1,707	12.9%
Total assets	9,248	9,159	1.0%
Interest-bearing assets	8,704	8,352	4.2%
Deposits by banks	3,407	3,602	(5.4%)
Customer deposits	4,753	4,468	6.4%
Debt securities in issue	9	5	95.7%
Other liabilities	407	392	3.8%
Total equity	672	692	(2.9%)
Attributable to non-controlling interests	0	0	na
Attributable to owners of the parent	672	692	(2.9%)
EUR FX rate (eop)	304.4	304.4	

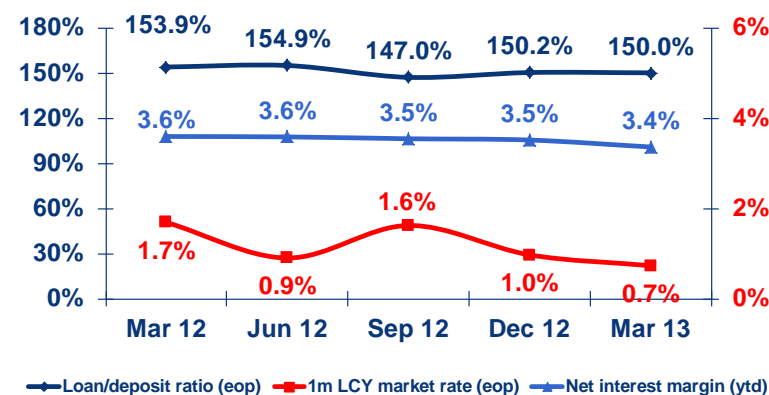
To eliminate currency effects, Q1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Mar 2013. Solvency ratio is preliminary.

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



Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	37.9%	39.1%	
Return on equity	6.5%	9.2%	
	Mar 13	Dec 12	
Erste Group stake	69.3%		
Solvency ratio	17.4%	17.4%	
Employees	2,553	2,629	(2.9%)
Branches	149	150	(0.7%)
Customers (in m)	1.0	1.0	(1.3%)
Market share - retail loans	14.1%	14.0%	
Market share - retail deposits	13.0%	13.0%	
Market share - corporate loans	15.8%	15.9%	
Market share - corporate deposits	11.5%	11.8%	
Market share - total assets	15.1%	14.9%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	66.7	70.0	(4.7%)
Risk provisions for loans and advances	(30.4)	(25.6)	18.7%
Net fee and commission income	14.3	16.2	(11.7%)
Net trading result	4.5	4.6	(2.8%)
General administrative expenses	(32.4)	(35.5)	(8.8%)
Other operating result	(3.3)	(4.0)	(16.9%)
Result from financial instruments - FV	0.0	0.0	na
Result from financial assets - AfS	0.2	0.0	na
Result from financial assets - HtM	(0.0)	0.0	na
Pre-tax profit/loss	19.6	25.6	(23.6%)
Taxes on income	(3.9)	(5.1)	(24.2%)
Post-tax profit	15.7	20.5	(23.5%)
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	15.7	20.5	(23.5%)
Attributable to non-controlling interests	0.6	0.3	>100.0%
Attributable to owners of the parent	15.0	20.2	(25.5%)
EUR FX rate (ave)	7.6	7.6	

in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	917	1,035	(11.4%)
Loans and advances to customers	6,467	6,490	(0.4%)
Risk provisions for loans and advances	(533)	(508)	4.9%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - at fair value through profit or loss	876	808	8.4%
Financial assets - at fair value through profit or loss	106	107	(0.6%)
Other assets	785	744	5.5%
Total assets	8,619	8,676	(0.7%)
Interest-bearing assets	7,877	7,974	(1.2%)
Deposits by banks	3,088	3,138	(1.6%)
Customer deposits	4,312	4,321	(0.2%)
Debt securities in issue	40	40	1.6%
Other liabilities	202	215	(6.0%)
Total equity	977	962	1.5%
Attributable to non-controlling interests	6	5	12.8%
Attributable to owners of the parent	971	957	1.4%
EUR FX rate (eop)	7.6	7.6	

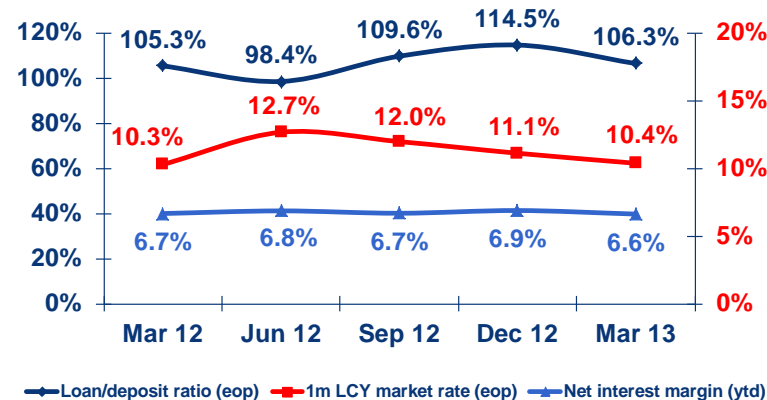
To eliminate currency effects, Q1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Mar 2013. Solvency ratio is preliminary.

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



Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	61.9%	63.6%	
Return on equity	8.0%	8.5%	
	Mar 13	Dec 12	
Erste Group stake	80.5%		
Solvency ratio	22.8%	21.3%	
Employees	931	944	(1.4%)
Branches	67	68	(1.5%)
Customers (in m)	0.3	0.3	3.7%
Market share - retail loans	3.4%	3.3%	
Market share - retail deposits	2.6%	2.5%	
Market share - corporate loans	2.7%	2.7%	
Market share - corporate deposits	3.8%	2.7%	
Market share - total assets	2.7%	2.6%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	10.3	9.3	10.9%
Risk provisions for loans and advances	(2.4)	(2.1)	15.4%
Net fee and commission income	2.9	3.2	(10.4%)
Net trading result	0.5	0.4	33.6%
General administrative expenses	(8.5)	(8.2)	3.5%
Other operating result	(0.2)	(0.3)	(49.7%)
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
Pre-tax profit/loss	2.7	2.3	15.6%
Taxes on income	(0.2)	0.0	na
Post-tax profit	2.4	2.3	5.3%
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	2.4	2.3	5.3%
Attributable to non-controlling interests	0.0	0.0	na
Attributable to owners of the parent	2.4	2.3	5.3%
EUR FX rate (ave)	111.7	111.7	

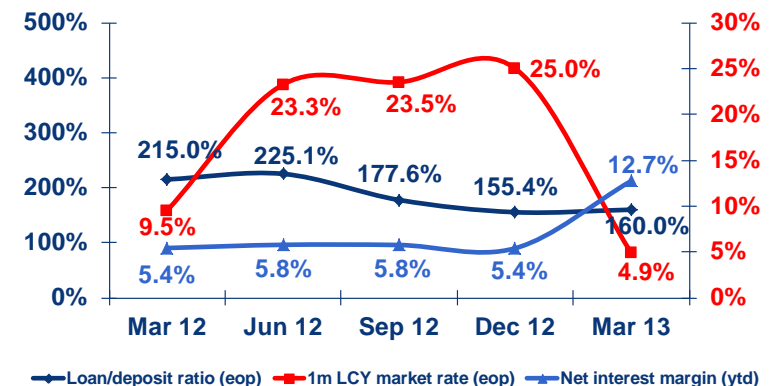
in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	73	21	>100.0%
Loans and advances to customers	575	571	0.8%
Risk provisions for loans and advances	(59)	(58)	2.2%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - at fair value through profit or loss	11	11	1.0%
Financial assets - at fair value through profit or loss	52	51	2.4%
Other assets	165	126	30.7%
Total assets	817	722	13.1%
Interest-bearing assets	651	599	8.8%
Deposits by banks	52	58	(10.9%)
Customer deposits	598	498	20.0%
Debt securities in issue	13	13	(0.0%)
Other liabilities	32	33	(3.6%)
Total equity	122	119	2.0%
Attributable to non-controlling interests	0	0	na
Attributable to owners of the parent	122	119	2.0%
EUR FX rate (eop)	111.8	111.8	

To eliminate currency effects, Q1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Mar 2013. Solvency ratio is preliminary.

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

Key figures and ratios	1-3 13	1-3 12	Change
Cost/income ratio	147.0%	100.9%	
Return on equity	na	na	
	Mar 13	Dec 12	
Erste Group stake	100%		
Solvency ratio	17.9%	18.0%	
Employees	1,496	1,530	(2.2%)
Branches	101	120	(15.8%)
Customers (in m)	0.3	0.3	3.4%
Market share - retail loans	1.2%	1.2%	
Market share - retail deposits	0.4%	0.4%	
Market share - corporate loans	0.3%	0.4%	
Market share - corporate deposits	0.6%	0.7%	
Market share - total assets	0.5%	0.7%	

Rate and margin environment



in EUR million	1-3 13	1-3 12	Change
Net interest income	9.0	10.5	(14.4%)
Risk provisions for loans and advances	(4.0)	(2.7)	47.9%
Net fee and commission income	1.2	0.7	70.4%
Net trading result	(3.3)	0.5	na
General administrative expenses	(10.0)	(11.8)	(14.8%)
Other operating result	0.4	(0.4)	na
Result from financial instruments - FV	0.5	0.0	na
Result from financial assets - AfS	(0.4)	(0.7)	(45.9%)
Result from financial assets - HtM	0.0	0.0	na
Pre-tax profit/loss	(6.7)	(3.9)	70.8%
Taxes on income	0.0	0.0	na
Post-tax profit	(6.7)	(3.9)	70.8%
Post-tax profit from discontinuing operations	0.0	0.0	na
Net profit/loss for the period	(6.7)	(3.9)	70.8%
Attributable to non-controlling interests	0.0	0.0	na
Attributable to owners of the parent	(6.7)	(3.9)	70.8%
EUR FX rate (ave)	10.7	10.7	

in EUR million	Mar 13	Dec 12	Change
Loans and advances to credit institutions	33	64	(48.4%)
Loans and advances to customers	410	434	(5.4%)
Risk provisions for loans and advances	(71)	(68)	4.5%
Financial assets - at fair value through profit or loss	59	98	(40.0%)
Financial assets - at fair value through profit or loss	28	48	(42.1%)
Financial assets - at fair value through profit or loss	0	0	na
Other assets	124	113	9.9%
Total assets	582	688	(15.4%)
Interest-bearing assets	475	575	(17.4%)
Deposits by banks	185	262	(29.2%)
Customer deposits	256	279	(8.1%)
Debt securities in issue	0	0	na
Other liabilities	8	7	21.2%
Total equity	132	140	(5.7%)
Attributable to non-controlling interests	0	0	na
Attributable to owners of the parent	132	140	(5.7%)
EUR FX rate (eop)	10.4	10.4	

To eliminate currency effects, Q1 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Mar 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: 26.7%
Retail dep.: 18.4%	Retail dep.: 27.5%	Retail dep.: 25.8%
Branches: 996	Branches: 659	Branches: 297

– Leading retail and corporate bank with 16.9m customers in 8 geographically connected countries

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

– Potential for cross selling and organic growth in CEE



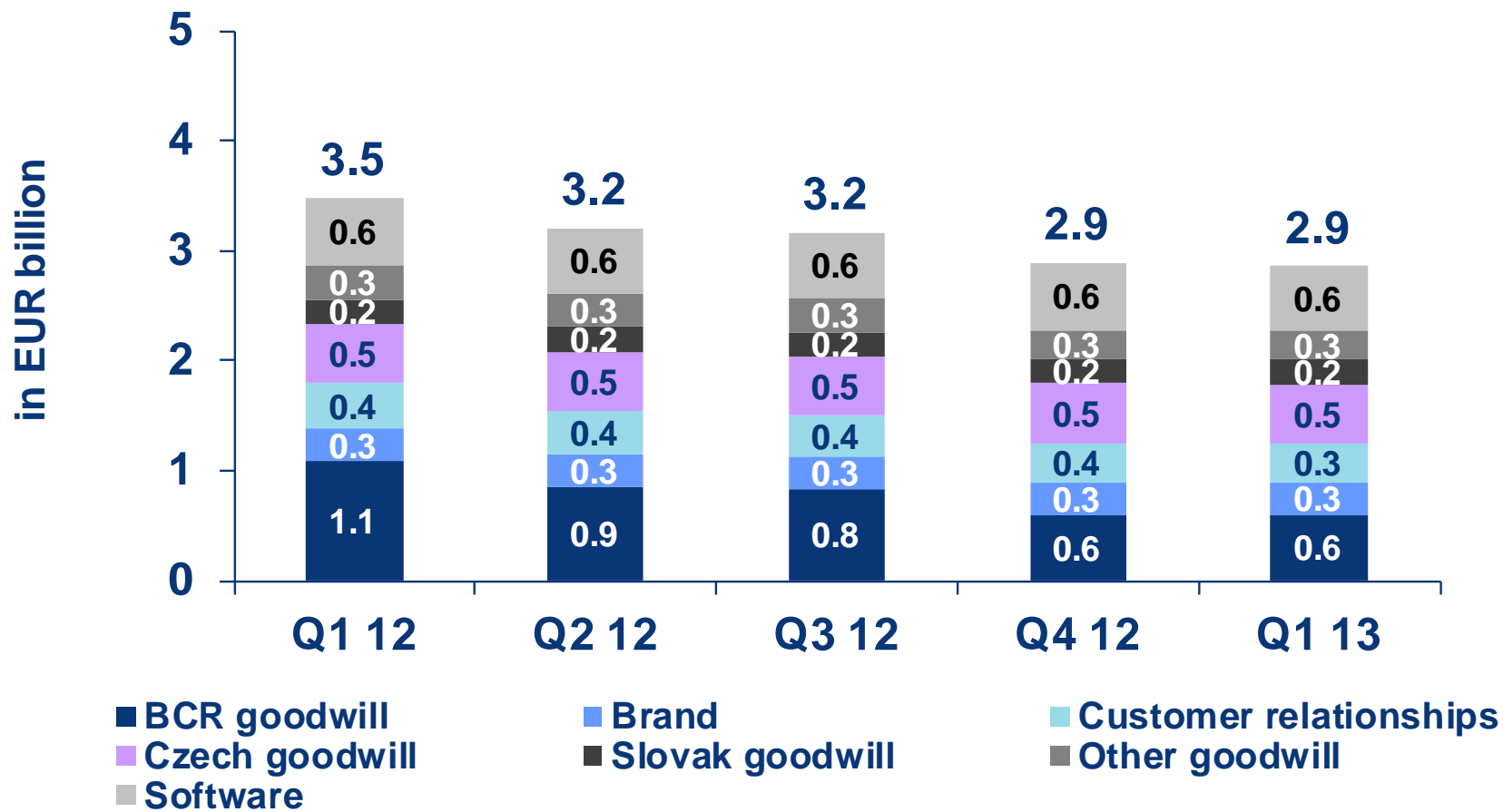
Romania	Hungary	Croatia	Serbia	Ukraine
Clients: 3.4m	Clients: 0.9m	Clients: 1.0m	Clients: 0.3m	Clients: 0.3m
Retail loans: 18.3%	Retail loans: 15.7%	Retail loans: 14.1%	Retail loans: 3.4%	Retail loans: 1.2%
Retail dep.: 19.8%	Retail dep.: 8.4%	Retail dep.: 13.0%	Retail dep.: 2.6%	Retail dep.: 0.4%
Branches: 561	Branches: 141	Branches: 149	Branches: 67	Branches: 101

EU or EU candidate
Non-EU or non-EU-candidate
Indirect presence

Erste Group's intangible asset split –

BCR goodwill and Software are single biggest intangibles

Intangibles composition



Erste Group historic financials – Quarterly income statement (IFRS)

in EUR million	Q1 11	Q2 11	Q3 11	Q4 11	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	1,302.0	1,401.9	1,430.2	1,434.9	1,336.9	1,314.8	1,317.2	1,266.4	1,240.6
Net fee and commission income	455.2	450.9	445.9	435.2	430.3	435.2	418.8	436.5	448.2
Net trading result	236.7	52.1	(251.4)	84.9	93.6	27.9	69.9	82.0	77.8
Operating income	1,993.9	1,904.9	1,624.7	1,955.0	1,860.8	1,777.9	1,805.9	1,784.9	1,766.6
Personnel expenses	(576.1)	(566.2)	(578.0)	(603.4)	(570.5)	(568.1)	(563.9)	(581.6)	(564.6)
Other administrative expenses	(292.4)	(303.3)	(294.1)	(262.6)	(283.3)	(281.7)	(281.9)	(259.2)	(277.7)
Depreciation and amortisation	(94.5)	(93.8)	(93.2)	(93.3)	(91.3)	(92.5)	(92.9)	(89.8)	(88.9)
General administrative expenses	(963.0)	(963.3)	(965.3)	(959.3)	(945.1)	(942.3)	(938.7)	(930.6)	(931.2)
Operating result	1,030.9	941.6	659.4	995.7	915.7	835.6	867.2	854.3	835.4
Risk provisions for loans and advances	(460.1)	(460.7)	(938.4)	(407.7)	(580.6)	(401.2)	(483.5)	(514.7)	(402.2)
Other operating result	(128.7)	(131.5)	(1,200.2)	(129.5)	131.2	(199.3)	(145.9)	(510.3)	(103.3)
Result from financial instruments - FV	9.5	(29.4)	12.1	8.1	41.5	0.9	(6.1)	(39.9)	(46.5)
Result from financial assets - AfS	19.2	(5.1)	(76.9)	(3.4)	(14.7)	18.4	15.5	37.0	11.4
Result from financial assets - HtM	0.2	1.8	(19.0)	(10.1)	(6.0)	(13.8)	0.5	(0.6)	6.6
Pre-tax profit/loss	471.0	316.7	(1,563.0)	453.1	487.1	240.6	247.7	(174.2)	301.4
Taxes on income	(106.8)	(68.6)	70.4	(135.4)	(107.2)	(89.4)	(54.5)	80.9	(66.4)
Post-tax profit from discontinuing operations	364.2	248.1	(1,492.6)	317.7	379.9	151.2	193.2	(93.3)	235.0
Net profit/loss for the period	364.2	248.1	(1,492.6)	317.7	379.9	151.2	193.2	(93.3)	235.0
Attributable to non-controlling interests	42.8	48.7	1.2	63.6	33.4	44.1	49.5	20.5	58.8
Attributable to owners of the parent	321.4	199.4	(1,493.8)	254.1	346.5	107.1	143.7	(113.8)	176.2
Cost/income ratio	48.3%	50.6%	59.4%	49.1%	50.8%	53.0%	52.0%	52.1%	52.7%
Return on equity	9.6%	5.9%	na	8.4%	11.2%	3.4%	4.5%	na	5.4%

Erste Group historic financials – Quarterly balance sheet (IFRS)

in EUR million	Mar 11	Jun 11	Sep 11	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12	Mar 13
Cash and balances with central banks	5,043	6,605	5,743	9,413	5,480	5,737	8,675	9,740	7,446
Loans and advances to credit institutions	16,471	13,373	13,559	7,578	13,403	13,311	11,569	9,074	11,964
Loans and advances to customers	132,422	133,670	135,211	134,750	134,793	133,944	133,507	131,928	130,335
Risk provisions for loans and advances	(6,399)	(6,516)	(7,189)	(7,027)	(7,407)	(7,612)	(7,796)	(7,644)	(7,695)
Derivative financial instruments	7,096	7,438	12,076	10,931	10,989	11,974	13,015	13,289	11,429
Trading assets	7,777	8,357	7,350	5,876	8,116	5,953	5,186	5,178	6,512
Financial assets - at fair value through profit or loss	3,383	2,806	2,351	1,813	1,220	845	810	716	657
Financial assets - available for sale	18,820	18,978	19,662	20,245	21,675	22,514	23,142	22,418	21,190
Financial assets - held to maturity	15,380	16,023	16,403	16,074	17,679	17,905	18,649	18,975	19,028
Equity holdings in associates accounted for at equity	225	218	197	173	178	169	169	174	211
Intangible assets	4,705	4,608	3,525	3,532	3,480	3,211	3,168	2,894	2,858
Property and equipment	2,472	2,449	2,401	2,361	2,285	2,244	2,213	2,228	2,156
Investment properties	0	0	0	1,139	1,138	1,091	1,086	1,023	1,011
Current tax assets	123	123	130	116	115	117	114	128	133
Deferred tax assets	590	563	558	702	618	586	542	657	679
Assets held for sale	59	106	81	87	188	118	95	708	618
Other assets	5,134	5,170	4,036	2,243	2,759	3,121	2,846	2,338	4,458
Total assets	213,301	213,971	216,094	210,006	216,709	215,228	216,990	213,824	212,990
Deposits by banks	24,311	23,324	21,720	23,785	25,373	24,844	25,524	21,822	20,678
Customer deposits	119,198	120,817	121,594	118,880	122,349	122,252	122,249	123,053	123,124
Debt securities in issue	33,536	32,566	34,594	30,782	32,135	30,254	29,902	29,427	29,811
Value adjustment for portfolio fair value hedges	0	0	0	915	0	0	0	1,220	1,429
Derivative financial instruments	6,815	7,393	10,287	9,337	9,332	10,550	10,934	10,878	9,314
Trading liabilities	485	595	534	536	558	431	359	481	368
Provisions	1,529	1,540	1,540	1,580	1,558	1,579	1,539	1,488	1,494
Current tax liabilities	73	47	46	34	52	61	63	53	73
Deferred tax liabilities	325	309	175	345	360	351	344	324	292
Liabilities associated with assets held for sale	0	0	0	0	0	0	0	339	343
Other liabilities	4,376	4,690	4,222	2,849	4,243	4,705	5,383	3,078	4,268
Subordinated liabilities	5,532	5,720	5,941	5,783	4,776	4,309	4,293	5,323	5,366
Total equity	17,121	16,970	15,441	15,180	15,973	15,892	16,400	16,338	16,430
Attributable to non-controlling interests	3,425	3,500	3,555	3,143	3,218	3,267	3,453	3,483	3,518
Attributable to owners of the parent	13,696	13,470	11,886	12,037	12,755	12,625	12,947	12,855	12,912
Total liabilities and equity	213,301	213,971	216,094	210,006	216,709	215,228	216,990	213,824	212,990

Quarterly segment reporting – Overview of main segments

in EUR million	Retail & SME					GCIB				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	1,105.1	1,087.0	1,057.7	1,068.7	1,021.6	128.2	129.0	123.8	114.9	104.1
Risk provisions for loans and advances	(505.4)	(329.3)	(400.0)	(394.7)	(277.2)	(75.2)	(71.9)	(83.5)	(116.6)	(126.7)
Net fee and commission income	393.9	396.8	382.4	418.4	402.4	20.2	23.2	19.5	24.2	28.0
Net trading result	45.2	(13.8)	59.0	7.2	38.9	5.9	0.7	(0.4)	(1.8)	4.3
General administrative expenses	(809.4)	(802.0)	(798.7)	(805.1)	(774.9)	(44.6)	(51.6)	(48.8)	(51.9)	(45.5)
Other result	(37.7)	(90.3)	(66.4)	(49.3)	(53.2)	(21.9)	(35.1)	(12.1)	(32.5)	(0.7)
Pre-tax profit/loss	191.7	248.4	234.0	245.2	357.5	12.6	(5.7)	(1.5)	(63.7)	(36.4)
Taxes on income	(68.1)	(63.8)	(37.4)	(76.8)	(82.5)	(4.6)	1.7	(2.2)	9.5	9.4
Post-tax profit/loss	123.6	184.6	196.6	168.4	275.0	8.0	(4.0)	(3.7)	(54.2)	(27.0)
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
Net profit/loss for the period	123.6	184.6	196.6	168.4	275.0	8.0	(4.0)	(3.7)	(54.2)	(27.0)
Attributable to non-controlling interests	37.4	39.6	43.7	13.5	53.0	1.6	3.3	5.7	(8.9)	1.3
Attributable to owners of the parent	86.2	145.0	152.9	154.9	222.0	6.4	(7.3)	(9.4)	(45.3)	(28.3)

in EUR million	Group Markets					Corporate Center				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	46.1	61.2	47.5	28.9	44.0	57.5	37.6	88.2	53.9	70.9
Risk provisions for loans and advances	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	(3.4)	1.7
Net fee and commission income	35.0	30.1	29.8	29.8	33.2	(18.8)	(14.9)	(12.9)	(35.9)	(15.3)
Net trading result	81.4	57.2	24.2	40.1	45.2	(38.9)	(16.2)	(12.9)	36.5	(10.6)
General administrative expenses	(57.5)	(50.2)	(51.7)	(56.5)	(53.7)	(33.6)	(38.5)	(39.5)	(17.1)	(57.1)
Other result	(1.0)	3.5	1.9	(2.4)	(0.6)	212.6	(71.9)	(59.4)	(429.6)	(77.4)
Pre-tax profit/loss	104.0	101.8	51.7	39.9	68.1	178.8	(103.9)	(36.5)	(395.6)	(87.8)
Taxes on income	(21.1)	(20.0)	(15.0)	(5.6)	(17.0)	(13.4)	(7.3)	0.1	153.8	23.7
Post-tax profit/loss	82.9	81.8	36.7	34.3	51.2	165.4	(111.2)	(36.4)	(241.8)	(64.1)
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
Net profit/loss for the period	82.9	81.8	36.7	34.3	51.2	165.4	(111.2)	(36.4)	(241.8)	(64.1)
Attributable to non-controlling interests	1.9	2.0	1.8	2.4	2.9	(7.5)	(0.8)	(1.7)	13.5	1.6
Attributable to owners of the parent	81.0	79.8	34.9	31.9	48.3	172.9	(110.4)	(34.7)	(255.3)	(65.8)

Corporate Center including intragroup eliminations

Quarterly segment reporting – Austria sub-segments

in EUR million	EB Oesterreich					Savings banks				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	161.7	150.5	155.3	150.3	151.4	240.9	235.8	225.0	238.3	220.0
Risk provisions for loans and advances	(31.4)	(22.9)	(27.2)	(14.7)	2.5	(51.3)	(59.5)	(48.4)	(66.7)	(18.2)
Net fee and commission income	82.7	80.5	77.6	98.2	87.4	98.7	94.8	97.9	106.6	110.3
Net trading result	(3.1)	0.0	1.2	(2.3)	6.7	3.9	4.8	11.4	(0.2)	5.7
General administrative expenses	(151.4)	(154.6)	(152.5)	(156.2)	(150.1)	(235.4)	(234.1)	(237.1)	(225.6)	(230.2)
Other result	8.6	9.1	5.7	(10.0)	(1.5)	(12.0)	8.6	1.3	4.6	(3.8)
Pre-tax profit/loss	67.1	62.6	60.1	65.3	96.4	44.8	50.4	50.1	57.0	83.8
Taxes on income	(14.8)	(13.8)	(13.2)	(14.0)	(23.1)	(11.3)	(12.7)	(13.1)	(24.4)	(18.6)
Net profit/loss for the period	52.3	48.8	46.9	51.3	73.2	33.5	37.7	37.0	32.6	65.2
Attributable to non-controlling interests	1.8	1.4	1.4	2.3	1.7	30.6	33.4	35.1	20.2	49.2
Attributable to owners of the parent	50.5	47.4	45.5	49.0	71.5	2.9	4.3	1.9	12.4	16.0

in EUR million	Austria				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	402.6	386.3	380.3	388.6	371.4
Risk provisions for loans and advances	(82.7)	(82.4)	(75.6)	(81.4)	(15.7)
Net fee and commission income	181.4	175.3	175.5	204.8	197.8
Net trading result	0.8	4.8	12.6	(2.5)	12.3
General administrative expenses	(386.8)	(388.7)	(389.6)	(381.8)	(380.3)
Other result	(3.4)	17.7	7.0	(5.4)	(5.4)
Pre-tax profit/loss	111.9	113.0	110.2	122.3	180.2
Taxes on income	(26.1)	(26.5)	(26.3)	(38.4)	(41.8)
Net profit/loss for the period	85.8	86.5	83.9	83.9	138.4
Attributable to non-controlling interests	32.4	34.8	36.5	22.5	50.9
Attributable to owners of the parent	53.4	51.7	47.4	61.4	87.5

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

CEE - Details

in EUR million

	Czech Republic					Romania				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	282.6	288.0	272.0	271.2	252.8	153.0	131.3	139.4	148.7	149.9
Risk provisions for loans and advances	(44.5)	(40.8)	(35.2)	(19.1)	(34.1)	(191.4)	(173.5)	(195.2)	(177.1)	(110.6)
Net fee and commission income	112.2	117.6	104.7	112.7	107.2	30.2	30.4	29.9	29.8	28.3
Net trading result	16.7	(25.1)	22.4	5.9	12.0	16.9	21.0	17.0	15.6	15.6
General administrative expenses	(179.5)	(179.4)	(172.2)	(160.8)	(165.5)	(89.7)	(83.3)	(78.4)	(104.5)	(81.8)
Other result	(1.0)	(19.8)	(35.7)	(36.7)	(4.5)	(7.9)	(8.6)	(12.9)	(19.3)	(9.1)
Pre-tax profit/loss	186.5	140.5	156.0	173.2	167.9	(88.9)	(82.7)	(100.2)	(106.8)	(7.7)
Taxes on income	(39.1)	(29.5)	(32.5)	(34.6)	(33.7)	12.6	10.0	30.4	12.3	4.0
Net profit/loss for the period	147.4	111.0	123.5	138.6	134.2	(76.3)	(72.7)	(69.8)	(94.5)	(3.8)
Attributable to non-controlling interests	3.1	2.6	5.6	(8.8)	0.8	(4.1)	(4.4)	(4.1)	(6.4)	(0.2)
Attributable to owners of the parent	144.3	108.4	117.9	147.4	133.4	(72.2)	(68.3)	(65.7)	(88.1)	(3.6)

in EUR million

	Slovakia					Hungary				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	106.4	104.6	107.0	106.9	103.6	81.7	94.2	81.7	77.6	70.0
Risk provisions for loans and advances	(18.5)	(13.3)	(11.6)	(10.0)	(13.8)	(131.1)	24.5	(40.5)	(67.9)	(59.5)
Net fee and commission income	27.7	28.3	26.8	27.2	24.6	21.9	23.4	22.5	24.1	26.6
Net trading result	2.1	(1.1)	2.0	(0.2)	0.8	5.6	(12.3)	(1.9)	(7.3)	(0.7)
General administrative expenses	(58.0)	(55.4)	(61.3)	(61.3)	(56.2)	(41.5)	(40.5)	(43.0)	(44.5)	(42.0)
Other result	(5.4)	(5.7)	(5.5)	(21.1)	(12.0)	(16.3)	(76.6)	(14.5)	34.5	(20.6)
Pre-tax profit/loss	54.3	57.4	57.4	41.5	47.0	(79.7)	12.7	4.3	16.5	(26.2)
Taxes on income	(11.0)	(11.5)	(11.2)	(7.3)	(8.9)	(2.1)	(3.6)	4.3	(7.5)	(1.3)
Net profit/loss for the period	43.3	45.9	46.2	34.2	38.1	(81.8)	9.1	8.6	9.0	(27.5)
Attributable to non-controlling interests	0.0	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Attributable to owners of the parent	43.3	45.7	46.2	34.1	38.1	(81.8)	9.1	8.6	9.0	(27.5)

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

CEE - Details

in EUR million

	Croatia					Serbia				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	64.1	64.8	62.9	61.9	57.8	8.7	9.4	8.5	10.5	9.8
Risk provisions for loans and advances	(32.2)	(38.8)	(36.6)	(29.8)	(37.0)	(2.2)	(2.1)	(1.8)	(2.9)	(2.4)
Net fee and commission income	15.8	17.3	17.9	14.6	13.8	3.5	3.1	3.2	3.5	2.9
Net trading result	2.2	2.4	3.6	1.2	1.7	0.4	0.4	0.9	0.7	0.5
General administrative expenses	(33.6)	(34.5)	(33.7)	(31.0)	(30.6)	(8.3)	(8.2)	(8.0)	(9.1)	(8.5)
Other result	(2.3)	4.0	(2.6)	(2.1)	(1.9)	(0.3)	(0.7)	(0.4)	(0.3)	(0.2)
Pre-tax profit/loss	14.0	15.2	11.5	14.8	3.6	1.8	1.9	2.4	2.4	2.1
Taxes on income	(2.4)	(2.7)	(2.1)	(2.6)	(0.6)	0.0	0.0	0.0	1.5	(0.3)
Net profit/loss for the period	11.6	12.5	9.4	12.2	3.0	1.8	1.9	2.4	3.9	1.9
Attributable to non-controlling interests	5.5	6.0	5.3	5.2	1.3	0.5	0.4	0.4	0.9	0.1
Attributable to owners of the parent	6.1	6.5	4.1	7.0	1.7	1.3	1.5	2.0	3.0	1.7

in EUR million

	Ukraine					CEE				
	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13
Net interest income	6.0	8.4	5.9	3.3	6.2	702.5	700.7	677.4	680.1	650.1
Risk provisions for loans and advances	(2.8)	(2.9)	(3.5)	(6.5)	(4.0)	(422.7)	(246.9)	(324.4)	(313.3)	(261.5)
Net fee and commission income	1.2	1.4	1.9	1.7	1.2	212.5	221.5	206.9	213.6	204.6
Net trading result	0.5	(3.9)	2.4	(6.2)	(3.3)	44.4	(18.6)	46.4	9.7	26.5
General administrative expenses	(12.0)	(12.0)	(12.5)	(12.1)	(10.1)	(422.6)	(413.3)	(409.1)	(423.3)	(394.6)
Other result	(1.1)	(0.6)	(1.8)	1.1	0.5	(34.3)	(108.0)	(73.4)	(43.9)	(47.8)
Pre-tax profit/loss	(8.2)	(9.6)	(7.6)	(18.7)	(9.4)	79.8	135.4	123.8	122.9	177.3
Taxes on income	0.0	0.0	0.0	(0.2)	0.0	(42.0)	(37.3)	(11.1)	(38.4)	(40.8)
Net profit/loss for the period	(8.2)	(9.6)	(7.6)	(18.9)	(9.4)	37.8	98.1	112.7	84.5	136.5
Attributable to non-controlling interests	0.0	0.0	0.0	0.0	0.0	5.0	4.8	7.2	(9.0)	2.1
Attributable to owners of the parent	(8.2)	(9.6)	(7.6)	(18.9)	(9.4)	32.8	93.3	105.5	93.5	134.5

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	Mar 13
Tier 1 Capital pursuant to Austrian Banking Act	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	12,184
Total own funds pursuant to Austrian Banking Act ¹	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	16,701
RWA (credit risk)	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	90,073
Tier 1 ratio (%) ²	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	13.5
Solvency ratio (%) *	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	15.9
Market capitalisation	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	9,480
Book value per share ³	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	28.0
Price-book value ratio ³	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	0.9

* Reporting under Basel II as of 1 January 2007;

1 Total eligible qualifying capital

2 based on credit risk

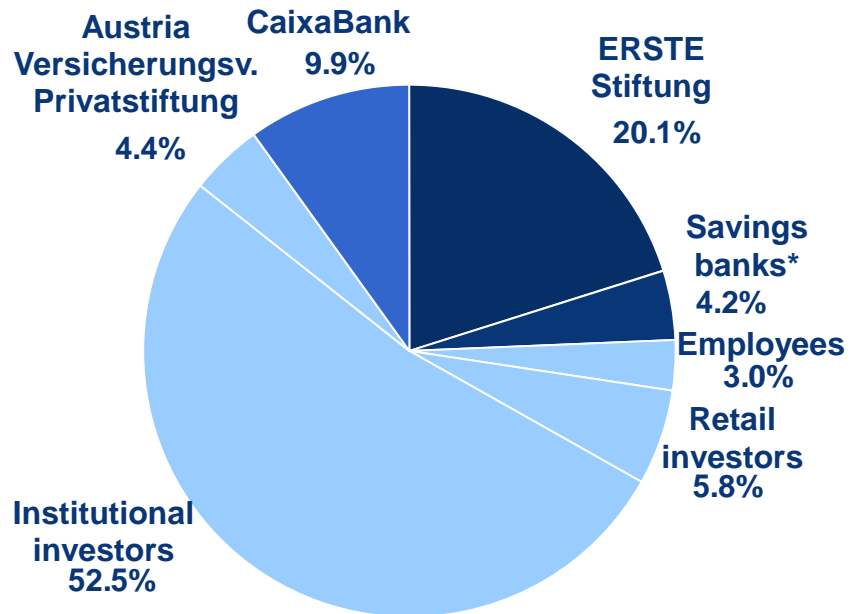
3 1998 – 2003 data adjusted for 4:1 stock split / 2009: equity adjusted for EUR 1.74bn participation capital and pro rata 8% dividend / number of shares adjusted for own shares.

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

Shareholder structure –

Total number of shares: 394,568,647

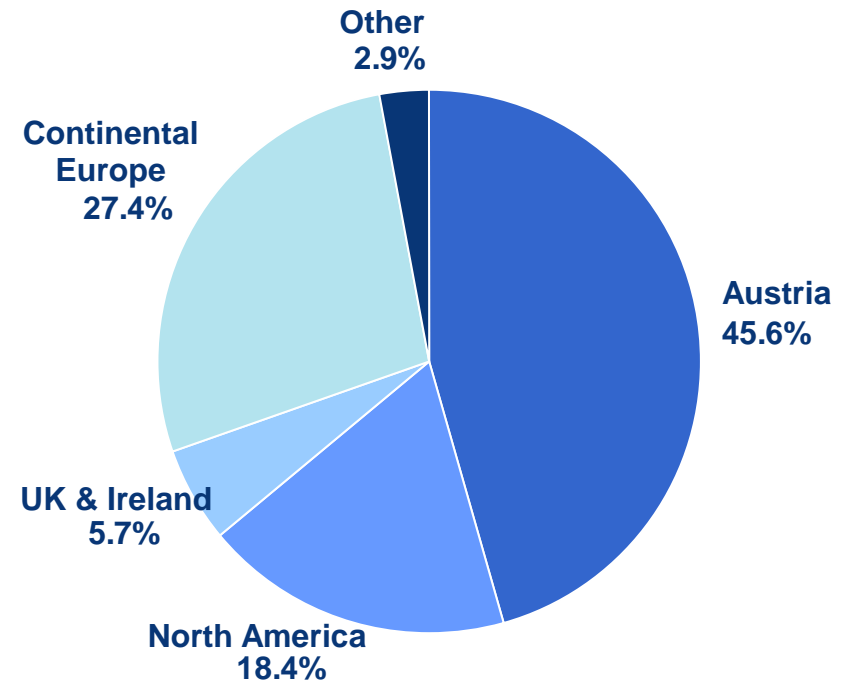
By investor



Free float: 65.7%

* including foundations of savings banks

By region



– Erste Group Bank AG, Graben 21, 1010 Vienna

Fax: +43 (0)5 0100-13112

E-mail: investor.relations@erstegroup.com

Internet: <http://www.erstegroup.com/investorrelations>

<http://twitter.com/ErsteGroupIR> http://www.slideshare.net/Erste_Group

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Reuters: **ERST.VI** Bloomberg: **EBS AV**

Datastream: **O:ERS** ISIN: **AT0000652011**

– Investor Relations

Thomas Sommerauer

Tel: +43 (0)5 0100 17326 e-mail: thomas.sommerauer@erstegroup.com

Peter Makray

Tel: +43 (0)5 0100 16878 e-mail: peter.makray@erstegroup.com

Simone Pilz

Tel: +43 (0)5 0100 13036 e-mail: simone.pilz@erstegroup.com

Gerald Krames

Tel: +43 (0)5 0100 12751 e-mail: gerald.krames@erstegroup.com