

# Erste Group investor presentation – 1-9 2013 results

30 October 2013

## Participation capital repaid, asset quality improves

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# Executive summary – Participation capital repaid, asset quality improves

## Income statement – 1-9 13 vs 1-9 12

- Net profit of EUR 430.3m supported by significant reduction in risk costs
  - Decline in net profit due to significant one-off income in 1-9 12 (hybrid buyback)
  - Operating result impacted by subdued loan demand and low interest rate environment
- Risk costs declined to 129bps (EUR 1,260.0m) of average customer loans
  - Improvements in retail & SME business, except Hungary, more than offset increased provisioning requirements in the large corporate and commercial real estate business

## Income statement – Q3 13 vs Q2 13

- Improvement in net result mainly on stronger operating performance
  - Slight increase in NII, operating expenses declined further
  - Other operating result impacted by deconsolidation of EB Ukraine and higher banking tax
- Risk costs declined in retail & SME business, rose in corporate business

## Balance sheet – Sep 13 vs Dec 12

- Reported deposits at EUR 122.1bn
- Customer loans declined to EUR 129.5bn
  - Driven mainly by GCIB and Romania
- Loan/deposit ratio improved to 106.1% vs 107.2% at Dec 12

## Asset quality

- NPL ratio improved qoq to 9.6%, but still up ytd (Dec 12: 9.2%), NPL coverage ratio up to 63.0% (Dec 12: 62.6%)
- Positive migration trends with low risk share increasing in AT, CZ and SK

## Capital

- Core tier 1 ratio (Basel 2.5) after capital increase and repayment of entire participation capital at 10.9% as of Sep 13 (Dec 12: 11.2%)
- Solvency ratio stood at 15.8% (Dec 12: 15.5%)
- Risk-weighted assets down to EUR 99.0bn on exposure reductions, UA exit

## – Business performance

## – BCR update

## – Credit risk

## – Funding

## – Capital

## – Outlook

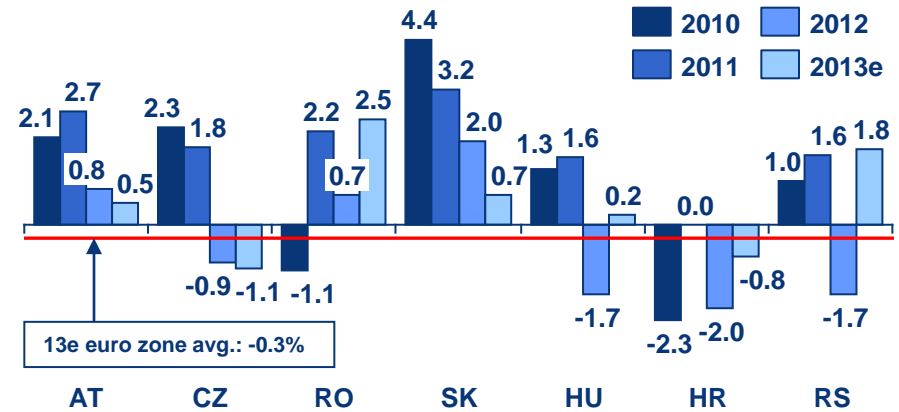
## – Appendix

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

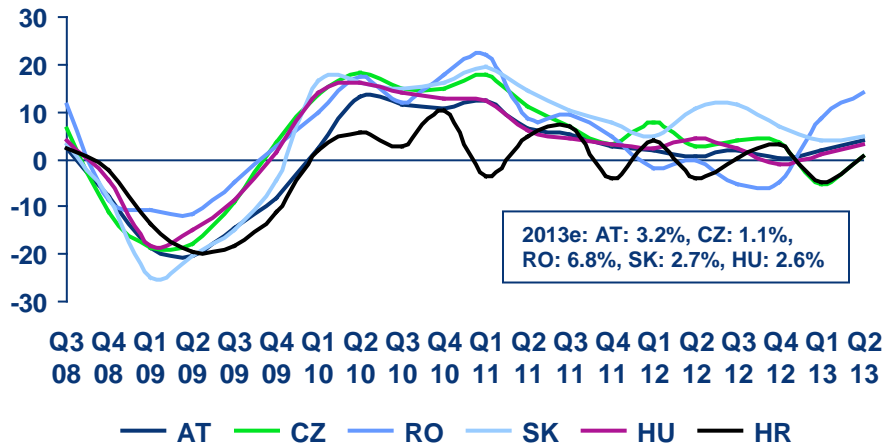
# Operating environment: macro trends – Signs of economic recovery visible in CEE

- Growth mainly driven by exports, however, domestic demand has also started to gradually improve
- Consumer confidence has improved across the region in 2013
- Several countries following through with austerity measures to limit public debt
- Falling inflation in all CEE countries
- Very low interest rate environment
- CEE will benefit from lower indebtedness and positive economic fundamentals

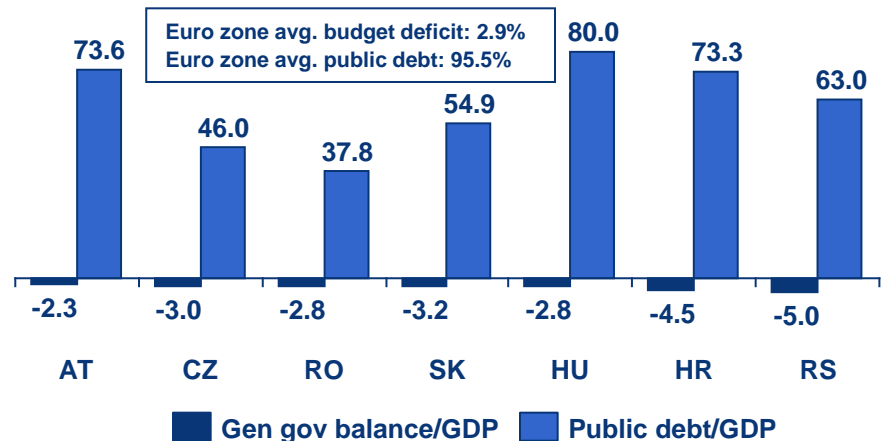
Real GDP growth in Erste Group's core markets (in %)



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



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



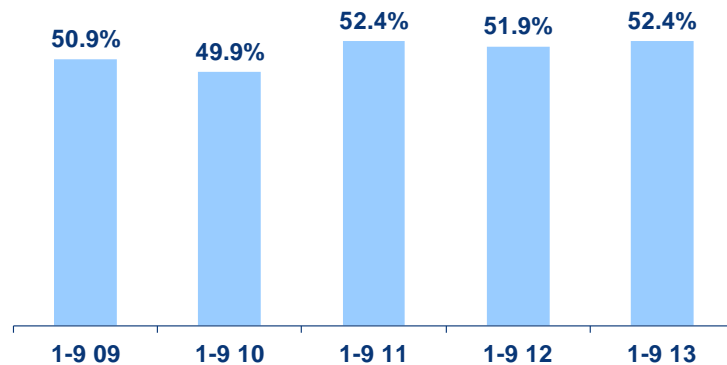
# Operating environment: macro trends –

## What has recently happened in CEE?

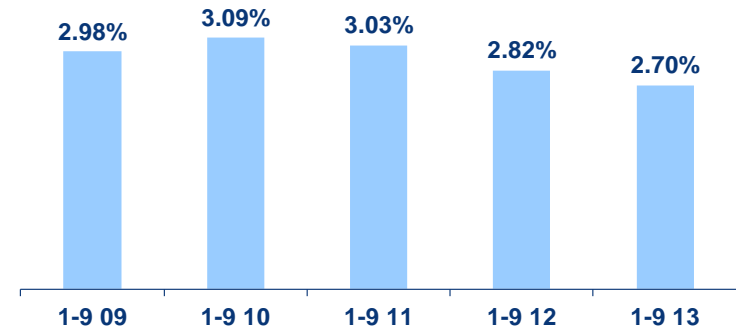
- **AT: economy continuously outgrows the euro zone**
  - Remains one of the strongest economies in Europe
  - Unemployment rate (4.9% as of August 2013) is the lowest in the entire European Union
  - Public debt and budget deficit are below euro zone average and in line with other AAA rated nations
- **CZ: economy has emerged from recession in Q2 2013**
  - Economy grew by 0.6% qoq in Q2 driven mainly by recovering industry
  - Higher consumer confidence led to an increase of household demand in Q2 for the first time since 2011
  - Fiscal restrictions expected to ease as government balance has significantly improved
  - Underlying fundamentals (deficit, net exports, current account, banking sector) remain strong
  - Inconclusive election results will complicate formation of a new, stable government
- **RO: acceleration of GDP growth expected for 2013 – recently updated to 2.5% (from 1.8%)**
  - Agriculture's contribution to economy expected to significantly improve after weak 2012
  - RON central bank rate cut to 4.25%
  - Construction performance to improve on infrastructure projects and supported by higher EU fund absorption rate
  - New IMF/EU precautionary arrangement approved by IMF
- **HU: unpredictable economic environment prevails**
  - Increased political risk ahead of general parliamentary elections in April/May 2014
  - NBH extended funding for growth scheme for SMEs with an additional amount of HUF 2,000bn
  - NBH maintains expansive monetary policy stance:
    - Base rate was cut to 3.4% (further reductions expected NBH sees the bottom at 3-3.5%)
    - Inflation has remained very low due partly to administrative price reductions (1.3% yoy in August)
- **SK: economic growth for 2013 revised upward to 0.7% (from 0.5%)**
  - Car industry continues to perform well (up 8% yoy in August) and contributes significantly to economy
- **HR: macroeconomic environment still weak, joined European Union as of 1 July 2013**
  - Enhanced FDI inflows and access to EU fund are the key to capturing growth opportunities

# Key financial indicators – EPS and ROE reflecting market environment

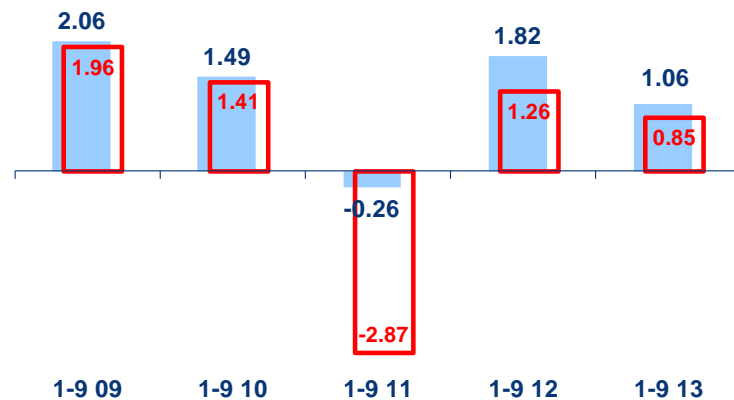
YTD cost income ratio



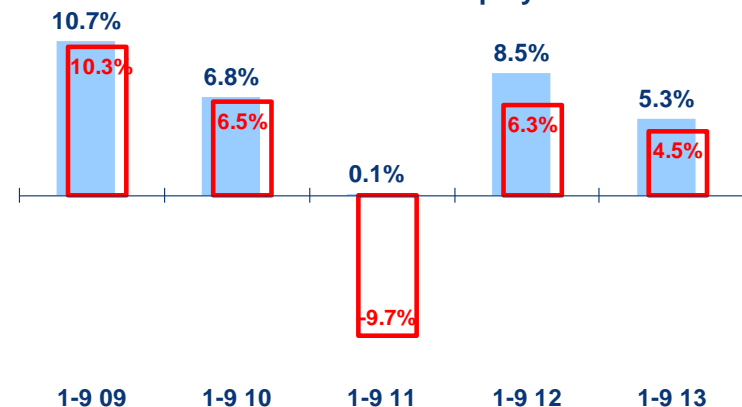
YTD net interest margin



Cash earnings per share\*\*



Cash return on equity\*\*



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

Cash EPS and EPS calculated on average number of shares of 405.5m. Cash EPS and Cash ROE adjusted for non-cash items totalling EUR 84.3m in 1-9 2013 (linear amortisation of customer relationships after tax and non-controlling interests and impairments). Cash EPS and EPS adjusted for dividend on participation capital (EUR 84.7m).

# Income statement (IFRS) 1-9 13 vs 1-9 12 – Net profit driven by risk costs, NII and banking tax

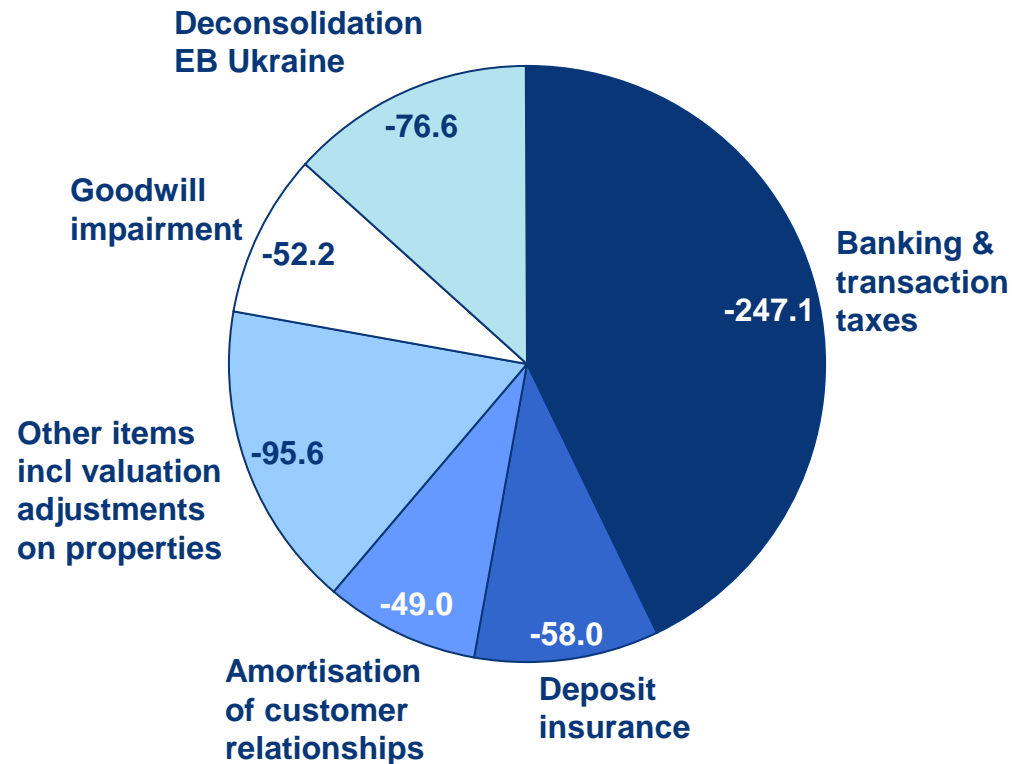
in EUR million	1-9 13	1-9 12	Change	Comment
Net interest income	3,651.6	3,968.9	(8.0%)	Low interest rates, subdued loan demand
Risk provisions for loans	(1,260.0)	(1,465.3)	(14.0%)	Significant reduction in retail & SME business
Net fee and commission income	1,346.3	1,284.3	4.8%	Stronger securities business in Austria
Net trading result	241.0	191.4	25.9%	Higher income from securities trading
General administrative expenses	(2,743.0)	(2,826.1)	(2.9%)	Strict cost control across the group
Other operating result	(578.5)	(214.0)	>100.0%	Higher banking levies, hybrid buybacks in 1-9 12
<i>Thereof banking taxes + FTT</i>	<i>(247.1)</i>	<i>(173.0)</i>	<i>42.8%</i>	<i>Higher banking taxes in SK and HU</i>
Result from financial instruments - FV	(55.0)	36.3	na	Valuation effects and write-downs
Result from financial assets - AfS	(10.2)	19.2	na	
Result from financial assets - HtM	1.5	(19.3)	na	
<b>Pre-tax profit/loss</b>	<b>593.6</b>	<b>975.4</b>	<b>(39.1%)</b>	
Taxes on income	(31.0)	(251.1)	(87.7%)	Release of deferred tax liability in Romania
<b>Net profit/loss for the period</b>	<b>562.6</b>	<b>724.3</b>	<b>(22.3%)</b>	
Attributable to non-controlling interests	132.3	127.0	4.2%	Better profitability of savings banks
<b>Attributable to owners of the parent</b>	<b>430.3</b>	<b>597.3</b>	<b>(28.0%)</b>	

- NII impacted by gradual decline in loan book, mainly in GCIB, Romania & Hungary, and lower reinvestment yields for financial assets; also impacted by changed presentation of Czech pension fund result (1-9 13: EUR 28.7m)
- Decline in risk provisions across most countries, most notably Romania; increase in large corporate and commercial real estate business
- Strict cost control across the group results in further decline of general administrative expenses
- Operating result declined by 4.7%



# Income statement (IFRS) drill-down – Other operating result in detail

Other operating result (1-9 13): - EUR 578.5m



- Banking and transactional taxes are biggest single item
- 1-9 13 negative one-off effects: at EUR 157.4m
  - Deconsolidation EB Ukraine
  - Goodwill impairment EB Croatia
  - Hungarian one-off on FTT and advance payment of banking tax for Q4 13

# Income statement (IFRS) Q3 13 vs Q2 13 – Improved NII reflected in net profit

in EUR million	Q3 13	Q2 13	Change	Comment
Net interest income	1,220.4	1,190.6	2.5%	Strong retail & SME, particularly in Austria
Risk provisions for loans	(428.2)	(429.6)	(0.3%)	
Net fee and commission income	450.4	447.7	0.6%	
Net trading result	80.5	82.7	(2.7%)	
General administrative expenses	(900.1)	(911.7)	(1.3%)	
Other operating result	(180.8)	(294.4)	(38.6%)	Higher banking taxes (HU) and Ukraine exit in Q2
<i>Thereof banking taxes + FTT</i>	(62.5)	(113.0)	(44.7%)	100% of 2013 Hungarian banking tax in Q2
Result from financial instruments - FV	4.0	(12.5)	na	
Result from financial assets - AfS	(20.7)	(0.9)	>100.0%	
Result from financial assets - HtM	(1.1)	(4.0)	(72.5%)	
<b>Pre-tax profit/loss</b>	<b>224.3</b>	<b>67.9</b>	<b>&gt;100.0%</b>	
Taxes on income	(56.0)	91.4	na	Release of deferred tax liability in Romania in Q2
<b>Net profit/loss for the period</b>	<b>168.3</b>	<b>159.3</b>	<b>5.6%</b>	
Attributable to non-controlling interests	39.2	34.3	14.3%	
<b>Attributable to owners of the parent</b>	<b>129.1</b>	<b>125.0</b>	<b>3.3%</b>	

- NII improved mainly in Austrian retail & SME business, also up in Czech Republic, Slovakia and Serbia
- Improvements in FX trading did not fully offset decline in securities business in net trading result
- Other operating result in Q2 13 impacted by Ukraine exit and advance payment of banking tax in HU

# Balance sheet (IFRS) –

## Lower customer loans, lower RWAs

in EUR million	Sep 13	Dec 12	Change	Comment
Cash and balances with central banks	10,556	9,740	8.4%	
Loans and advances to credit institutions	9,113	9,074	0.4%	
Loans and advances to customers	129,492	131,928	(1.8%)	Reduction in most segments
Risk provisions for loans and advances	(7,899)	(7,644)	3.3%	Driven by Hungary & GCIB
Derivative financial instruments	8,718	13,289	(34.4%)	Volume reduction and valuation changes
Trading assets	7,289	5,178	40.8%	
Financial assets - FV	575	716	(19.7%)	
Financial assets - AfS	20,508	22,418	(8.5%)	
Financial assets - HtM	18,193	18,975	(4.1%)	
Equity holdings in associates	217	174	24.8%	
Intangible assets	2,766	2,894	(4.4%)	
Property and equipment	2,108	2,228	(5.4%)	
Investment properties	941	1,023	(8.0%)	
Current tax assets	98	128	(23.3%)	
Deferred tax assets	852	658	29.6%	
Assets held for sale	106	708	(85.1%)	Deconsolidation of EB Ukraine
Other assets	4,219	2,338	80.5%	Inclusion of Czech pension fund
<b>Total assets</b>	<b>207,852</b>	<b>213,824</b>	<b>(2.8%)</b>	
<b>Risk-weighted assets</b>	<b>98,995</b>	<b>105,323</b>	<b>(6.0%)</b>	

- Customer loans declined mainly in GCIB, Romania & Hungary, also impacted by depreciation of most CEE local currencies year-to-date
- Deconsolidation of Ukrainian subsidiary and exposure reduction lead to decrease in risk-weighted assets

# Balance sheet (IFRS) – Strong deposit base

in EUR million	Sep 13	Dec 12	Change	Comment
Deposits by banks	22,946	21,822	5.2%	
Customer deposits	122,060	123,053	(0.8%)	Exclusion of Czech pension fund: EUR 1.7bn
Debt securities in issue	27,232	29,427	(7.5%)	
Value adjustments from Portfolio fair value hedges	870	1,220	(28.7%)	
Derivative financial instruments	7,318	10,878	(32.7%)	
Trading liabilities	448	481	(6.8%)	
Provisions	1,474	1,488	(0.9%)	
Current tax liabilities	89	53	68.3%	
Deferred tax liabilities	200	324	(38.1%)	
Liabilities associated with assets held for sale	0	339	na	Deconsolidation of EB Ukraine
Other liabilities	4,613	3,077	49.9%	Inclusion of Czech pension fund
Subordinated liabilities	5,310	5,323	(0.2%)	
Total equity	15,290	16,339	(6.4%)	Early redemption of part.cap., capital increase
Attributable to non-controlling interests	3,491	3,483	0.2%	
Attributable to owners of the parent	11,800	12,855	(8.2%)	
<b>Total liabilities and equity</b>	<b>207,852</b>	<b>213,824</b>	<b>(2.8%)</b>	
<b>Core tier 1 ratio</b>	<b>10.9%</b>	<b>11.2%</b>		

- Decline in equity due to early repayment of entire participation capital in the amount of 1.76bn
- Continued underlying customer deposit inflows (+ EUR 0.7bn), offset by changed presentation of Czech pension fund
- Core tier 1 ratio driven by repayment of participation capital, capital increase and decline in risk-weighted assets

# Segment highlights –

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

## Top segment performers in 1-9 13:

in EUR million	Romania			EB Oesterreich			Czech Republic			Slovakia		
	1-9 13	1-9 12	Δ	1-9 13	1-9 12	Δ	1-9 13	1-9 12	Δ	1-9 13	1-9 12	Δ
Operating income	585	569	3%	716	706	1%	1,090	1,191	(8%)	405	404	0%
Operating expenses	(236)	(251)	(6%)	(444)	(459)	(3%)	(492)	(531)	(7%)	(175)	(175)	0%
Operating result	349	318	10%	273	248	10%	598	660	(9%)	230	229	0%
Risk costs	(305)	(560)	(46%)	(45)	(82)	(45%)	(96)	(121)	(21%)	(25)	(43)	(41%)
Other result	(47)	(29)	60%	(11)	23	na	(41)	(57)	(27%)	(32)	(17)	92%
<b>Net profit/loss</b>	<b>118</b>	<b>(206)</b>	<b>na</b>	<b>159</b>	<b>143</b>	<b>11%</b>	<b>366</b>	<b>371</b>	<b>(1%)</b>	<b>137</b>	<b>135</b>	<b>1%</b>

## Special management attention on:

in EUR million	Hungary			GCIB		
	1-9 13	1-9 12	Δ	1-9 13	1-9 12	Δ
Operating income	293	317	(7%)	388	450	(14%)
Operating expenses	(124)	(125)	(1%)	(137)	(145)	(5%)
Operating result	169	192	(12%)	251	305	(18%)
Risk costs	(160)	(147)	9%	(381)	(231)	65%
Other result	(106)	(107)	(1%)	(49)	(69)	(29%)
<b>Net profit/loss</b>	<b>(101)</b>	<b>(64)</b>	<b>57%</b>	<b>(150)</b>	<b>(10)</b>	<b>&gt;100%</b>

The operating result of the sub-segment Czech Republic, adjusted for the shift of the Czech pension fund, declined by 5%.

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Key priorities	The road to profitability in 2013
<p><b>Key priority #1: Improve asset quality</b></p>	<ul style="list-style-type: none"> <li>• NPL stock declined for the first time since 2008 due to lower new NPL formation, efficient recovery efforts and sell-offs in line with strategy                             <ul style="list-style-type: none"> <li>• 7th consecutive quarter of improving NPL provisioning coverage, now at 61.9%</li> </ul> </li> <li>• Risk provisions almost halved in 1-9 13                             <ul style="list-style-type: none"> <li>• Down by 45.6% yoy or EUR 255.5m to EUR 304.6m in the Romanian Retail &amp; SME segment</li> </ul> </li> </ul>
<p><b>Key priority #2: Revive top line growth</b></p>	<ul style="list-style-type: none"> <li>• Operating income up by 2.8% yoy, while slightly down by 1.2% qoq pressured by retail liability margins and still limited LCY lending market                             <ul style="list-style-type: none"> <li>• New current account product launched in Q4 12: 280,000 bundles sold by end-Sep</li> <li>• Focus on transaction banking &amp; fee business: increased share of net fees in operating income</li> </ul> </li> </ul>
<p><b>Key priority #3: Operational excellence</b></p>	<ul style="list-style-type: none"> <li>• Operating expenses improved by 6.0% yoy, while kept flat vs Q2 13                             <ul style="list-style-type: none"> <li>• Large scale business restructuring completed, new retail and corporate models in place; ongoing product simplification and streamlining</li> <li>• Network optimisation: 562 retail branches as of Sep 13, down by 10% yoy</li> <li>• Group headcount target 7,500 FTE by end-2013, staff reduced by 15% yoy or about 1,300 FTE to 7,695 (incl. leased); own staff at 7,083 FTE in Sep 13, increased FTE in workout</li> </ul> </li> <li>• Full effect of the restructuring to be seen in 2014</li> </ul>
<p><b>Key priority #4: Focus on LCY lending</b></p>	<ul style="list-style-type: none"> <li>• RON standard mortgage book (excl. Prima Casa) more than doubled since the shift to LCY lending in Oct 12, over 30% market share in new originations                             <ul style="list-style-type: none"> <li>• RON mortgage increasing from a very low base, however total volumes contract further while the mortgage market is still predominantly FX</li> </ul> </li> <li>• Further emphasis on consumer loans &amp; credit cards, total new originations up 18% yoy; attractive rates within new campaign for cash loans started in Oct 13</li> </ul>

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# Loan book review – Slowing loan book decline

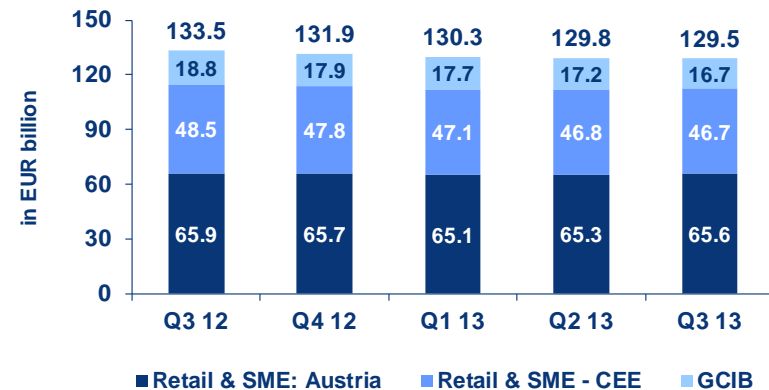
## – Customer loans declined by 0.2% qoq, 1.8% ytd reductions mainly in GCIB and Romania

- Austria: stable ytd, up qoq in retail and SMEs/local corporates but decline in municipalities
- CEE: declining loan book ytd, relatively stable qoq; increasing loan book in CZ and SK, down in RO, HU
- GCIB decline due to commercial real estate and International Business

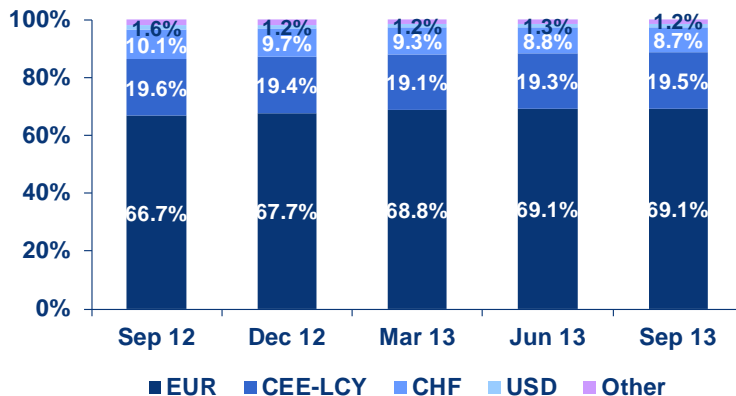
## – Increased share of EUR and LCY loans

- Share of CHF loans decreased to 8.7% of total loan book as of Sep 2013 due to successful efforts to convert CHF loans in Austria and to reduction in HU

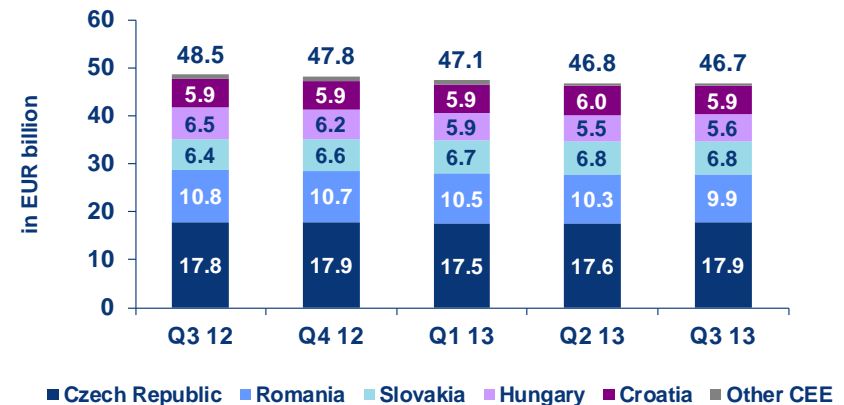
Customer loans by main segments



Customer loans by currency



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



# Asset quality review – First visible qoq NPL ratio reduction since 2008

## – NPL ratio down qoq, but still up 0.4pp ytd

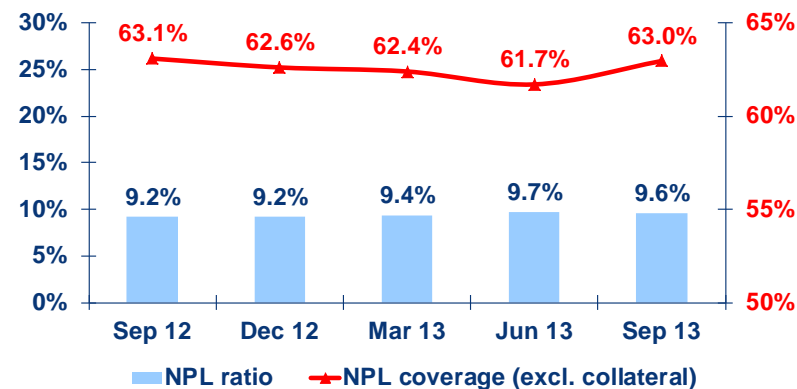
- Ytd increase driven by GCIB and declining loan book
- NPL reduction of EUR 61m qoq in Romania
- NPL sales in Q3 13 at EUR 118m, mostly in HU and RO (Q2 13: EUR 91m)
- Risk costs at 129 bps ytd on average customer loans

## – NPL coverage ratio improved to 63.0%

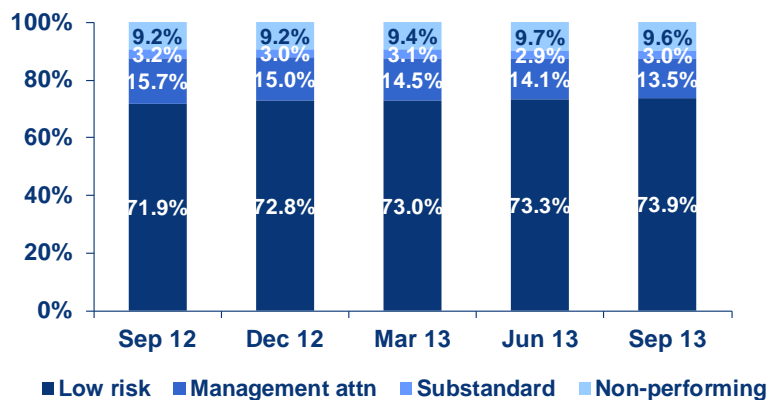
## – Positive migration in performing categories

- Increase of low risk share in AT and CEE, especially in CZ, SK and HU

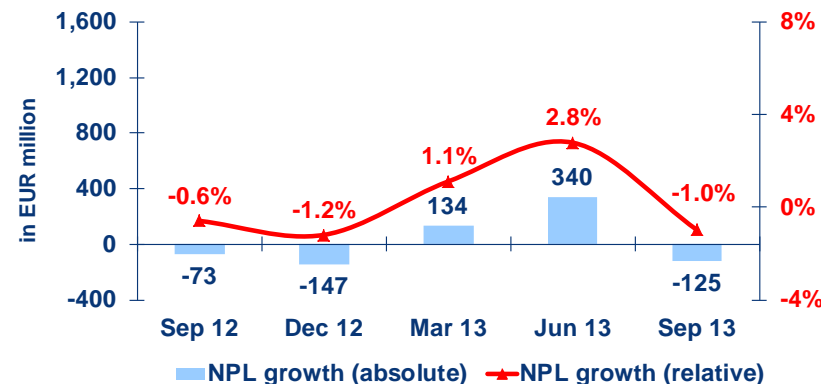
Erste Group: NPL ratio vs NPL coverage



Customer loans by risk class



Quarterly NPL growth (absolute/relative)



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

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

- NPL ratio stable at 5.5%
- NPL coverage ratio slightly down to 60.7%

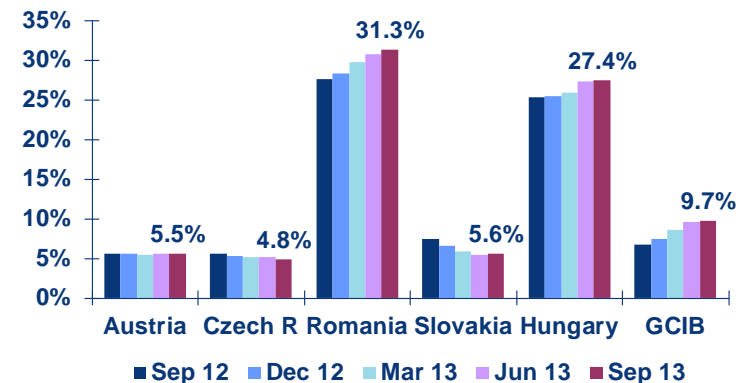
## – Hungary: uptick in NPLs in the retail segment (CHF portfolio) ahead of expected government support scheme in Nov (moral hazard issue)

- NPL ratio up to 27.4%
- Coverage ratio stable at 63.2%

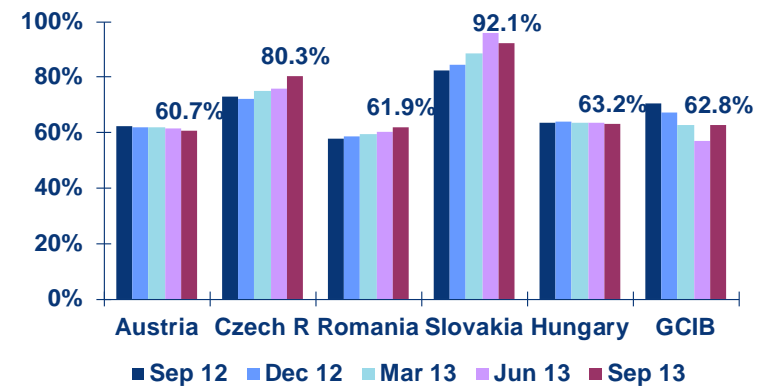
## – Romania: first quarter of decline in NPL formation since beginning of the crisis

- On-going efforts to build up strong capabilities to tackle non-performing portfolio
- NPL ratio increased to 31.3% on shrinking loan book
- NPL coverage improved further to 61.9% as a result of increased provisioning

NPL ratios in key segments



NPL coverage ratios in key segments (excluding collateral)



# Asset quality review –

## Risk costs further decreased in retail & SME business

### – Slovakia: further good quality loan growth

- NPL ratio further declined to 5.5%
- NPL coverage ratio stood at 92.1%
- Loan growth mainly with retail clients

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

- NPL ratio decreased to 4.8%
- NPL coverage ratio further increased to 80.3%

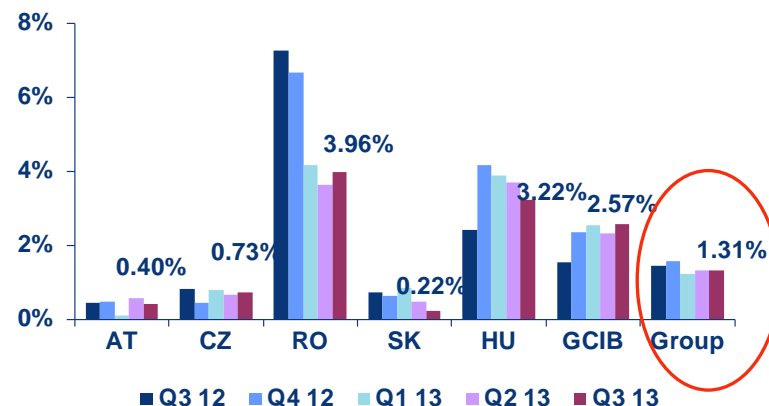
### – Croatia: NPL ratio increases despite slowdown in qoq NPL formation

- NPL ratio increased to 21.2%
- Asset quality development reflects current economic situation

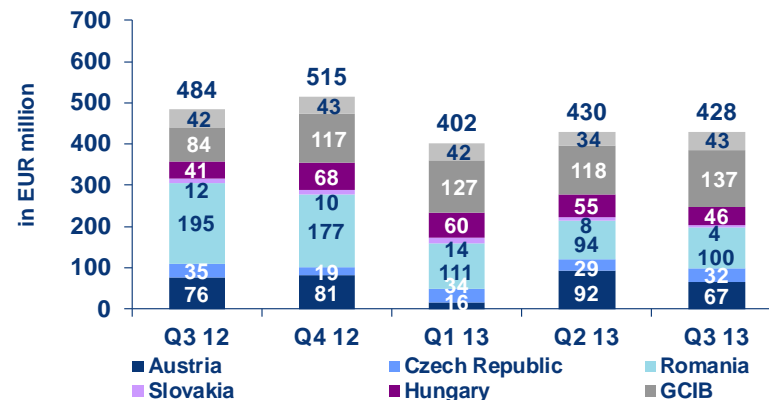
### – GCIB: significant loan reductions in both corporate and commercial real estate business

- NPL ratio increased to 9.7% driven by commercial real estate and corporate business in Hungary
- NPL coverage ratio stood at 62.8%

Risk costs in key segments



Risk costs in key segments



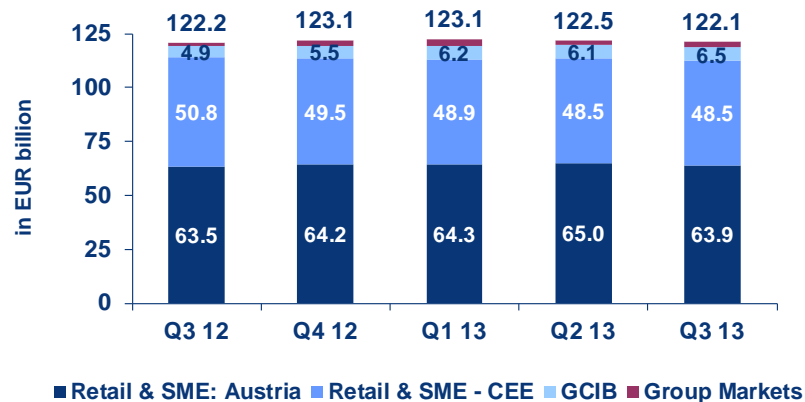
- Business performance
- BCR update
- Credit risk
- **Funding**
- Capital
- Outlook
- **Appendix**
  - Segments
  - Asset quality
  - CEE local consolidated results
  - About Erste Group
  - Shareholder structure

# Funding update –

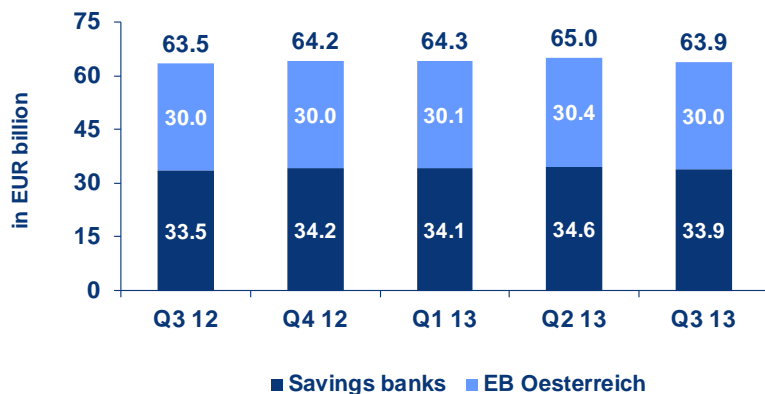
## Continued strong deposit performance

- **Strong customer deposit base**
  - GCIB deposits increased by 18.6% ytd
  - Retail & SME deposits in Austria down by 0.5%
  - Nominal decline in the Czech Republic due to changed presentation of Czech pension fund and currency depreciation
  - Ytd decline in Romania on weaker RON and repricing efforts; deposits stable qoq
  - Growth in Slovakia, Croatia and Serbia ytd
- **Loan/deposit ratio amounted to 106.1% as of Sep 2013 (YE 2012: 107.2%)**

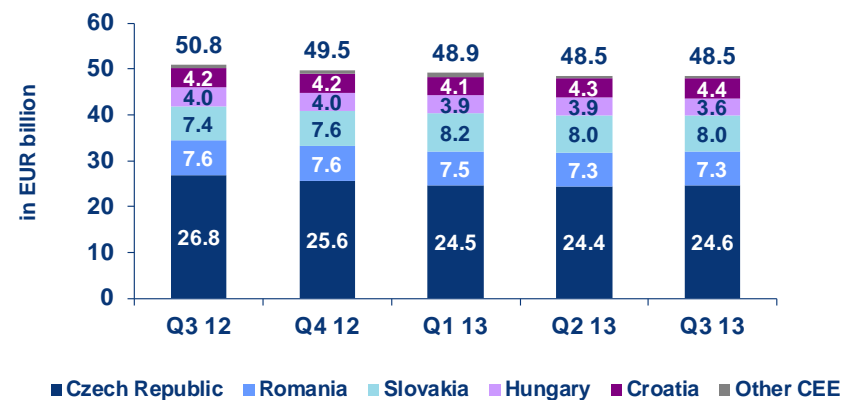
Customer deposit trends by main segments



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



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



# Funding update –

## Strong liquidity position, limited funding requirements

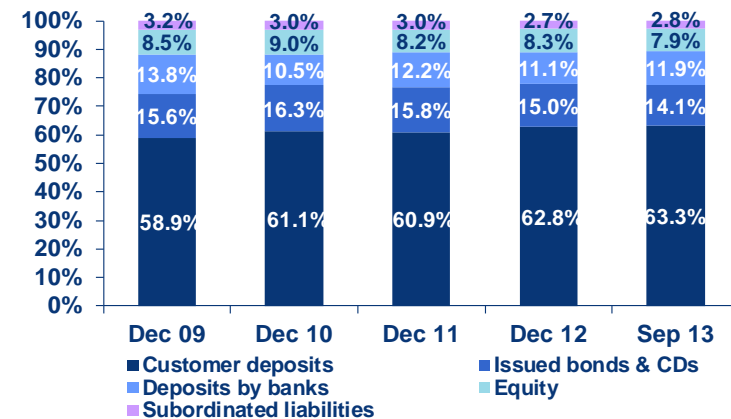
### – Short-term funding needs very well covered

- Investment in highly liquid assets resulted in comfortable collateral coverage of short-term funding needs

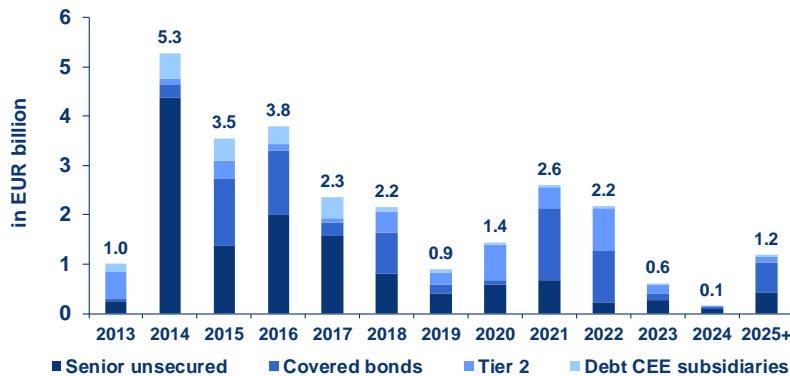
### – Long-term funding

- Elevated deposit volumes and subdued loan demand limit long term funding needs
- Focus on retail issuance in 2013
- Continuation of longer dated issuances to flatten redemption profile (ytd: 8.0yrs)

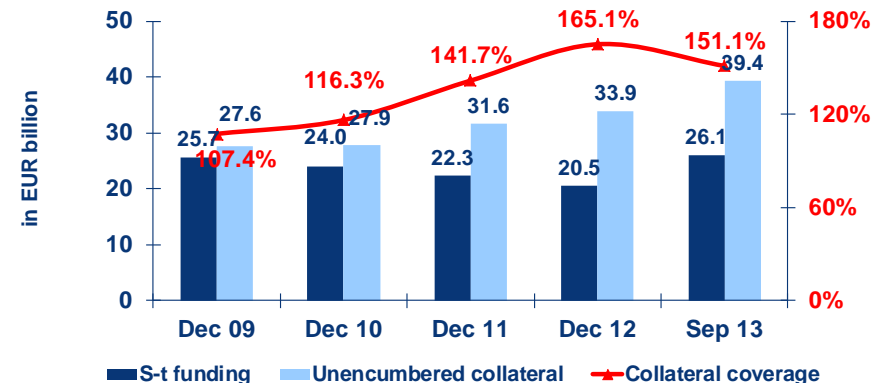
Evolution of funding mix



Redemption profile of Erste Group  
September 2013



Wholesale funding outflow (<1y) vs collateral coverage



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



# Capital position –

## Capital increase & participation capital repayment in Q3

### Capital position (Sep 2013)

CT1 (Basel 2.5) ratio

10.9%

Solvency ratio

15.8%

CET1 ratio

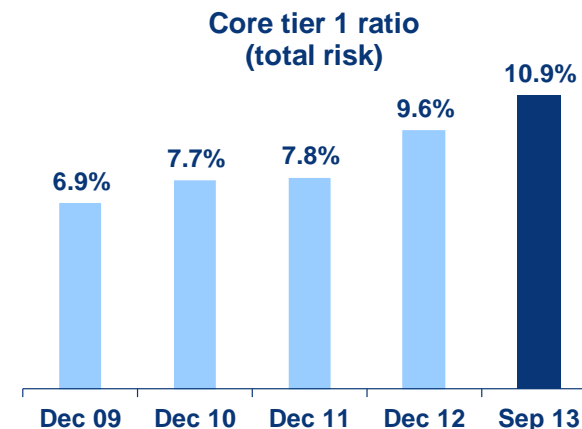
(fully loaded Basel 3)

10.3%

### Recent developments

- First and to date only Austrian bank that fully repaid the participation capital (EUR 1.76 bn)
- Capital increase of EUR 660.6m conducted in July
- CT1 capital at EUR 10.8bn (YE 2012: EUR 11.8bn)
- RWAs down to EUR 99.0bn on Ukraine deconsolidation and lower exposure
- Transition in Romania of the calculation of RWA from standardised approach to IRB approach is expected in 2015 with a negative impact of approx. 40bps
- Slightly increased Basel 3 impact (55 bps) based on current, changed interpretation of prudent valuation and index/fund lookthrough guidelines

### Capital development



Core tier 1 ratio (CT1 ratio) = tier 1 capital excl. hybrid and after regulatory deductions divided by total RWA, including credit risk, market and operational risk. Based on Basel 2.5. 2009 – 2012 data adjusted for participation capital repayment.

- 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 until year-end 2013, loan demand not expected to pick up significantly**
  
- **For 2013 Erste Group expects operating result to decline up to 5% compared to 2012**
  - Lower operating income as a result of moderate loan demand and low interest rates
  - Partially offset by lower operating costs
  
- **Group risk costs are expected to decline by 10-15% in 2013**
  - Mainly due to declining risk costs in Romania
  - Excluding any negative effects from potential FX borrower support scheme in Hungary
  
- **Romanian Retail & SME sub-segment is expected to return to profitability in 2013**
  - Irrespective of extraordinary tax-effect

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

# Segment review –

## Improved profitability in the Retail & SME segment

in EUR million	Retail & SME		GCIB		Group Markets		Corporate Center		Total Group	
	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12
Net interest income	3,048.4	3,249.8	300.6	381.0	154.2	154.8	148.4	183.3	3,651.6	3,968.9
Risk provisions for loans and advances	(890.9)	(1,234.7)	(381.2)	(230.6)	11.3	0.0	0.7	0.0	(1,260.0)	(1,465.3)
Net fee and commission income	1,206.7	1,173.1	74.3	62.9	97.8	94.9	(32.5)	(46.6)	1,346.3	1,284.3
Net trading result	116.3	90.4	13.4	6.2	106.5	162.8	4.7	(68.0)	241.0	191.4
General administrative expenses	(2,296.9)	(2,410.1)	(137.2)	(145.0)	(159.2)	(159.4)	(149.8)	(111.6)	(2,743.0)	(2,826.1)
Other result	(250.6)	(194.4)	(48.9)	(69.1)	(1.4)	4.4	(341.3)	81.3	(642.2)	(177.8)
<b>Pre-tax profit/loss</b>	<b>932.9</b>	<b>674.1</b>	<b>(178.9)</b>	<b>5.4</b>	<b>209.3</b>	<b>257.5</b>	<b>(369.7)</b>	<b>38.4</b>	<b>593.6</b>	<b>975.4</b>
Taxes on income	(104.9)	(169.3)	26.8	(5.1)	(44.9)	(56.1)	92.1	(20.6)	(31.0)	(251.1)
Post-tax profit/loss	828.0	504.8	(152.2)	0.3	164.4	201.4	(277.7)	17.8	562.6	724.3
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>828.0</b>	<b>504.8</b>	<b>(152.2)</b>	<b>0.3</b>	<b>164.4</b>	<b>201.4</b>	<b>(277.7)</b>	<b>17.8</b>	<b>562.6</b>	<b>724.3</b>
Attributable to non-controlling interests	133.1	120.7	(2.2)	10.6	4.7	5.7	(3.4)	(10.0)	132.3	127.0
<b>Attributable to owners of the parent</b>	<b>694.8</b>	<b>384.1</b>	<b>(150.0)</b>	<b>(10.3)</b>	<b>159.7</b>	<b>195.7</b>	<b>(274.2)</b>	<b>27.8</b>	<b>430.3</b>	<b>597.3</b>
Average risk-weighted assets	67,725.9	70,643.3	20,075.7	21,358.3	2,474.3	2,738.5	(1,261.3)	9.1	89,014.7	94,749.2
Average attributed equity	4,900.9	4,931.5	1,988.1	2,137.0	386.6	353.0	5,507.0	5,247.7	12,782.6	12,669.2
<b>Cost/income ratio</b>	<b>52.5%</b>	<b>53.4%</b>	<b>35.3%</b>	<b>32.2%</b>	<b>44.4%</b>	<b>38.6%</b>	<b>124.2%</b>	<b>162.4%</b>	<b>52.4%</b>	<b>51.9%</b>
<b>Return on equity</b>	<b>18.9%</b>	<b>10.4%</b>	<b>na</b>	<b>na</b>	<b>55.1%</b>	<b>73.9%</b>	<b>na</b>	<b>0.7%</b>	<b>4.5%</b>	<b>6.3%</b>
EOP customer loans	112,338.1	114,438.9	16,671.6	18,778.6	117.3	128.9	365.2	160.2	129,492.2	133,506.5
EOP customer deposits	112,412.9	114,270.8	6,543.6	4,880.7	2,333.0	1,578.1	770.4	1,519.4	122,059.8	122,249.0

Corporate Center including intragroup eliminations

# Region – Austria

## Net profit improves on lower risk costs

in EUR million	Savings banks		EB Oesterreich		Austria	
	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12
Net interest income	674.8	701.7	453.3	467.5	1,128.1	1,169.2
Risk provisions for loans and advances	(129.8)	(159.2)	(45.1)	(81.5)	(174.9)	(240.7)
Net fee and commission income	312.0	291.4	253.9	240.8	566.0	532.2
Net trading result	16.2	20.1	9.1	(1.9)	25.2	18.2
General administrative expenses	(696.3)	(706.6)	(443.8)	(458.5)	(1,140.1)	(1,165.1)
Other result	(2.4)	(2.1)	(11.2)	23.4	(13.6)	21.3
<b>Pre-tax profit/loss</b>	<b>174.5</b>	<b>145.3</b>	<b>216.3</b>	<b>189.8</b>	<b>390.7</b>	<b>335.1</b>
Taxes on income	(45.8)	(37.1)	(51.8)	(41.8)	(97.6)	(78.9)
Post-tax profit/loss	128.7	108.2	164.4	148.0	293.1	256.2
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>128.7</b>	<b>108.2</b>	<b>164.4</b>	<b>148.0</b>	<b>293.1</b>	<b>256.2</b>
Attributable to non-controlling interests	111.5	99.1	5.6	4.6	117.0	103.7
<b>Attributable to owners of the parent</b>	<b>17.2</b>	<b>9.1</b>	<b>158.9</b>	<b>143.4</b>	<b>176.1</b>	<b>152.5</b>
Average risk-weighted assets	22,435.6	23,581.0	12,703.6	13,120.3	35,139.2	36,701.3
Average attributed equity	399.1	364.2	1,285.2	1,291.0	1,684.3	1,655.3
<b>Cost/income ratio</b>	<b>69.4%</b>	<b>69.7%</b>	<b>62.0%</b>	<b>64.9%</b>	<b>66.3%</b>	<b>67.8%</b>
<b>Return on equity</b>	<b>5.7%</b>	<b>3.3%</b>	<b>16.5%</b>	<b>14.8%</b>	<b>13.9%</b>	<b>12.3%</b>
EOP customer loans	37,499.1	37,690.5	28,096.4	28,202.5	65,595.6	65,893.1
EOP customer deposits	33,910.4	33,503.2	29,956.9	29,962.3	63,867.3	63,465.5

# Region – Central and Eastern Europe (1)

## Romania shows most significant yoy improvement

in EUR million	Czech Republic		Romania		Slovakia		Hungary	
	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12
Net interest income	747.2	842.6	437.6	423.7	322.5	318.0	201.9	257.6
Risk provisions for loans and advances	(95.7)	(120.5)	(304.6)	(560.1)	(25.4)	(43.4)	(160.1)	(147.1)
Net fee and commission income	309.8	334.5	103.4	90.5	78.8	82.8	87.2	67.8
Net trading result	33.2	14.0	43.7	54.9	3.6	3.0	4.0	(8.6)
General administrative expenses	(492.0)	(531.1)	(236.2)	(251.4)	(174.7)	(174.7)	(123.7)	(125.0)
Other result	(41.3)	(56.5)	(47.1)	(29.4)	(31.9)	(16.6)	(106.4)	(107.4)
<b>Pre-tax profit/loss</b>	<b>461.3</b>	<b>483.0</b>	<b>(3.1)</b>	<b>(271.8)</b>	<b>172.8</b>	<b>169.1</b>	<b>(97.0)</b>	<b>(62.7)</b>
Taxes on income	(93.1)	(101.1)	127.4	53.0	(36.2)	(33.7)	(3.9)	(1.4)
Post-tax profit/loss	368.3	381.9	124.3	(218.8)	136.6	135.4	(100.9)	(64.1)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>368.3</b>	<b>381.9</b>	<b>124.3</b>	<b>(218.8)</b>	<b>136.6</b>	<b>135.4</b>	<b>(100.9)</b>	<b>(64.1)</b>
Attributable to non-controlling interests	1.8	11.3	6.1	(12.6)	0.0	0.2	0.0	0.0
<b>Attributable to owners of the parent</b>	<b>366.5</b>	<b>370.6</b>	<b>118.2</b>	<b>(206.2)</b>	<b>136.6</b>	<b>135.2</b>	<b>(100.9)</b>	<b>(64.1)</b>
Average risk-weighted assets	12,707.1	12,524.6	6,994.9	8,281.8	3,940.0	4,173.6	4,041.1	3,645.0
Average attributed equity	1,319.4	1,268.6	678.9	791.5	416.9	432.2	415.4	372.8
<b>Cost/income ratio</b>	<b>45.1%</b>	<b>44.6%</b>	<b>40.4%</b>	<b>44.2%</b>	<b>43.2%</b>	<b>43.3%</b>	<b>42.2%</b>	<b>39.5%</b>
<b>Return on equity</b>	<b>37.0%</b>	<b>39.0%</b>	<b>23.2%</b>	<b>na</b>	<b>43.7%</b>	<b>41.7%</b>	<b>na</b>	<b>na</b>
EOP customer loans	17,890.2	17,831.3	9,901.1	10,846.4	6,832.2	6,434.6	5,617.3	6,523.1
EOP customer deposits	24,570.2	26,784.0	7,316.2	7,590.6	7,981.7	7,445.2	3,642.3	4,042.0

# Region – Central and Eastern Europe (2)

## Declining risk costs drive CEE performance

in EUR million	Croatia		Serbia		Ukraine		CEE	
	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12	1-9 13	1-9 12
Net interest income	175.2	191.8	29.7	26.6	6.2	20.3	1,920.3	2,080.6
Risk provisions for loans and advances	(119.5)	(107.6)	(6.8)	(6.1)	(4.0)	(9.2)	(716.0)	(994.0)
Net fee and commission income	50.6	51.0	9.7	9.8	1.2	4.5	640.7	640.9
Net trading result	8.0	8.2	1.9	1.7	(3.3)	(1.0)	91.1	72.2
General administrative expenses	(93.9)	(101.8)	(26.2)	(24.5)	(10.1)	(36.5)	(1,156.8)	(1,245.0)
Other result	(9.9)	(0.9)	(1.0)	(1.4)	0.5	(3.5)	(237.0)	(215.7)
<b>Pre-tax profit/loss</b>	<b>10.4</b>	<b>40.7</b>	<b>7.2</b>	<b>6.1</b>	<b>(9.4)</b>	<b>(25.4)</b>	<b>542.2</b>	<b>339.0</b>
Taxes on income	(0.8)	(7.2)	(0.7)	0.0	0.0	0.0	(7.3)	(90.4)
Post-tax profit/loss	9.5	33.5	6.5	6.1	(9.4)	(25.4)	534.9	248.6
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>9.5</b>	<b>33.5</b>	<b>6.5</b>	<b>6.1</b>	<b>(9.4)</b>	<b>(25.4)</b>	<b>534.9</b>	<b>248.6</b>
Attributable to non-controlling interests	7.8	16.8	0.4	1.3	0.0	0.0	16.1	17.0
<b>Attributable to owners of the parent</b>	<b>1.7</b>	<b>16.7</b>	<b>6.1</b>	<b>4.8</b>	<b>(9.4)</b>	<b>(25.4)</b>	<b>518.8</b>	<b>231.6</b>
Average risk-weighted assets	3,811.8	4,089.4	598.4	485.8	493.5	741.8	32,586.7	33,942.0
Average attributed equity	272.9	291.4	59.0	40.9	54.2	78.8	3,216.7	3,276.2
<b>Cost/income ratio</b>	<b>40.2%</b>	<b>40.6%</b>	<b>63.5%</b>	<b>64.3%</b>	<b>247.1%</b>	<b>153.4%</b>	<b>43.6%</b>	<b>44.6%</b>
<b>Return on equity</b>	<b>0.8%</b>	<b>7.6%</b>	<b>13.8%</b>	<b>15.7%</b>	<b>na</b>	<b>na</b>	<b>21.5%</b>	<b>9.4%</b>
EOP customer loans	5,926.5	5,918.7	575.2	539.2	0.0	452.5	46,742.5	48,545.8
EOP customer deposits	4,406.5	4,196.6	628.6	492.1	0.0	254.7	48,545.6	50,805.3

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



# Segment Retail & SME –

## Net profit up on lower risk costs

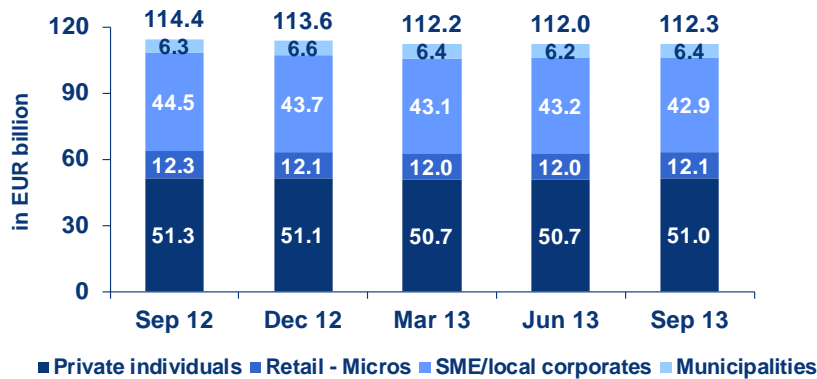
- **Decline in operating expenses almost offsets decrease in operating income**
  - Operating income decreased by 3.1% yoy
  - Growing share of secured lending in portfolio composition and sluggish demand for unsecured consumer lending led to decline in net interest income
  - Low interest rate environment additionally weighing on NII
  - Improved net trading result in Austria and CEE
  - Improved net commission income in Austria yoy, stable in CEE
  - Strict cost control resulted in decreased operating expenses
- **Other result improved both in Austria and CEE qoq, but declined yoy**
  - Main negative drivers for the ytd other result are higher banking tax in SK and HU and FTT in HU
  - Main drivers for positive development in 2012 in Austria were sales of financial assets and real estate
- **Net profit increased on lower risk provisions in particular in RO and AT and positive tax one-off in RO**
- **ROE improved to 18.9% (1-9 13: 10.4%)**
- **CIR stood at 52.5% (1-9 13: 53.4%)**

in EUR million	1-9 13	1-9 12	Change
Net interest income	3,048.4	3,249.8	(6.2%)
Net fee income	1,206.7	1,173.1	2.9%
Net trading result	116.3	90.4	28.7%
Operating expenses	(2,296.9)	(2,410.1)	(4.7%)
<b>Operating result</b>	<b>2,074.4</b>	<b>2,103.2</b>	<b>(1.4%)</b>
Risk provisions	(890.9)	(1,234.7)	(27.8%)
Other result	(250.6)	(194.4)	28.9%
<b>Net profit/loss</b>	<b>694.8</b>	<b>384.1</b>	<b>80.9%</b>

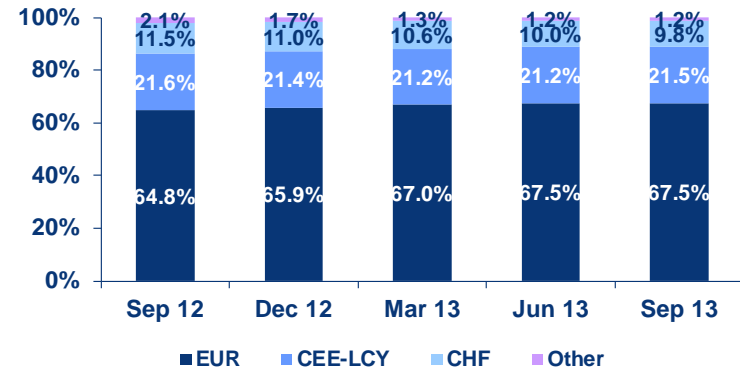
in EUR million	Q3 13	Q2 13	Change
Net interest income	1,022.3	1,004.5	1.8%
Net fee income	401.8	402.5	(0.2%)
Net trading result	51.2	26.3	94.6%
Operating expenses	(753.4)	(768.7)	(2.0%)
<b>Operating result</b>	<b>721.9</b>	<b>664.7</b>	<b>8.6%</b>
Risk provisions	(291.5)	(322.3)	(9.6%)
Other result	(80.2)	(117.2)	(31.5%)
<b>Net profit/loss</b>	<b>222.7</b>	<b>250.1</b>	<b>(10.9%)</b>

# Segment Retail & SME – Loan book analysis

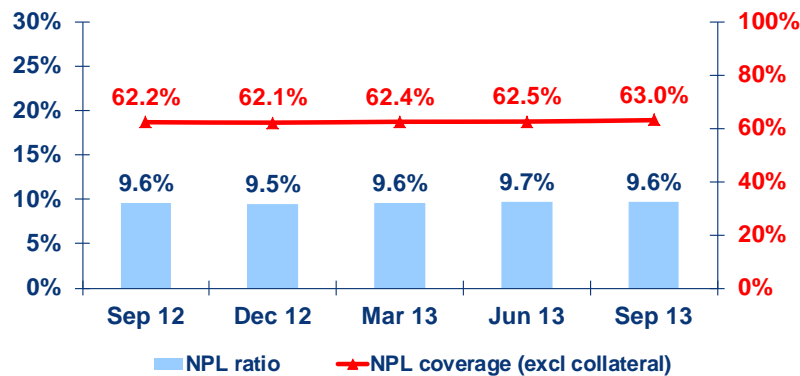
Segment Retail & SME -  
Customer loans by Basel II customer segment



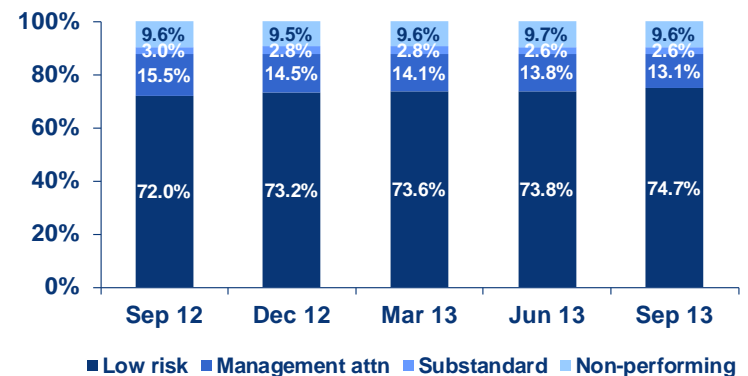
Segment Retail & SME -  
Customer loans by currency



Segment Retail & SME -  
NPL ratio vs NPL coverage



Migration analysis - Segment Retail & SME



# Segment GCIB excl IB –

## Net loss due to higher risk costs and lower NII

- **Operating result declined on lower NII**
  - NII declined mainly due to reduction of commercial real estate loans and volume declines in the large corporate business
  - Fee income increased mainly due to positive fee development in large corporate business in AT and syndicated lending activity in CZ
  - Net trading result improved yoy due to positive FX revaluations, declined qoq on FX revaluations and derivatives trading
  - Operating expenses declined yoy on lower expenses in commercial real estate business

in EUR million	1-9 13	1-9 12	Change
<b>Net interest income</b>	260.7	321.3	(18.9%)
<b>Net fee income</b>	70.4	59.5	18.3%
<b>Net trading result</b>	9.5	8.5	11.6%
<b>Operating expenses</b>	(125.6)	(129.3)	(2.9%)
<b>Operating result</b>	<b>215.0</b>	<b>260.0</b>	<b>(17.3%)</b>
<b>Risk provisions</b>	(378.4)	(226.1)	67.4%
<b>Other result</b>	(47.0)	(28.1)	67.3%
<b>Net profit/loss</b>	<b>(174.7)</b>	<b>(10.0)</b>	<b>&gt;100.0%</b>

- **Other result impacted by negative valuation effects**

- **Annualised risk costs increased to 255 bps in relation to average customer loans in 1-9 13 vs 146 bps in 1-9 12**

- Primarily due to provisions in commercial real estate business and in the large corporate business

- **NPL ratio increased to 9.7% in Sep 2013 vs 7.4% as of Dec 2012, coverage stood at 62.8% (Dec 2012: 67.2%)**

- **CIR was up to 36.9% (1-9 13: 33.2%)**

in EUR million	Q3 13	Q2 13	Change
<b>Net interest income</b>	85.7	84.4	1.5%
<b>Net fee income</b>	22.0	22.2	(1.1%)
<b>Net trading result</b>	(1.2)	5.9	na
<b>Operating expenses</b>	(41.8)	(41.8)	0.1%
<b>Operating result</b>	<b>64.7</b>	<b>70.8</b>	<b>(8.5%)</b>
<b>Risk provisions</b>	(136.7)	(114.5)	19.4%
<b>Other result</b>	(27.5)	(11.8)	>100.0%
<b>Net profit/loss</b>	<b>(83.8)</b>	<b>(47.8)</b>	<b>75.4%</b>

# International Business (GCIB) – Net profit on improved other result

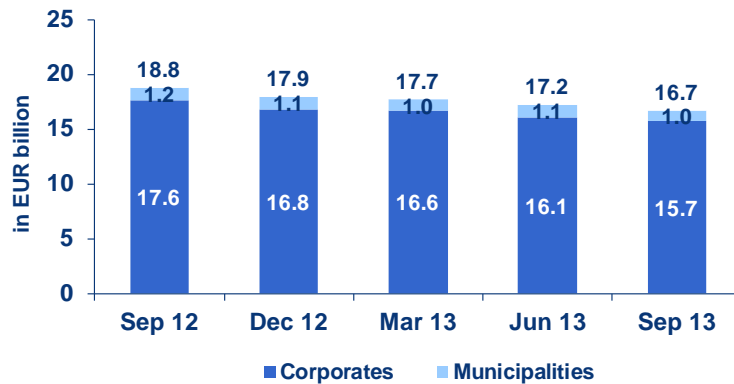
- **Reduction of business impacts International Business unit result**
  - NII declined as a result of significant portfolio downsizing
  - Trading result impacted by valuation results
- **Exposure declined ytd by 10.3% to EUR 2.9bn**
- **No risk provisions booked in Q3 13**
- **Other result improved significantly yoy**
  - Impairments and losses on sale of AfS and HtM securities in 2012
  - Impairments on AfS portfolio in Q3 13 and lower securities valuations
- **Improved profitability yoy despite restructuring**
- **Annualised risk costs stood at 49 bps in relation to average customer loans in 1-9 13 (1-9 13: 44 bps)**

in EUR million	1-9 13	1-9 12	Change
Net interest income	39.9	59.7	(33.1%)
Net fee income	4.0	3.4	16.2%
Net trading result	3.9	(2.4)	na
Operating expenses	(11.6)	(15.7)	(26.3%)
<b>Operating result</b>	<b>36.2</b>	<b>45.0</b>	<b>(19.5%)</b>
Risk provisions	(2.8)	(4.5)	(37.4%)
Other result	(1.9)	(40.9)	(95.3%)
<b>Net profit/loss</b>	<b>24.7</b>	<b>(0.3)</b>	<b>na</b>

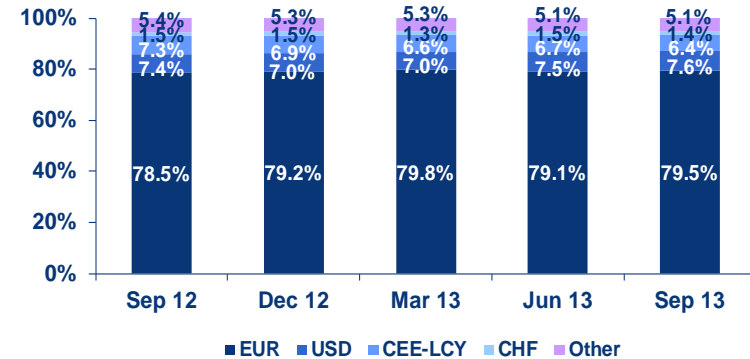
in EUR million	Q3 13	Q2 13	Change
Net interest income	12.7	13.6	(6.3%)
Net fee income	1.1	1.1	3.7%
Net trading result	0.6	3.7	(82.7%)
Operating expenses	(4.2)	(3.9)	9.2%
<b>Operating result</b>	<b>10.3</b>	<b>14.5</b>	<b>(29.3%)</b>
Risk provisions	0.0	(3.4)	na
Other result	(5.9)	(3.1)	91.5%
<b>Net profit/loss</b>	<b>3.5</b>	<b>6.4</b>	<b>(45.6%)</b>

# Segment GCIB (incl IB) – Loan book analysis

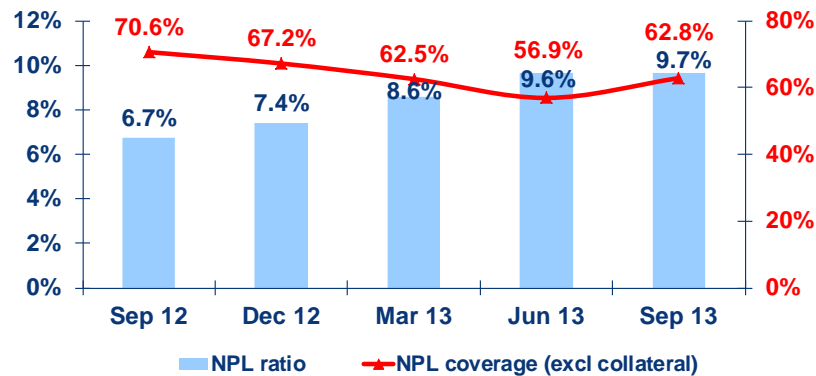
Segment GCIB -  
Customer loans by Basel II customer segment



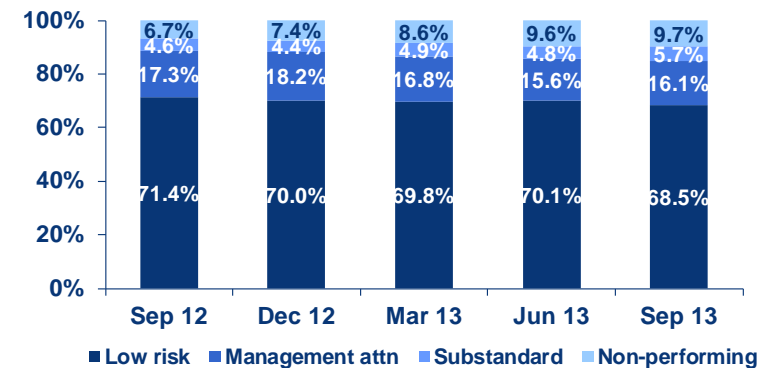
Segment GCIB - Customer loans by currency



Segment GCIB -  
NPL ratio vs NPL coverage



Migration analysis - Segment GCIB



# Segment Group Markets –

## Net profit down on lower trading result

### – Operating result and net profit declined substantially on lower net trading result

- NII stable yoy, improvements qoq due to group equity trading and credit trading
- Fee income improved on higher contributions from Erste Asset Management
- Net trading result declined due to global money market, government bonds, credit & rates trading
- Operating expenses flat yoy and decreased qoq on lower personnel expenses

### – CIR up to 44.4% (1-9 12: 38.6%)

in EUR million	1-9 13	1-9 12	Change
Net interest income	154.2	154.8	(0.4%)
Net fee income	97.8	94.9	3.1%
Net trading result	106.5	162.8	(34.6%)
Operating expenses	(159.2)	(159.4)	(0.2%)
<b>Operating result</b>	<b>199.4</b>	<b>253.1</b>	<b>(21.2%)</b>
Risk provisions	11.3	0.0	na
Other result	(1.4)	4.4	na
<b>Net profit/loss</b>	<b>159.7</b>	<b>195.7</b>	<b>(18.4%)</b>

in EUR million	Q3 13	Q2 13	Change
Net interest income	58.5	51.7	13.0%
Net fee income	32.6	32.0	1.7%
Net trading result	21.7	39.6	(45.3%)
Operating expenses	(50.0)	(55.5)	(9.9%)
<b>Operating result</b>	<b>62.7</b>	<b>67.9</b>	<b>(7.7%)</b>
Risk provisions	(0.6)	11.9	na
Other result	0.1	(1.0)	na
<b>Net profit/loss</b>	<b>45.9</b>	<b>65.5</b>	<b>(29.9%)</b>

# Segment Corporate Center – 1-9 12 results impacted by one-offs

## – What is in the Corporate Center?

- Included are group services such as marketing, organisation, information technology as well as other departments supporting the group-wide implementation of the strategy as well as group balance sheet management plus intragroup consolidation and one-off non-operating effects

## – NII declined yoy mainly due to intragroup eliminations

## – Net trading result improved on the back of ALM valuation results

## – Operating expenses driven by intragroup consolidation of banking support operations

## – Main drivers of other result:

- Positive one-off effect in 1-9 12 due to buy back of tier 1 and tier 2 instruments in the amount of EUR 413.2m
- Negative one-off effect due to goodwill impairments in the amount of EUR 210.0m (BCR) in 1-9 12 and in the amount of EUR 52.2m (EB Croatia) in 1-9 13.
- Deconsolidation of EB Ukraine amounted to EUR 76.6m
- Linear amortisation of customer relationships was EUR 49.0m
- Banking tax of Erste Holding was EUR 110.6m

in EUR million	1-9 13	1-9 12	Change
Net interest income	148.4	183.3	(19.1%)
Net fee income	(32.5)	(46.6)	(30.3%)
Net trading result	4.7	(68.0)	na
Operating expenses	(149.8)	(111.6)	34.2%
<b>Operating result</b>	<b>(29.2)</b>	<b>(42.9)</b>	<b>(32.0%)</b>
Risk provisions	0.7	0.0	na
Other result	(341.3)	81.3	na
<b>Net profit/loss</b>	<b>(274.2)</b>	<b>27.8</b>	<b>na</b>

in EUR million	Q3 13	Q2 13	Change
Net interest income	41.1	36.3	13.2%
Net fee income	(7.0)	(10.2)	(31.2%)
Net trading result	8.2	7.1	14.9%
Operating expenses	(50.7)	(41.9)	21.0%
<b>Operating result</b>	<b>(8.4)</b>	<b>(8.6)</b>	<b>(2.6%)</b>
Risk provisions	0.5	(1.5)	na
Other result	(85.1)	(178.8)	(52.4%)
<b>Net profit/loss</b>	<b>(59.2)</b>	<b>(149.2)</b>	<b>(60.3%)</b>

Corporate Center including intragroup eliminations

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

- **Operating result improved year-on-year by 9.9%**
  - NII decreased yoy as a result of the low interest rate environment and lower margins, improved qoq on higher volumes
  - Fee income increased yoy on improved securities business
  - Net trading improved on valuation effects
- **Decrease in operating expenses due to reduction of the cost base**
- **NPL coverage improved to 66.5% (Dec 2012: 65.7%)**
  - NPL ratio down to 3.6% as of Sep 2013
  - CHF loans as percentage of total loans declined further from 11.8% as of Dec 2012 to 10.1% as of Sep 2013 due to persistent efforts to convert CHF loans
- **Other result in 1-9 12 was mainly driven by selling gains on AfS financial assets and real estate**
- **Net profit improved yoy on stronger operating performance and lower risk costs, NII improved qoq on higher volumes**
- **CIR improved to 62.0% (1-9 12: 64.9%)**
- **Segment ROE of 16.5% (1-9 12: 14.8%)**

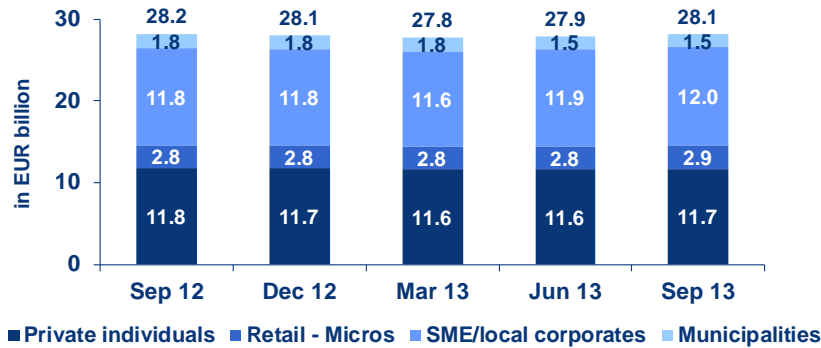
in EUR million	1-9 13	1-9 12	Change
Net interest income	453.3	467.5	(3.0%)
Net fee income	253.9	240.8	5.5%
Net trading result	9.1	(1.9)	na
Operating expenses	(443.8)	(458.5)	(3.2%)
<b>Operating result</b>	<b>272.5</b>	<b>247.9</b>	<b>9.9%</b>
Risk provisions	(45.1)	(81.5)	(44.7%)
Other result	(11.2)	23.4	na
<b>Net profit/loss</b>	<b>158.9</b>	<b>143.4</b>	<b>10.8%</b>

in EUR million	Q3 13	Q2 13	Change
Net interest income	155.3	146.6	6.0%
Net fee income	81.6	84.9	(4.0%)
Net trading result	1.7	0.7	>100.0%
Operating expenses	(142.4)	(151.3)	(5.9%)
<b>Operating result</b>	<b>96.2</b>	<b>80.9</b>	<b>18.9%</b>
Risk provisions	(7.5)	(40.1)	(81.3%)
Other result	(4.2)	(5.4)	(21.6%)
<b>Net profit/loss</b>	<b>62.1</b>	<b>25.3</b>	<b>&gt;100.0%</b>

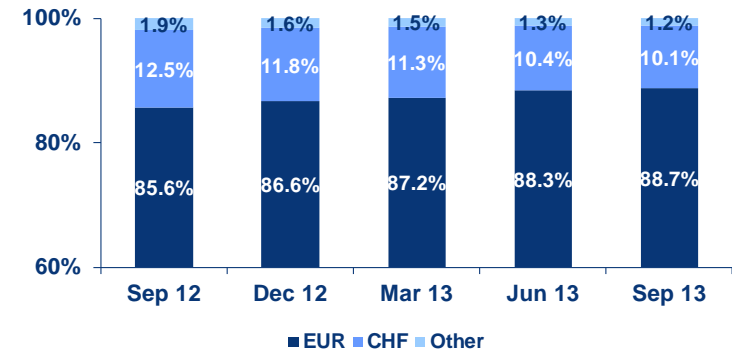


# Retail & SME: Austria/EB Oesterreich – Loan book analysis

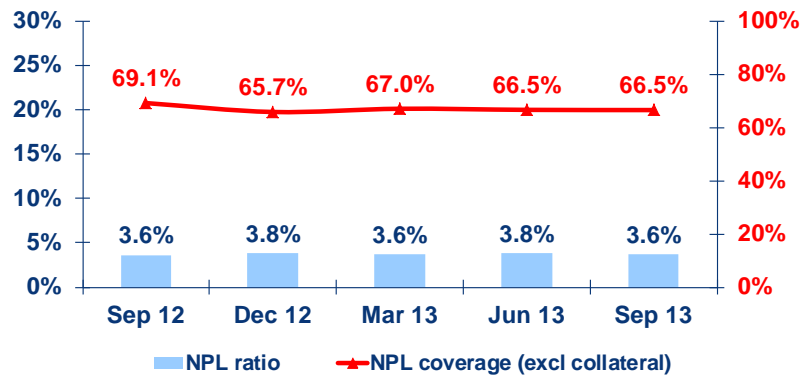
Subsegment EB Oesterreich -  
Customer loans by Basel II customer segment



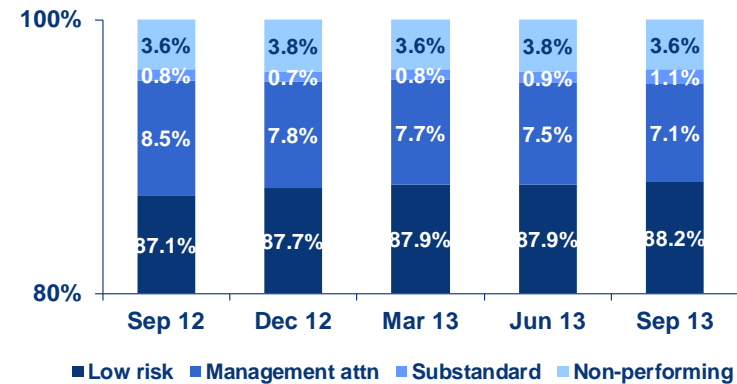
Subsegment EB Oesterreich -  
Customer loans by currency



Subsegment Erste Bank Oesterreich -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/EB Oesterreich



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

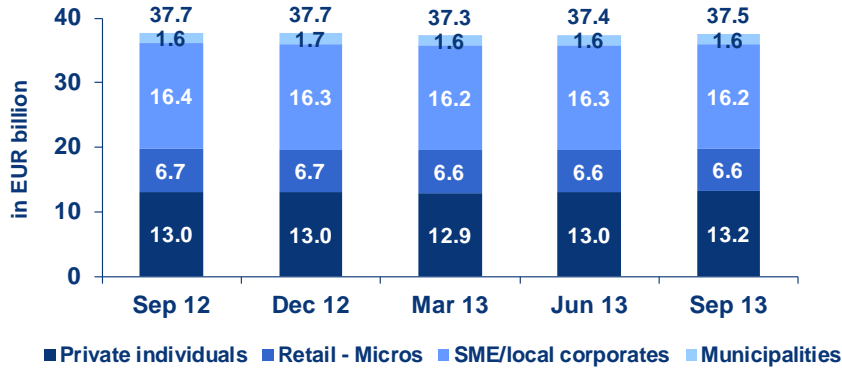
- **Operating result stable yoy despite weaker net interest income**
  - NII decreased as a result of lower income from financial assets, up qoq on improved business volumes
  - Net fee income up primarily on the back of strengthened securities business and payment transfers
  - Net trading result declined yoy mainly on FX transactions, improved qoq mainly on securities trading
- **Costs improved due to lower other administrative expenses and lower amortisation and depreciation**
- **Annualised risk costs down to 45 bps in 1-9 13 driven by a decline in defaults**
  - NPL ratio stable at 6.9%
  - NPL coverage decreased to 58.4% as of Sep 2013 vs 60.2% at Dec 2012
  - CHF loans as percentage of total loans declined from 14.5% (Dec 2012) to 12.8% as of Sep 2013 due to persistent efforts to convert CHF loans
- **ROE improved to 5.7% (1-9 12: 3.3%)**
- **CIR stood at 69.4% (1-9 12: 69.7%)**

in EUR million	1-9 13	1-9 12	Change
<b>Net interest income</b>	674.8	701.7	(3.8%)
<b>Net fee income</b>	312.0	291.4	7.1%
<b>Net trading result</b>	16.2	20.1	(19.5%)
<b>Operating expenses</b>	(696.3)	(706.6)	(1.5%)
<b>Operating result</b>	<b>306.7</b>	<b>306.6</b>	<b>0.0%</b>
<b>Risk provisions</b>	(129.8)	(159.2)	(18.5%)
<b>Other result</b>	(2.4)	(2.1)	14.8%
<b>Net profit/loss</b>	<b>17.2</b>	<b>9.1</b>	<b>89.1%</b>

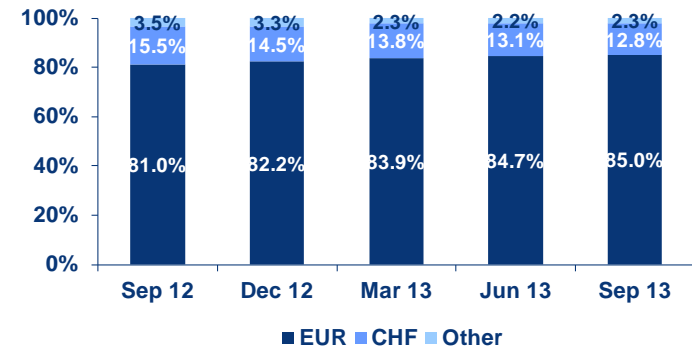
in EUR million	Q3 13	Q2 13	Change
<b>Net interest income</b>	235.2	219.5	7.2%
<b>Net fee income</b>	101.7	100.0	1.7%
<b>Net trading result</b>	6.7	3.8	76.7%
<b>Operating expenses</b>	(230.6)	(235.5)	(2.1%)
<b>Operating result</b>	<b>113.0</b>	<b>87.8</b>	<b>28.7%</b>
<b>Risk provisions</b>	(59.7)	(52.0)	14.8%
<b>Other result</b>	2.0	(0.6)	na
<b>Net profit/loss</b>	<b>2.3</b>	<b>(1.1)</b>	<b>na</b>

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

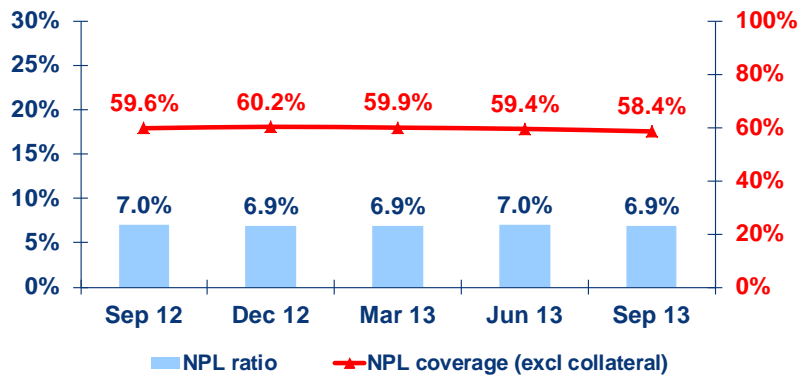
Subsegment Savings Banks -  
Customer loans by Basel II customer segment



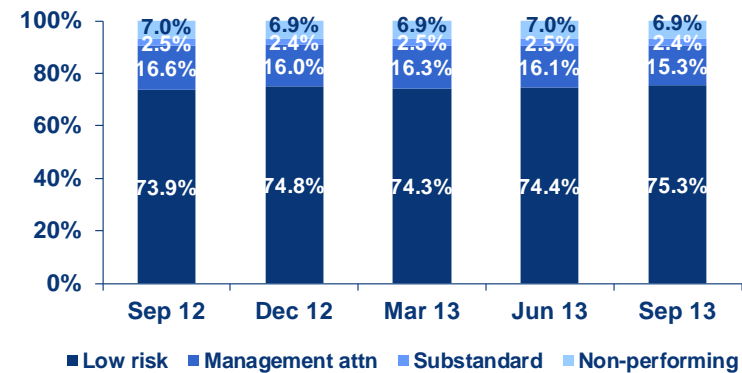
Subsegment Savings banks -  
Customer loans by currency



Subsegment Savings banks -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Savings Banks



# Retail & SME: Czech Republic – Net profit down on lower operating income

## – Operating result declined by 9.4% yoy, up qoq

- NII down on low interest rate environment and subdued loan demand as well as on changed presentation for the pension fund (NII impact in 1-9 13: EUR 28.7m)
- Net fee income declined on decreased fees from payment transfers and lending business
- Net trading result improved due to derivatives business
- Operating expenses remain well under control

## – Annualised risk costs improved to 72bps in 1-9 13 vs 92bps in 1-9 12

- Improvement driven by better loan portfolio development in retail and corporate business
- NPL ratio down to 4.8% (Dec 2012: 5.3%)
- NPL coverage increased further to a comfortable 80.3% vs 72.2% at Dec 2012

## – Other result improved yoy but deteriorated qoq

- Improvement largely due to changed presentation of the Czech pension fund
- Payment into deposit insurance fund remains key factor
- Deterioration qoq due to real estate fund revaluation

## – Net profit down by 1.1% yoy

## – Net interest margin\* was at 3.46% in 1-9 13

## – CIR stood at 45.1% (1-9 12: 44.6%)

in EUR million	1-9 13	1-9 12	Change
Net interest income	747.2	842.6	(11.3%)
Net fee income	309.8	334.5	(7.4%)
Net trading result	33.2	14.0	>100.0%
Operating expenses	(492.0)	(531.1)	(7.4%)
<b>Operating result</b>	<b>598.2</b>	<b>660.0</b>	<b>(9.4%)</b>
Risk provisions	(95.7)	(120.5)	(20.6%)
Other result	(41.3)	(56.5)	(27.0%)
<b>Net profit/loss</b>	<b>366.5</b>	<b>370.6</b>	<b>(1.1%)</b>

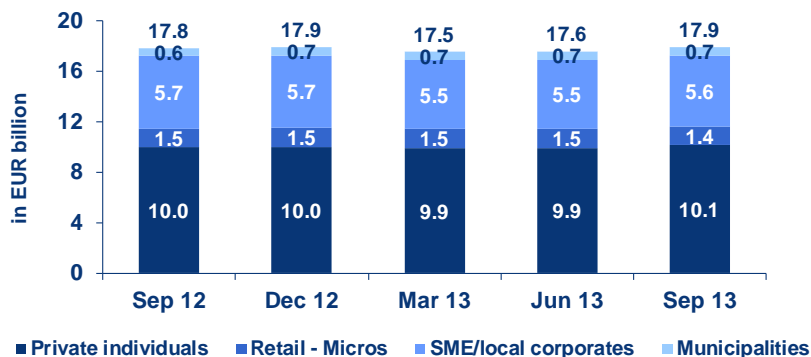
in EUR million	Q3 13	Q2 13	Change
Net interest income	247.9	246.5	0.6%
Net fee income	98.9	103.7	(4.7%)
Net trading result	14.8	6.4	>100.0%
Operating expenses	(162.8)	(163.7)	(0.5%)
<b>Operating result</b>	<b>198.8</b>	<b>192.9</b>	<b>3.1%</b>
Risk provisions	(32.4)	(29.2)	11.0%
Other result	(31.3)	(5.4)	>100.0%
<b>Net profit/loss</b>	<b>107.3</b>	<b>125.8</b>	<b>(14.7%)</b>

All figures including 2.4% currency depreciation (based on 1-9 2012 average rate)

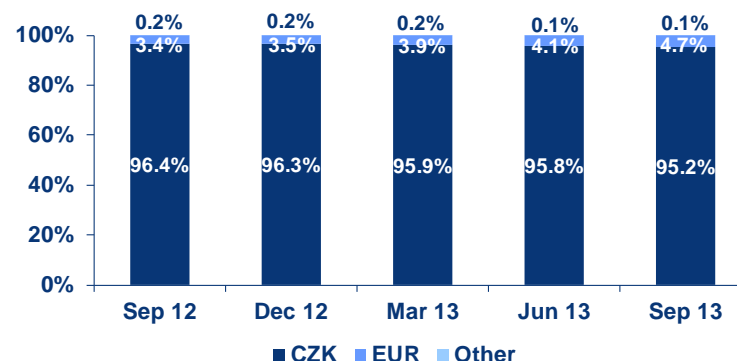
\* based on local entity data

# Retail & SME: Czech Republic – Loan book analysis

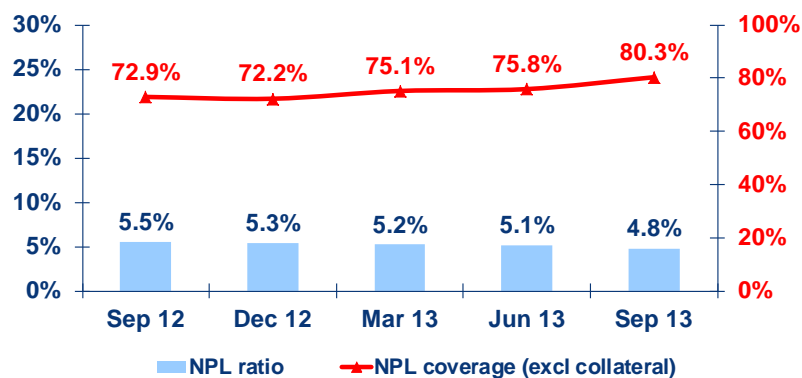
Subsegment Czech Republic -  
Customer loans by Basel II customer segment



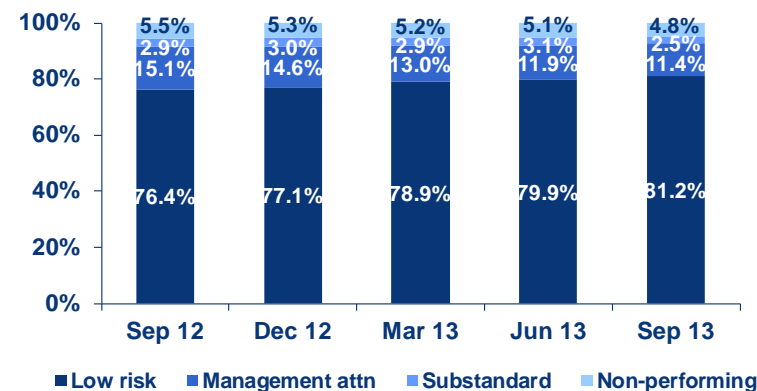
Subsegment Czech Republic -  
Customer loans by currency



Subsegment Czech Republic -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Czech Republic



# Retail & SME: Romania –

## Restructuring well under way, net profit in Q3 13

### – Operating result improved yoy

- NII increased yoy on deposit repricing despite declining volumes
- Strong underlying fee performance on payment transfers
- Decline in net trading result yoy due to lower FX business
- Restructuring efforts led to a visible decline in operating expenses

### – Risk provisions significantly down by 45.6% yoy

- NPL ratio stood at 31.3% as of Sep 2013 on shrinking loan book (Dec 2012: 28.3%)
- NPL coverage improved to 61.9% compared to 58.6% in Dec 2012

### – Net result significantly improved on lower risk costs and on release of deferred tax liability in 1-9 13

- Deferred tax liability amounted to EUR 127.7m
- Net profit in Q3 13 without one-off effect

### – Net interest margin\* increased yoy to 4.93% in 1-9 13

### – CIR improved to 40.4% in 1-9 13 (1-9 12: 44.2%)

in EUR million	1-9 13	1-9 12	Change
Net interest income	437.6	423.7	3.3%
Net fee income	103.4	90.5	14.3%
Net trading result	43.7	54.9	(20.3%)
Operating expenses	(236.2)	(251.4)	(6.0%)
<b>Operating result</b>	<b>348.6</b>	<b>317.7</b>	<b>9.7%</b>
Risk provisions	(304.6)	(560.1)	(45.6%)
Other result	(47.1)	(29.4)	60.2%
<b>Net profit/loss</b>	<b>118.2</b>	<b>(206.2)</b>	<b>na</b>

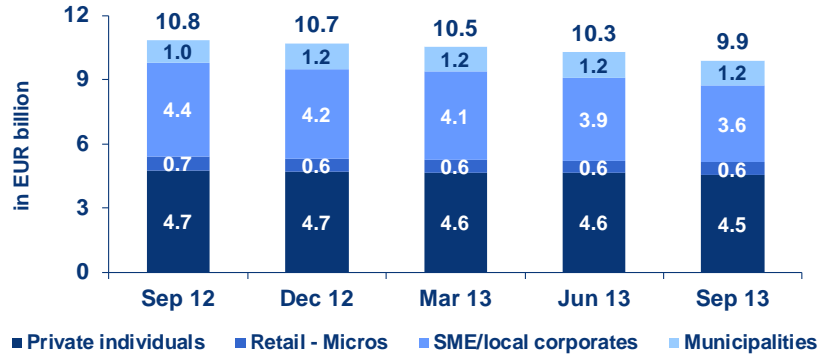
in EUR million	Q3 13	Q2 13	Change
Net interest income	141.1	146.6	(3.7%)
Net fee income	38.3	36.9	3.7%
Net trading result	14.9	13.3	12.1%
Operating expenses	(77.4)	(77.1)	0.4%
<b>Operating result</b>	<b>116.9</b>	<b>119.6</b>	<b>(2.3%)</b>
Risk provisions	(99.6)	(94.4)	5.5%
Other result	(14.1)	(23.8)	(40.6%)
<b>Net profit/loss</b>	<b>1.5</b>	<b>120.3</b>	<b>(98.8%)</b>

All figures including 0.6% currency appreciation (based on 1-9 2012 average rate)

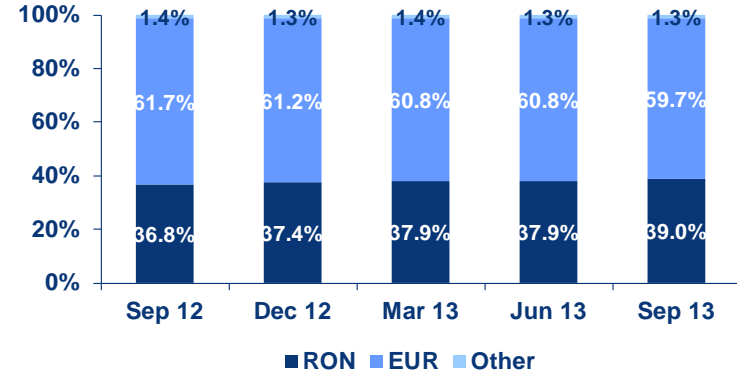
\* based on local entity data

# Retail & SME: Romania – Loan book analysis

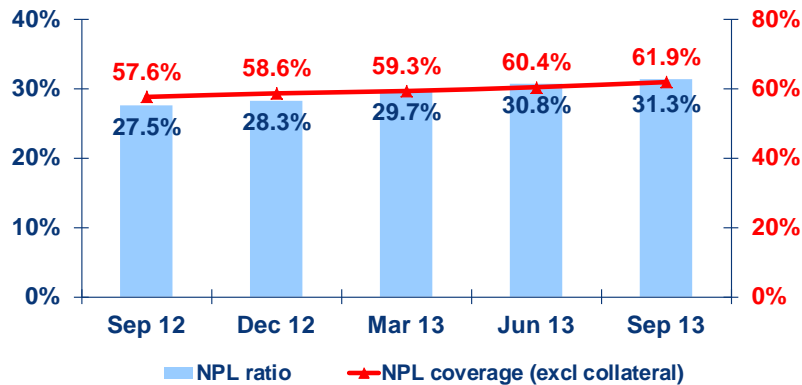
Subsegment Romania -  
Customer loans by Basel II customer segment



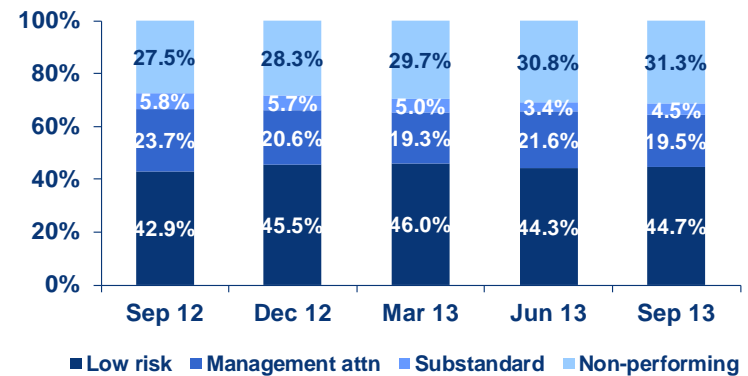
Subsegment Romania -  
Customer loans by currency



Subsegment Romania -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Romania



# Retail & SME: Slovakia – Solid operating performance continues

- **Operating result slightly improved**
  - NII improvement driven by retail loan growth
  - Fee income decreased yoy due to legislation limiting commissions for payment transfers
  - Net trading result influenced by valuation effects
  - Operating expenses well under control
- **Net interest margin\* up to 4.19% in 1-9 13**
- **Risk costs declined by 41.5% yoy**
  - Annualised risk costs declined to 50bps in 1-9 13 vs 92bps in 1-9 12, mainly driven by improvements in the local corporate and real estate business
  - NPL ratio down to 5.6% as of Sep 2013 (Dec 2012: 6.6%)
  - NPL coverage traditionally very high, increased further to 92.1% vs 84.3% in Dec 2012
- **Other result driven by increase in banking tax**
- **Stable net profit contribution**
- **CIR stable at 43.2% vs 43.3% in 1-9 12**

in EUR million	1-9 13	1-9 12	Change
<b>Net interest income</b>	322.5	318.0	1.4%
<b>Net fee income</b>	78.8	82.8	(4.8%)
<b>Net trading result</b>	3.6	3.0	19.0%
<b>Operating expenses</b>	(174.7)	(174.7)	0.0%
<b>Operating result</b>	230.1	229.1	0.4%
<b>Risk provisions</b>	(25.4)	(43.4)	(41.5%)
<b>Other result</b>	(31.9)	(16.6)	92.3%
<b>Net profit/loss</b>	136.6	135.2	1.0%

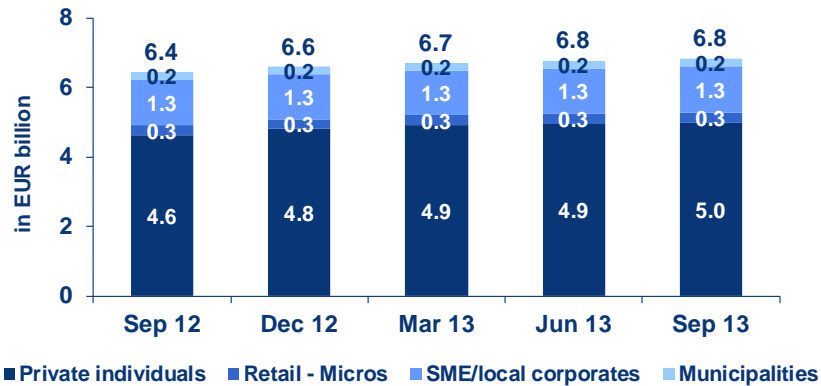
in EUR million	Q3 13	Q2 13	Change
<b>Net interest income</b>	110.8	108.1	2.5%
<b>Net fee income</b>	26.1	28.1	(7.0%)
<b>Net trading result</b>	1.7	1.1	47.5%
<b>Operating expenses</b>	(59.3)	(59.3)	0.1%
<b>Operating result</b>	79.3	78.0	1.6%
<b>Risk provisions</b>	(3.7)	(7.9)	(54.0%)
<b>Other result</b>	(11.2)	(8.8)	27.4%
<b>Net profit/loss</b>	49.4	49.1	0.5%

\* based on local entity data

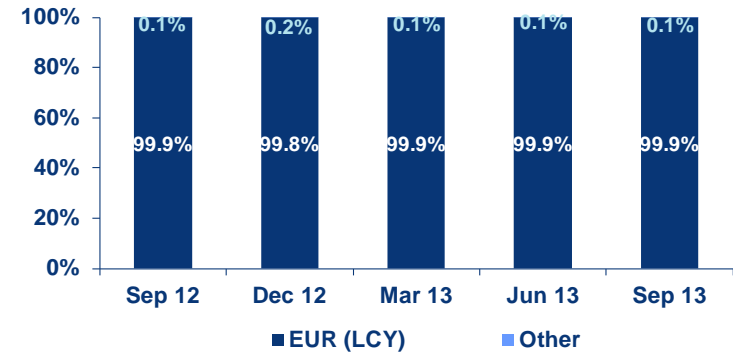


# Retail & SME: Slovakia – Loan book analysis

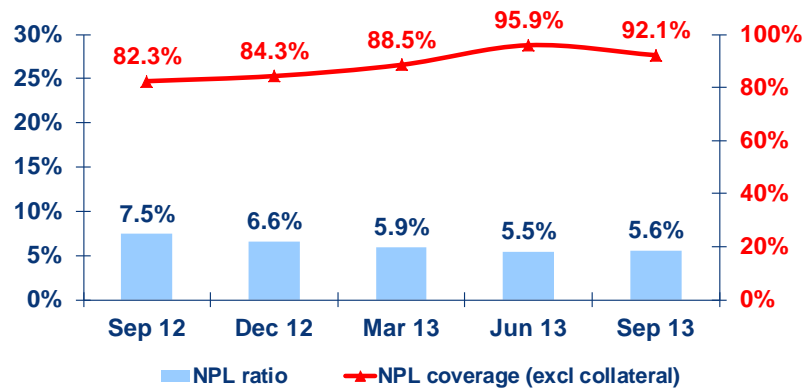
Subsegment Slovakia -  
Customer loans by Basel II customer segment



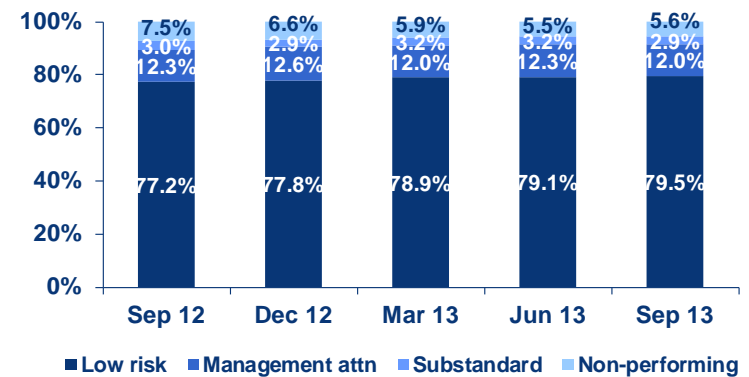
Subsegment Slovakia -  
Customer loans by currency



Subsegment Slovakia -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Slovakia



# Retail & SME: Hungary –

## Operating performance reflects deleveraging

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

- NII declined on portfolio reduction, lower margins and higher FX refinancing costs
- Fee income increased in retail and corporate business
- Trading result up on valuation gains

### – Operating expenses stable

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

- 1-9 12 affected by provisions for expected future taxes in the amount of EUR 60.6m
- EUR 49.0m entire banking tax for the full year 2013 (1-9 12 reflects the pro-rata amount of EUR 33.2m)
- EUR 36.8m FTT incl. one-off extraordinary financial transaction tax amounting to EUR 16.3m in 1-9 13, introduced in 2013

### – Risk costs remain at elevated levels

- Increased risk provisioning yoy in retail business
- NPL ratio increased to 27.4% in Sep 2013 on shrinking loan book and expected government FX borrower support scheme (Dec 2012: 25.4%)
- NPL coverage stood at 63.2% (Dec 2012: 64.1%)

### – Negative net result due to weak operating result, high risk costs and high tax burden

### – CIR stood at 42.2% vs 39.5% at 1-9 12

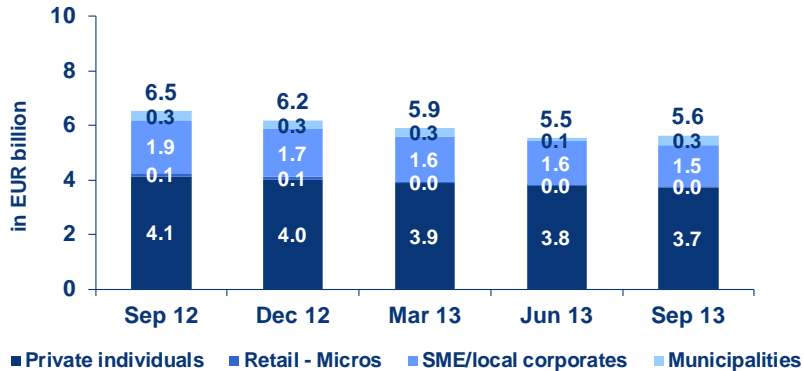
in EUR million	1-9 13	1-9 12	Change
Net interest income	201.9	257.6	(21.6%)
Net fee income	87.2	67.8	28.6%
Net trading result	4.0	(8.6)	na
Operating expenses	(123.7)	(125.0)	(1.1%)
<b>Operating result</b>	<b>169.5</b>	<b>191.8</b>	<b>(11.6%)</b>
Risk provisions	(160.1)	(147.1)	8.8%
Other result	(106.4)	(107.4)	(1.0%)
<b>Net profit/loss</b>	<b>(100.9)</b>	<b>(64.1)</b>	<b>57.4%</b>

in EUR million	Q3 13	Q2 13	Change
Net interest income	65.3	66.6	(1.9%)
Net fee income	31.3	29.2	7.1%
Net trading result	7.3	(2.5)	na
Operating expenses	(41.2)	(40.5)	1.7%
<b>Operating result</b>	<b>62.7</b>	<b>52.8</b>	<b>18.7%</b>
Risk provisions	(45.9)	(54.7)	(16.0%)
Other result	(16.6)	(69.1)	(75.9%)
<b>Net profit/loss</b>	<b>(2.0)</b>	<b>(71.4)</b>	<b>(97.2%)</b>

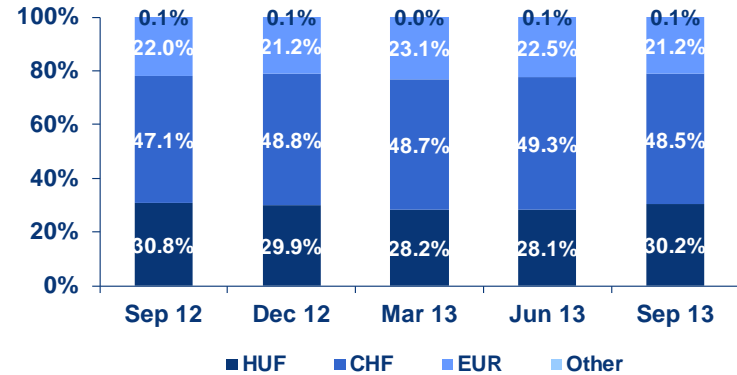
All figures including 1.9% currency depreciation (based on 1-9 2012 average rate)

# Retail & SME: Hungary – Loan book analysis

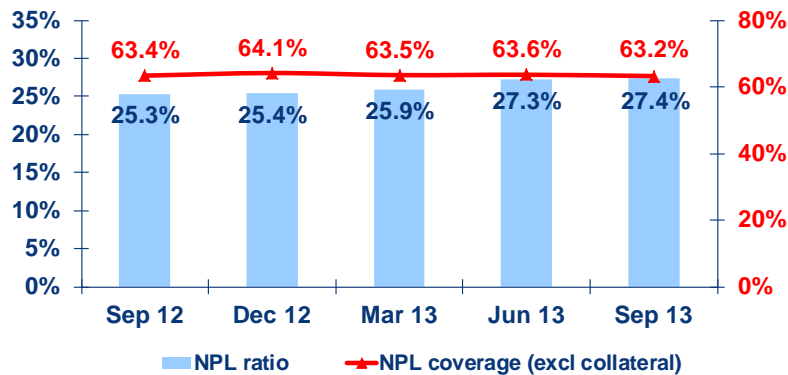
Subsegment Hungary -  
Customer loans by Basel II customer segment



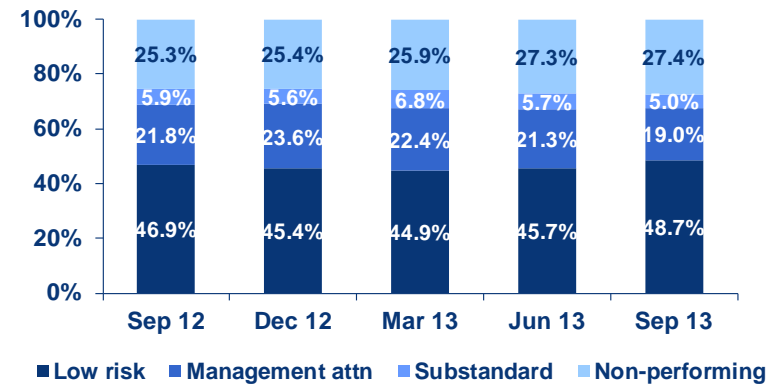
Subsegment Hungary -  
Customer loans by currency



Subsegment Hungary -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Hungary



# Retail & SME: Croatia –

## Increase in risk costs impacts net profit

### – Operating result decreased yoy but up qoq

- NII declined partly due to lower margins
- Fee income slightly down yoy, improvement in Q3 13 due to seasonal effect in retail card business and payment transfers
- Net trading result up qoq on valuation effects

### – Operating expenses declined on successful cost management

### – Risk provisions up mainly due to corporate business

- Annualised risk cost increased from 241bps in 1-9 12 to 259bps in 1-9 13
- NPL ratio increased to 21.2% in Sep 2013 compared to 18.1% at Dec 2012
- NPL coverage relatively stable at 50.2% (Dec 2012: 50.0%)

### – Other result mainly driven by payments into deposit insurance fund

- 1-9 12 positively impacted by gains from securities sales

### – CIR stood at 40.2% (1-9 12: 40.6%)

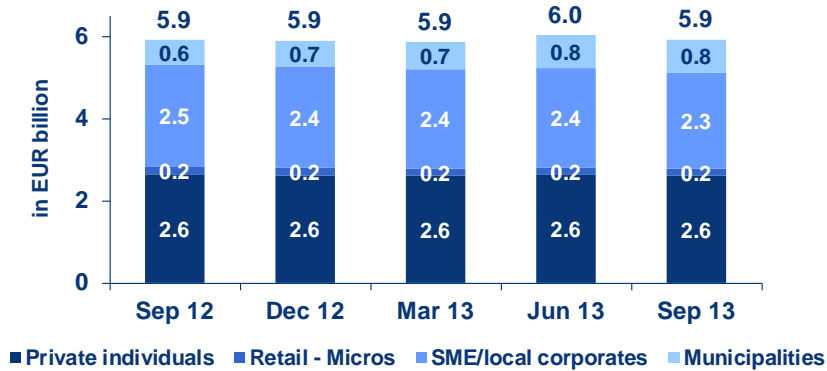
in EUR million	1-9 13	1-9 12	Change
Net interest income	175.2	191.8	(8.7%)
Net fee income	50.6	51.0	(0.9%)
Net trading result	8.0	8.2	(2.9%)
Operating expenses	(93.9)	(101.8)	(7.7%)
<b>Operating result</b>	<b>139.8</b>	<b>149.2</b>	<b>(6.3%)</b>
Risk provisions	(119.5)	(107.6)	11.1%
Other result	(9.9)	(0.9)	>100.0%
<b>Net profit/loss</b>	<b>1.7</b>	<b>16.7</b>	<b>(89.6%)</b>

in EUR million	Q3 13	Q2 13	Change
Net interest income	56.2	61.2	(8.1%)
Net fee income	20.5	16.3	25.2%
Net trading result	3.5	2.8	24.6%
Operating expenses	(31.0)	(32.3)	(3.8%)
<b>Operating result</b>	<b>49.1</b>	<b>48.0</b>	<b>2.3%</b>
Risk provisions	(42.1)	(40.4)	4.3%
Other result	(4.1)	(3.9)	5.9%
<b>Net profit/loss</b>	<b>(1.7)</b>	<b>1.7</b>	<b>na</b>

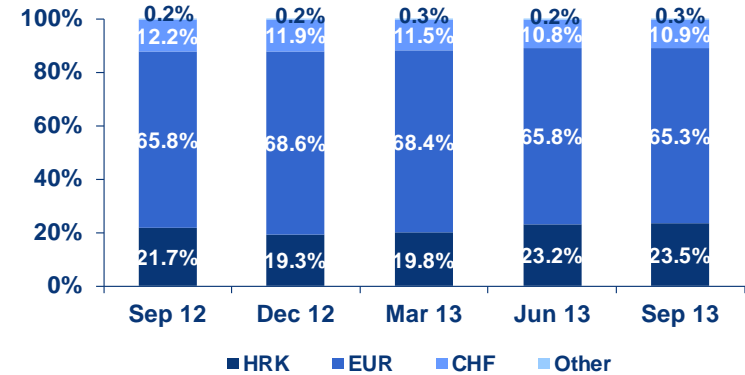
All figures including 0.6% currency depreciation (based on 1-9 2012 average rate)

# Retail & SME: Croatia – Loan book analysis

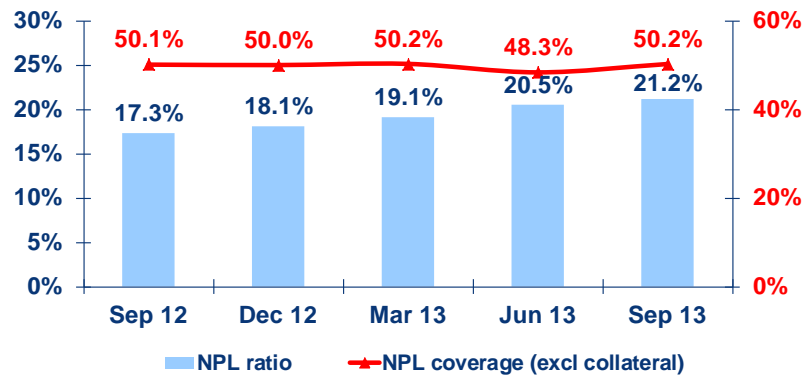
Subsegment Croatia -  
Customer loans by Basel II customer segment



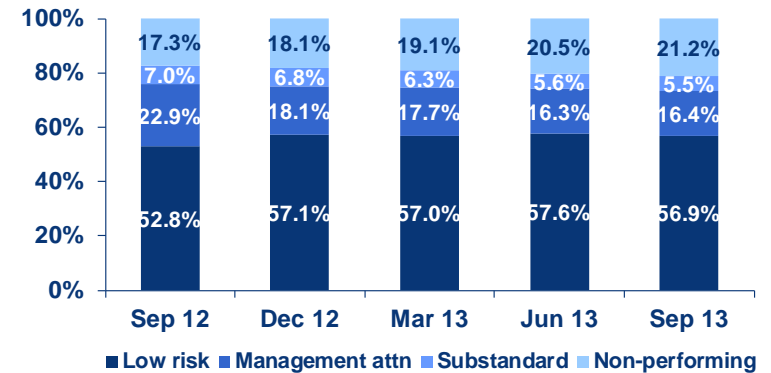
Subsegment Croatia -  
Customer loans by currency



Subsegment Croatia -  
NPL ratio vs NPL coverage



Migration analysis - Retail & SME/Croatia



– **Operating result improved on higher NII**

- NII up on corporate loan growth and improved retail margins
- Net trading result driven by FX development

– **Operating expenses driven by personnel expenses**

– **Risk provision increase yoy driven by corporate business**

- Annualised risk costs improved to 149bps in 1-9 13 vs 167bps in 1-9 12
- NPL ratio increased to 13.7% in Sep 2013 (Dec 2012: 12.0%)
- Coverage remained at high level and stood at 80.5% in Sep 2013 vs 84.1% in Dec 2012

– **Net profit improved substantially**

– ROE at 13.8% (1-9 12: 15.7%)

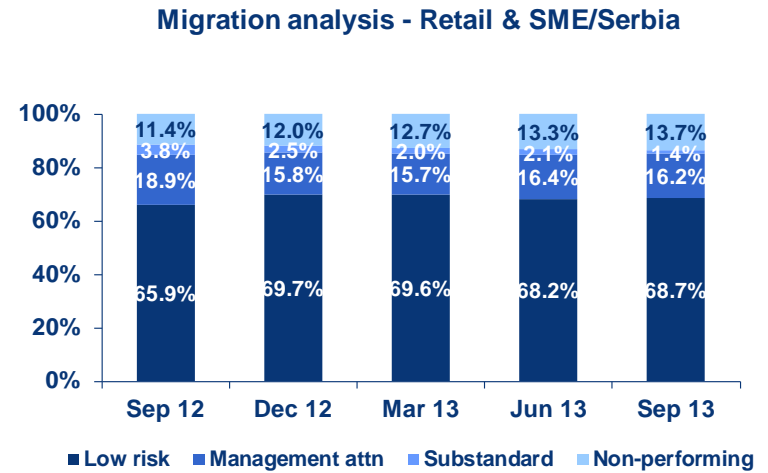
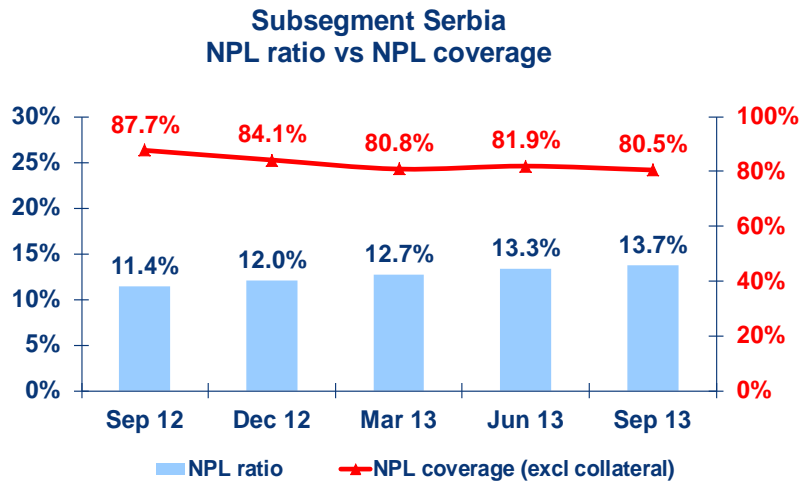
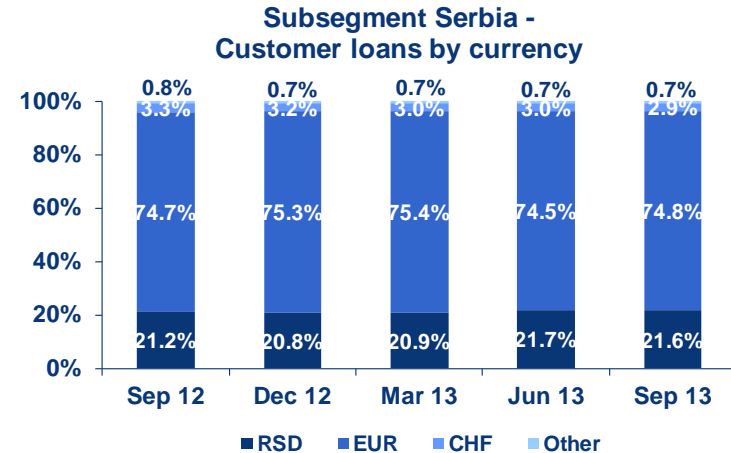
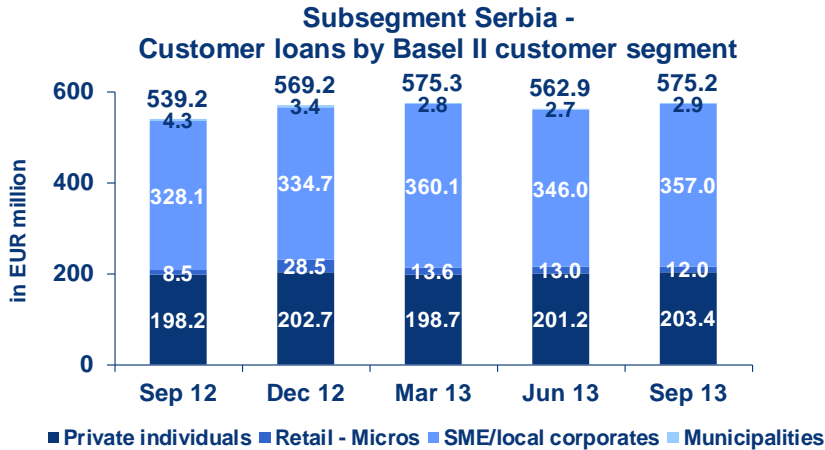
– CIR stood at 63.5% vs 64.3% in 1-9 12

in EUR million	1-9 13	1-9 12	Change
Net interest income	29.7	26.6	11.5%
Net fee income	9.7	9.8	(1.1%)
Net trading result	1.9	1.7	10.8%
Operating expenses	(26.2)	(24.5)	6.8%
<b>Operating result</b>	<b>15.1</b>	<b>13.6</b>	<b>10.8%</b>
Risk provisions	(6.8)	(6.1)	12.1%
Other result	(1.0)	(1.4)	(28.0%)
<b>Net profit/loss</b>	<b>6.1</b>	<b>4.8</b>	<b>27.0%</b>

in EUR million	Q3 13	Q2 13	Change
Net interest income	10.3	9.6	7.5%
Net fee income	3.5	3.3	4.1%
Net trading result	0.6	0.7	(13.1%)
Operating expenses	(8.6)	(9.1)	(5.5%)
<b>Operating result</b>	<b>5.8</b>	<b>4.6</b>	<b>27.7%</b>
Risk provisions	(0.7)	(3.7)	(80.7%)
Other result	(0.6)	(0.3)	85.3%
<b>Net profit/loss</b>	<b>3.9</b>	<b>0.5</b>	<b>&gt;100.0%</b>

All figures including 0.2% currency appreciation (based on 1-9 2012 average rate)

# Retail & SME: Serbia – Loan book analysis



# Retail & SME: Ukraine –

## Deconsolidation as of 29 April 2013

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

in EUR million	1-9 13	1-9 12	Change
Net interest income	6.2	20.3	(69.3%)
Net fee income	1.2	4.5	(73.5%)
Net trading result	(3.3)	(1.0)	>100.0%
Operating expenses	(10.1)	(36.5)	(72.5%)
<b>Operating result</b>	<b>(6.0)</b>	<b>(12.7)</b>	<b>(52.9%)</b>
Risk provisions	(4.0)	(9.2)	(56.6%)
Other result	0.5	(3.5)	na
<b>Net profit/loss</b>	<b>(9.4)</b>	<b>(25.4)</b>	<b>(62.9%)</b>



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

# Asset quality analysis –

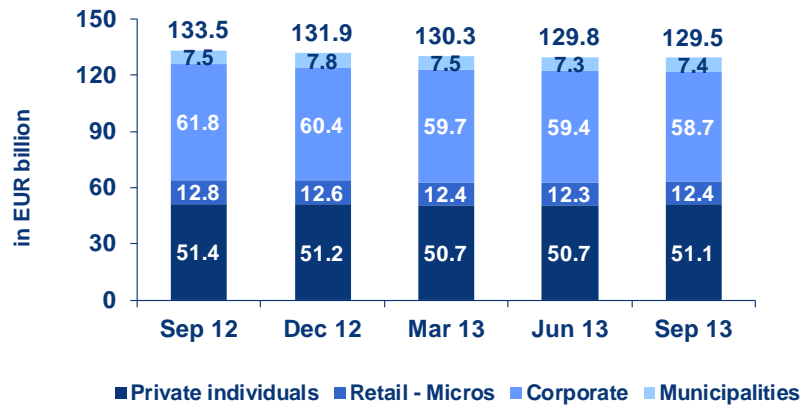
## Key definitions

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

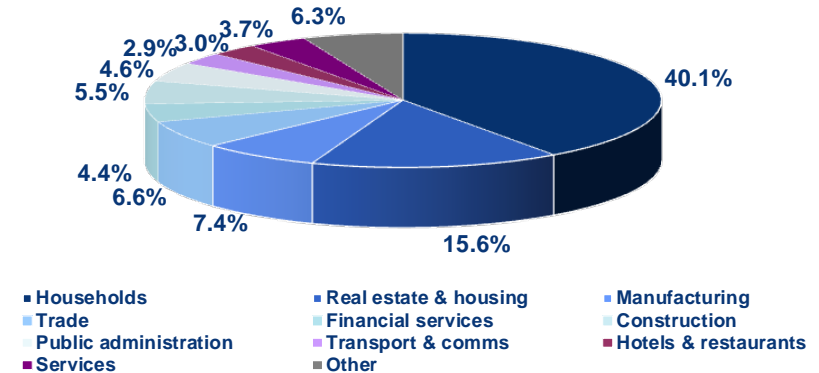
Risk category	Agency ratings
Low risk	AAA to BB / Aaa to Ba
Management attention	B
Substandard	CCC to C / Caa to C
Non-performing	D, R, RD, SD

# Asset quality analysis – Loan book overview

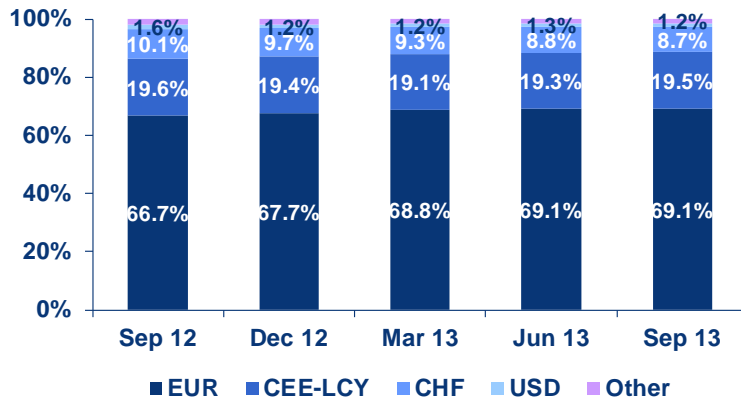
Customer loans by Basel II customer segments



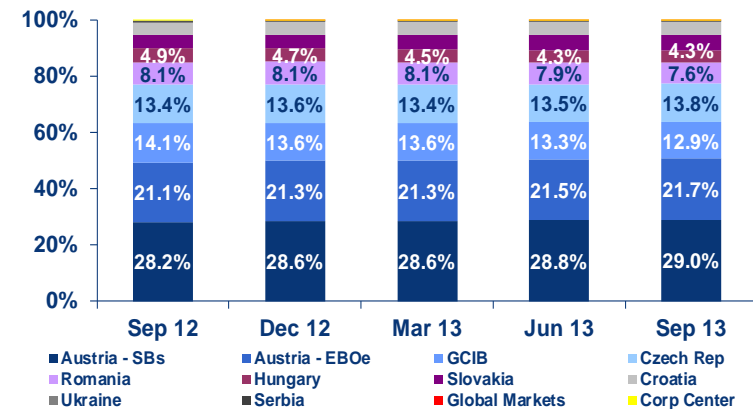
Customer loans by industries



Customer loans by currency



Customer loans by reporting segment



# Asset quality analysis – Loan book by segments

in EUR million	Low risk		Management attention		Substandard		Non-performing		Total loan book		Risk provisions		NPL coverage		NPL ratio	
	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12
<b>Retail &amp; SME</b>	<b>83,918</b>	<b>83,171</b>	<b>14,671</b>	<b>16,455</b>	<b>2,916</b>	<b>3,180</b>	<b>10,832</b>	<b>10,766</b>	<b>112,338</b>	<b>113,573</b>	<b>6,822</b>	<b>6,681</b>	<b>63.0%</b>	<b>62.1%</b>	<b>9.6%</b>	<b>9.5%</b>
<b>Austria</b>	<b>53,024</b>	<b>52,803</b>	<b>7,745</b>	<b>8,197</b>	<b>1,204</b>	<b>1,095</b>	<b>3,622</b>	<b>3,643</b>	<b>65,596</b>	<b>65,738</b>	<b>2,199</b>	<b>2,251</b>	<b>60.7%</b>	<b>61.8%</b>	<b>5.5%</b>	<b>5.5%</b>
EB Oesterreich	24,770	24,607	1,999	2,182	303	204	1,025	1,058	28,096	28,052	681	696	66.5%	65.7%	3.6%	3.8%
Savings Banks	28,254	28,196	5,747	6,014	901	891	2,597	2,585	37,499	37,687	1,518	1,556	58.4%	60.2%	6.9%	6.9%
<b>CEE</b>	<b>30,894</b>	<b>30,368</b>	<b>6,926</b>	<b>8,258</b>	<b>1,712</b>	<b>2,085</b>	<b>7,211</b>	<b>7,123</b>	<b>46,743</b>	<b>47,834</b>	<b>4,623</b>	<b>4,429</b>	<b>64.1%</b>	<b>62.2%</b>	<b>15.4%</b>	<b>14.9%</b>
Czech Republic	14,535	13,797	2,043	2,610	453	528	859	956	17,890	17,891	690	690	80.3%	72.2%	4.8%	5.3%
Romania	4,423	4,856	1,933	2,200	448	605	3,097	3,021	9,901	10,682	1,915	1,771	61.9%	58.6%	31.3%	28.3%
Slovakia	5,434	5,137	820	831	196	193	382	437	6,832	6,598	352	369	92.1%	84.3%	5.6%	6.6%
Hungary	2,734	2,809	1,066	1,459	279	345	1,538	1,572	5,617	6,185	973	1,008	63.2%	64.1%	27.4%	25.4%
Croatia	3,373	3,373	970	1,068	327	399	1,256	1,069	5,927	5,909	631	534	50.2%	50.0%	21.2%	18.1%
Serbia	395	397	93	90	8	14	79	68	575	569	63	58	80.5%	84.1%	13.7%	12.0%
Ukraine	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	na	nm
<b>GCIB</b>	<b>11,424</b>	<b>12,557</b>	<b>2,681</b>	<b>3,261</b>	<b>954</b>	<b>781</b>	<b>1,613</b>	<b>1,330</b>	<b>16,672</b>	<b>17,928</b>	<b>1,013</b>	<b>893</b>	<b>62.8%</b>	<b>67.2%</b>	<b>9.7%</b>	<b>7.4%</b>
<b>Group Markets</b>	<b>91</b>	<b>69</b>	<b>24</b>	<b>7</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>117</b>	<b>77</b>	<b>1</b>	<b>0</b>	<b>&gt;100.0%</b>	<b>&gt;100.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Corporate Center</b>	<b>222</b>	<b>229</b>	<b>115</b>	<b>102</b>	<b>25</b>	<b>17</b>	<b>3</b>	<b>2</b>	<b>365</b>	<b>350</b>	<b>1</b>	<b>0</b>	<b>31.7%</b>	<b>&gt;100.0%</b>	<b>0.8%</b>	<b>0.5%</b>
<b>Total Group</b>	<b>95,655</b>	<b>96,027</b>	<b>17,492</b>	<b>19,825</b>	<b>3,897</b>	<b>3,978</b>	<b>12,448</b>	<b>12,098</b>	<b>129,492</b>	<b>131,928</b>	<b>7,837</b>	<b>7,574</b>	<b>63.0%</b>	<b>62.6%</b>	<b>9.6%</b>	<b>9.2%</b>

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

in EUR million	Low risk		Management attention		Substandard		Non-performing		Total loan book			
	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13		Dec 12	
									Share of total		Share of total	
<b>Core market</b>	<b>89,790</b>	<b>90,219</b>	<b>16,355</b>	<b>18,191</b>	<b>3,554</b>	<b>3,807</b>	<b>11,645</b>	<b>11,258</b>	<b>121,344</b>	<b>93.7%</b>	<b>123,475</b>	<b>93.6%</b>
Austria	53,235	53,528	7,107	7,479	1,043	949	3,104	3,176	64,489	49.8%	65,131	49.4%
Croatia	4,191	4,186	1,464	1,661	457	452	1,483	1,274	7,595	5.9%	7,572	5.7%
Romania	5,201	5,586	2,353	2,692	710	958	3,450	3,280	11,713	9.0%	12,515	9.5%
Serbia	647	669	194	186	43	47	121	78	1,004	0.8%	980	0.7%
Slovakia	6,112	5,851	1,015	1,045	215	216	440	486	7,782	6.0%	7,598	5.8%
Slovenia	741	938	307	230	136	124	269	221	1,452	1.1%	1,513	1.1%
Czech Republic	16,503	16,031	2,591	3,190	595	650	1,004	1,030	20,693	16.0%	20,901	15.8%
Hungary	3,161	3,431	1,325	1,708	355	412	1,775	1,715	6,616	5.1%	7,265	5.5%
Ukraine	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
<b>Other EU</b>	<b>3,766</b>	<b>4,012</b>	<b>571</b>	<b>939</b>	<b>230</b>	<b>72</b>	<b>474</b>	<b>540</b>	<b>5,041</b>	<b>3.9%</b>	<b>5,562</b>	<b>4.2%</b>
<b>Other industrialised countries</b>	<b>707</b>	<b>533</b>	<b>77</b>	<b>130</b>	<b>31</b>	<b>17</b>	<b>87</b>	<b>84</b>	<b>902</b>	<b>0.7%</b>	<b>764</b>	<b>0.6%</b>
<b>Emerging markets</b>	<b>1,392</b>	<b>1,263</b>	<b>490</b>	<b>564</b>	<b>82</b>	<b>83</b>	<b>242</b>	<b>216</b>	<b>2,205</b>	<b>1.7%</b>	<b>2,126</b>	<b>1.6%</b>
Southeastern Europe / CIS	1,028	892	466	539	82	81	216	181	1,792	1.4%	1,692	1.3%
Asia	180	180	10	10	0	1	19	24	210	0.2%	214	0.2%
Latin America	46	82	2	3	0	1	0	5	48	0.0%	90	0.1%
Middle East / Africa	137	110	11	12	0	1	6	6	155	0.1%	129	0.1%
<b>Total</b>	<b>95,655</b>	<b>96,027</b>	<b>17,492</b>	<b>19,825</b>	<b>3,897</b>	<b>3,978</b>	<b>12,448</b>	<b>12,098</b>	<b>129,492</b>	<b>100.0%</b>	<b>131,928</b>	<b>100.0%</b>
Share of total	73.9%	72.8%	13.5%	15.0%	3.0%	3.0%	9.6%	9.2%	100.0%		100.0%	

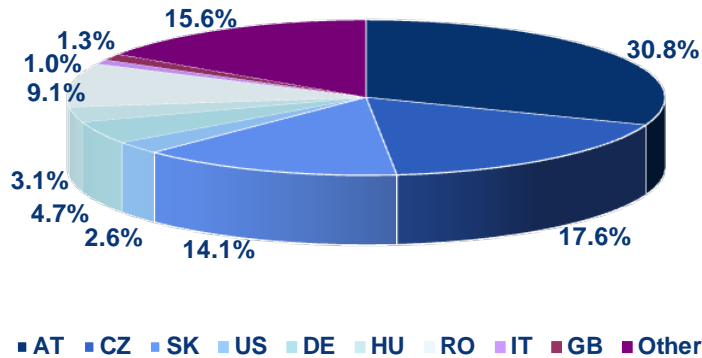
# Asset quality analysis –

## Total exposure by region (country of origination)

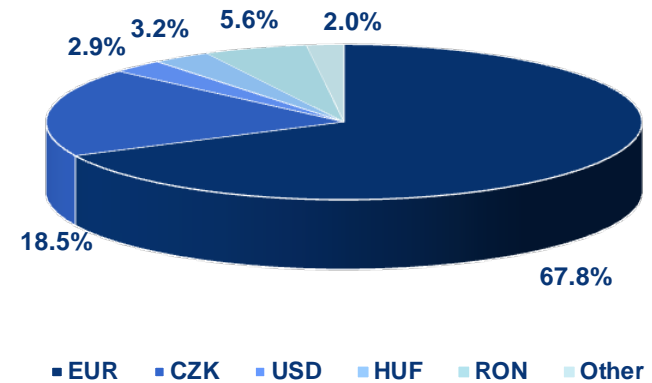
in EUR million	Low risk		Management attention		Substandard		Non-performing		Total Exposure			
	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13	Dec 12	Sep 13		Dec 12	
<b>Core market</b>	<b>144,805</b>	<b>145,789</b>	<b>18,715</b>	<b>20,790</b>	<b>4,315</b>	<b>4,564</b>	<b>12,024</b>	<b>11,661</b>	<b>179,860</b>	<b>84.7%</b>	<b>182,803</b>	<b>83.2%</b>
Austria	75,370	75,642	7,973	8,419	1,625	1,534	3,331	3,423	88,299	41.6%	89,017	40.5%
Croatia	6,299	6,147	1,593	1,808	494	470	1,509	1,295	9,895	4.7%	9,720	4.4%
Romania	10,998	10,678	2,784	3,113	730	993	3,513	3,346	18,025	8.5%	18,129	8.3%
Serbia	756	805	368	276	44	49	121	79	1,289	0.6%	1,209	0.6%
Slovakia	13,338	13,107	1,107	1,176	260	232	471	502	15,176	7.1%	15,017	6.8%
Slovenia	1,037	1,328	337	267	151	127	279	228	1,804	0.8%	1,951	0.9%
Czech Republic	29,590	31,219	3,194	3,961	652	742	1,016	1,063	34,453	16.2%	36,984	16.8%
Ukraine	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Hungary	7,417	6,864	1,358	1,770	359	417	1,784	1,726	10,919	5.1%	10,777	4.9%
<b>Other EU</b>	<b>25,119</b>	<b>27,409</b>	<b>746</b>	<b>1,202</b>	<b>272</b>	<b>112</b>	<b>502</b>	<b>559</b>	<b>26,639</b>	<b>12.5%</b>	<b>29,283</b>	<b>13.3%</b>
<b>Other industrialised countries</b>	<b>2,234</b>	<b>4,096</b>	<b>84</b>	<b>140</b>	<b>33</b>	<b>19</b>	<b>140</b>	<b>143</b>	<b>2,491</b>	<b>1.2%</b>	<b>4,398</b>	<b>2.0%</b>
<b>Emerging markets</b>	<b>2,495</b>	<b>2,161</b>	<b>599</b>	<b>702</b>	<b>96</b>	<b>90</b>	<b>251</b>	<b>232</b>	<b>3,441</b>	<b>1.6%</b>	<b>3,184</b>	<b>1.4%</b>
Southeastern Europe / CIS	1,516	1,322	538	634	88	87	223	187	2,364	1.1%	2,230	1.0%
Asia	566	510	10	10	0	1	19	24	596	0.3%	546	0.2%
Latin America	49	86	17	19	0	1	3	8	69	0.0%	114	0.1%
Middle East / Africa	364	243	34	38	8	1	6	13	412	0.2%	294	0.1%
<b>Total</b>	<b>174,654</b>	<b>179,455</b>	<b>20,145</b>	<b>22,833</b>	<b>4,716</b>	<b>4,785</b>	<b>12,917</b>	<b>12,595</b>	<b>212,431</b>	<b>100.0%</b>	<b>219,668</b>	<b>100.0%</b>
Share of total	82.2%	81.7%	9.5%	10.4%	2.2%	2.2%	6.1%	5.7%	100.0%		100.0%	

# Asset quality analysis – Financial assets

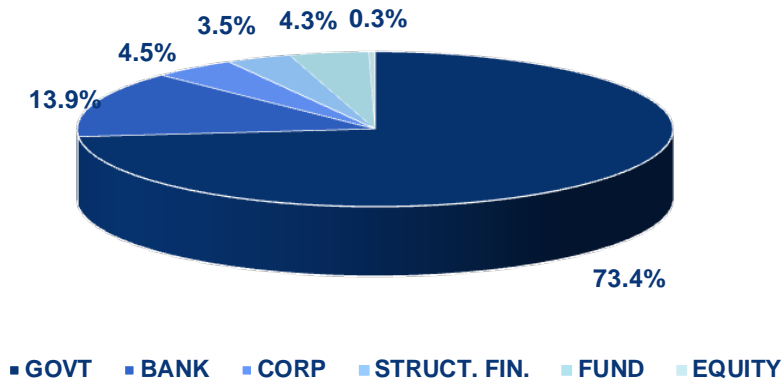
**Financial assets by country of origination**  
(30 Sep 2013: EUR 39.3 bn)



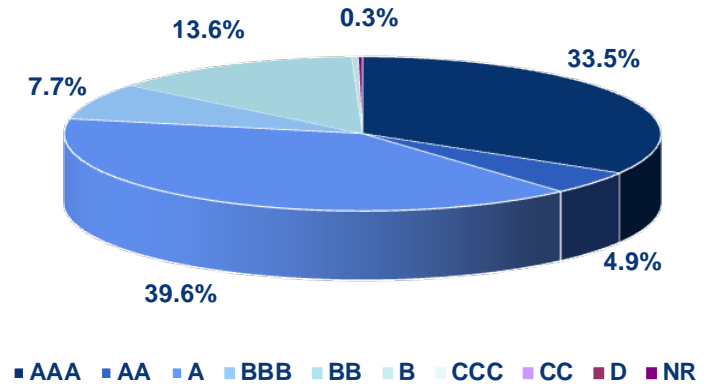
**Financial assets by currency**  
(30 Sep 2013: EUR 39.3 bn)



**Financial assets by issuer/product**  
(30 Sep 2013: EUR 39.3 bn)



**Financial assets by rating**  
(30 Sep 2013: EUR 39.3 bn)



# Balance sheet (IFRS) drill-down –

## Trading assets as of 30 Sep 2013

– Increase of EUR 2.1 bn ytd mainly due to investments into sovereign bonds

in EUR m	Sovereign		Banks		Other		Total Trading	
<b>CZ</b>	1,501	23.3%	0	0.0%	8	1.4%	<b>1,509</b>	<b>20.7%</b>
<b>SK</b>	341	5.3%	0	0.0%	0	0.0%	<b>341</b>	<b>4.7%</b>
<b>RO</b>	1,109	17.2%	4	1.4%	1	0.2%	<b>1,114</b>	<b>15.3%</b>
<b>HU</b>	2,549	39.6%	1	0.3%	23	4.2%	<b>2,573</b>	<b>35.3%</b>
<b>AT</b>	474	7.4%	175	57.8%	201	36.8%	<b>850</b>	<b>11.7%</b>
<b>IT</b>	0	0.0%	5	1.7%	6	1.0%	<b>11</b>	<b>0.1%</b>
<b>ES</b>	0	0.0%	0	0.0%	6	1.1%	<b>6</b>	<b>0.1%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	0	0.0%	0	0.0%	14	2.6%	<b>14</b>	<b>0.2%</b>
<b>PT</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>FR</b>	5	0.1%	0	0.0%	4	0.7%	<b>9</b>	<b>0.1%</b>
<b>BE</b>	0	0.0%	0	0.1%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>DE</b>	20	0.3%	70	23.1%	103	18.9%	<b>193</b>	<b>2.6%</b>
<b>NL</b>	0	0.0%	11	3.7%	31	5.6%	<b>42</b>	<b>0.6%</b>
<b>Other</b>	440	6.8%	36	12.0%	150	27.4%	<b>626</b>	<b>8.6%</b>
<b>Total</b>	<b>6,440</b>	<b>100.0%</b>	<b>303</b>	<b>100.0%</b>	<b>546</b>	<b>100.0%</b>	<b>7,289</b>	<b>100.0%</b>



# Balance sheet (IFRS) drill-down –

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

– Decline of EUR 141m ytd on reduction of sovereign bonds

in EUR m	Sovereign		Banks		Other		Total FV	
<b>CZ</b>	78	67.1%	24	19.7%	62	18.4%	<b>164</b>	<b>28.5%</b>
<b>SK</b>	27	23.3%	0	0.0%	12	3.5%	<b>39</b>	<b>6.8%</b>
<b>RO</b>	5	4.2%	0	0.0%	2	0.7%	<b>7</b>	<b>1.3%</b>
<b>HU</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>AT</b>	0	0.4%	27	22.2%	131	39.0%	<b>159</b>	<b>27.6%</b>
<b>IT</b>	0	0.0%	0	0.0%	0	0.1%	<b>0</b>	<b>0.0%</b>
<b>ES</b>	0	0.0%	0	0.0%	1	0.2%	<b>1</b>	<b>0.1%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>PT</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>FR</b>	0	0.0%	0	0.0%	2	0.7%	<b>2</b>	<b>0.4%</b>
<b>BE</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>DE</b>	0	0.0%	52	42.4%	18	5.2%	<b>70</b>	<b>12.1%</b>
<b>NL</b>	0	0.0%	0	0.0%	22	6.6%	<b>22</b>	<b>3.9%</b>
<b>Other</b>	6	5.1%	19	15.7%	86	25.6%	<b>111</b>	<b>19.3%</b>
<b>Total</b>	<b>117</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>335</b>	<b>100.0%</b>	<b>575</b>	<b>100.0%</b>

# Balance sheet (IFRS) drill-down –

Financial assets available for sale as of 30 Sep 2013

– Ytd decline of EUR 1.4 bn driven by changed presentation of Czech pension fund

in EUR m	Sovereign		Banks		Other		Total AFS	
<b>CZ</b>	1,696	13.3%	106	2.7%	28	0.7%	<b>1,829</b>	<b>8.9%</b>
<b>SK</b>	1,940	15.3%	31	0.8%	26	0.7%	<b>1,996</b>	<b>9.7%</b>
<b>RO</b>	1,039	8.2%	0	0.0%	5	0.1%	<b>1,044</b>	<b>5.1%</b>
<b>HU</b>	0	0.0%	0	0.0%	5	0.1%	<b>5</b>	<b>0.0%</b>
<b>AT</b>	5,754	45.3%	868	22.4%	2,299	58.7%	<b>8,921</b>	<b>43.5%</b>
<b>IT</b>	75	0.6%	121	3.1%	23	0.6%	<b>219</b>	<b>1.1%</b>
<b>ES</b>	4	0.0%	29	0.7%	34	0.9%	<b>67</b>	<b>0.3%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	25	0.2%	47	1.2%	1	0.0%	<b>73</b>	<b>0.4%</b>
<b>PT</b>	5	0.0%	0	0.0%	6	0.2%	<b>11</b>	<b>0.1%</b>
<b>FR</b>	61	0.5%	161	4.1%	13	0.3%	<b>235</b>	<b>1.1%</b>
<b>BE</b>	68	0.5%	5	0.1%	4	0.1%	<b>77</b>	<b>0.4%</b>
<b>DE</b>	539	4.2%	1,029	26.5%	104	2.7%	<b>1,673</b>	<b>8.2%</b>
<b>NL</b>	46	0.4%	347	8.9%	144	3.7%	<b>536</b>	<b>2.6%</b>
<b>Other</b>	1,459	11.5%	1,136	29.3%	1,226	31.3%	<b>3,821</b>	<b>18.6%</b>
<b>Total</b>	<b>12,711</b>	<b>100.0%</b>	<b>3,879</b>	<b>100.0%</b>	<b>3,918</b>	<b>100.0%</b>	<b>20,508</b>	<b>100.0%</b>

# Balance sheet (IFRS) drill-down –

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

– Financial assets HTM declined by EUR 782 m ytd

in EUR m	Sovereign		Banks		Other		Total HTM	
<b>CZ</b>	4,838	30.2%	195	13.5%	25	3.3%	<b>5,059</b>	<b>27.8%</b>
<b>SK</b>	3,625	22.7%	0	0.0%	24	3.2%	<b>3,649</b>	<b>20.1%</b>
<b>RO</b>	2,498	15.6%	2	0.2%	101	13.5%	<b>2,601</b>	<b>14.3%</b>
<b>HU</b>	1,239	7.7%	0	0.0%	0	0.0%	<b>1,239</b>	<b>6.8%</b>
<b>AT</b>	2,908	18.2%	412	28.4%	110	14.7%	<b>3,430</b>	<b>18.9%</b>
<b>IT</b>	0	0.0%	136	9.4%	37	5.0%	<b>173</b>	<b>1.0%</b>
<b>ES</b>	2	0.0%	53	3.7%	89	11.9%	<b>144</b>	<b>0.8%</b>
<b>GR</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>IE</b>	0	0.0%	0	0.0%	0	0.0%	<b>0</b>	<b>0.0%</b>
<b>PT</b>	0	0.0%	5	0.3%	0	0.0%	<b>5</b>	<b>0.0%</b>
<b>FR</b>	0	0.0%	139	9.6%	19	2.5%	<b>158</b>	<b>0.9%</b>
<b>BE</b>	0	0.0%	0	0.0%	9	1.2%	<b>9</b>	<b>0.0%</b>
<b>DE</b>	21	0.1%	145	10.0%	25	3.3%	<b>190</b>	<b>1.0%</b>
<b>NL</b>	0	0.0%	121	8.4%	43	5.8%	<b>164</b>	<b>0.9%</b>
<b>Other</b>	866	5.4%	240	16.6%	265	35.5%	<b>1,372</b>	<b>7.5%</b>
<b>Total</b>	<b>15,996</b>	<b>100.0%</b>	<b>1,449</b>	<b>100.0%</b>	<b>748</b>	<b>100.0%</b>	<b>18,193</b>	<b>100.0%</b>

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

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

in EUR millioi	Sovereign			Bank			Other			Total net exposure		
	Dec 11	Dec 12	Sep 13	Dec 11	Dec 12	Sep 13	Dec 11	Dec12	Sep 13	Dec 11	Dec 12	Sep 13
Greece	4.4	0.1	0.2	57.9	0.1	0.0	7.6	5.1	2.6	69.9	5.3	2.7
Ireland	46.5	73.8	63.2	204.4	29.0	17.2	78.2	36.3	27.2	329.1	139.1	107.6
Portugal	5.6	3.2	4.9	94.0	47.7	13.9	13.0	10.0	8.6	112.6	60.9	27.4
Spain	23.8	12.7	16.0	282.2	248.6	166.3	425.6	253.0	215.0	731.6	514.3	397.3
Italy	472.6	99.5	111.9	806.8	411.4	454.5	582.0	655.7	541.5	1,861.4	1,166.6	1,107.9
Sum total	553.0	189.3	196.2	1,445.2	736.8	651.9	1,106.4	960.1	794.9	3,104.6	1,886.2	1,643.0

## Sovereign net exposure by country and portfolio:

in EUR millioi	FV			AfS			At amortised cost			Total net exposure		
	Dec 11	Dec 12	Sep 13	Dec 11	Dec 12	Sep 13	Dec 11	Dec12	Sep 13	Dec 11	Dec 12	Sep 13
Greece	-8.5	0.0	0.0	10.3	0.1	0.2	2.6	0.0	0.0	4.4	0.1	0.2
Ireland	0.0	0.0	0.0	31.8	59.1	63.2	14.7	14.7	0.0	46.5	73.8	63.2
Portugal	0.0	-16.3	-8.7	5.6	3.2	4.9	0.0	0.0	0.0	5.6	3.2	4.9
Spain	-19.9	-22.4	-11.1	38.7	11.0	18.0	12.2	1.7	1.7	23.8	12.7	16.0
Italy	399.9	-11.7	-7.4	70.9	99.5	111.9	1.8	0.0	0.0	472.6	99.5	111.9
Sum total	364.3	-49.9	-27.2	157.3	172.9	198.2	31.3	16.4	1.7	553.0	189.3	196.2

## Bank net exposure by country and portfolio:

in EUR millioi	FV			AfS			At amortised cost			Total net exposure		
	Dec 11	Dec 12	Sep 13	Dec 11	Dec 12	Sep 13	Dec 11	Dec12	Sep 13	Dec 11	Dec 12	Sep 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	13.1	92.0	4.7	1.0	13.0	8.1	3.1	204.4	29.0	17.2
Portugal	9.4	1.9	-3.5	29.7	15.8	2.2	54.9	30.0	15.2	94.0	47.7	13.9
Spain	61.9	69.0	31.5	64.5	33.8	32.4	155.8	145.8	102.4	282.2	248.6	166.3
Italy	233.6	43.9	47.3	180.6	149.5	126.5	392.6	218.0	280.8	806.8	411.4	454.5
Sum total	404.3	131.1	88.4	366.8	203.8	162.1	674.2	401.9	401.4	1,445.2	736.8	651.9

# Off-balance sheet items –

## Exclusively related to customer business

in EUR million	2011	2012	Sep 13
<b>Guarantees and warranties</b>	<b>6,920</b>	<b>6,363</b>	<b>6,551</b>
<i>of which: in relation to corporate business</i>	<i>6,170</i>	<i>5,584</i>	<i>5,808</i>
<b>Undrawn lines, loan commitments, promissory notes</b>	<b>18,579</b>	<b>14,415</b>	<b>14,583</b>
<i>of which: in relation to corporate business</i>	<i>9,762</i>	<i>9,057</i>	<i>8,717</i>
<i>of which: in relation to retail business</i>	<i>7,238</i>	<i>4,446</i>	<i>4,590</i>
<i>of which: in relation to sovereigns, municipalities</i>	<i>1,221</i>	<i>834</i>	<i>1,161</i>
<b>Total</b>	<b>25,499</b>	<b>20,779</b>	<b>21,134</b>

### – Detail on guarantees & warranties:

- approx. 59% is related to Austria
- approx. 77% is EUR-based
- approx. 86% is towards low risk and management attention category

### – Detail on undrawn lines and loan commitments:

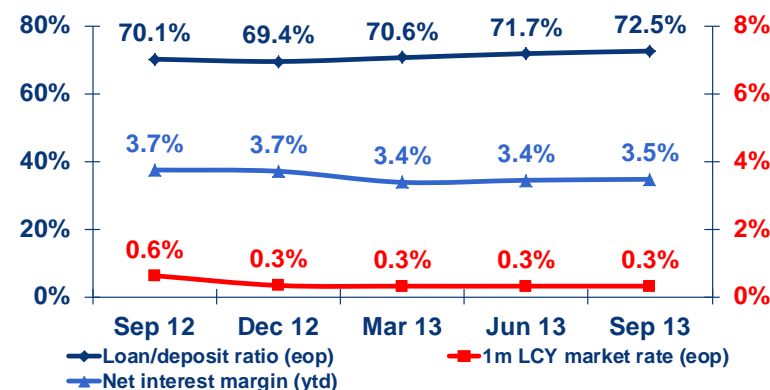
- approx. 55% is related to Austria
- approx. 75% is EUR based
- approx. 99% is towards low risk and management attention category

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

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

Key figures and ratios	1-9 13	1-9 12	Change
<b>Cost/income ratio</b>	<b>42.3%</b>	<b>41.7%</b>	
<b>Return on equity</b>	<b>16.0%</b>	<b>18.6%</b>	
	<b>Sep 13</b>	<b>Dec 12</b>	
Erste Group stake	99.0%		
<b>Solvency ratio</b>	<b>17.5%</b>	<b>16.0%</b>	
Employees	10,409	11,014	(5.5%)
Branches	651	658	(1.1%)
Customers (in m)	5.3	5.3	0.1%
<b>Market share - retail loans</b>	<b>23.7%</b>	<b>23.8%</b>	
<b>Market share - retail deposits</b>	<b>27.2%</b>	<b>27.7%</b>	
Market share - corporate loans	19.2%	19.3%	
Market share - corporate deposits	10.2%	10.5%	
Market share - total assets	20.0%	20.2%	

### Rate and margin environment



in EUR million	1-9 13	1-9 12	Change
Net interest income	816.2	896.1	(8.9%)
Risk provisions for loans and advances	(101.3)	(121.8)	(16.8%)
Net fee and commission income	328.5	338.8	(3.1%)
Net trading result	78.1	64.7	20.8%
General administrative expenses	(517.5)	(542.5)	(4.6%)
Other operating result	(33.2)	(75.8)	(56.1%)
Result from financial instruments - FV	(14.0)	2.6	na
Result from financial assets - AfS	(6.2)	16.8	na
Result from financial assets - HtM	5.2	2.4	>100.0%
<b>Pre-tax profit/loss</b>	<b>555.6</b>	<b>581.3</b>	<b>(4.4%)</b>
Taxes on income	(110.5)	(121.7)	(9.2%)
Post-tax profit	445.1	459.6	(3.2%)
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>445.1</b>	<b>459.6</b>	<b>(3.2%)</b>
Attributable to non-controlling interests	(0.5)	(1.7)	(70.6%)
<b>Attributable to owners of the parent</b>	<b>445.6</b>	<b>461.3</b>	<b>(3.4%)</b>
EUR FX rate (ave)	25.7	25.7	

in EUR million	Sep 13	Dec 12	Change
Loans and advances to credit institutions	2,349	2,539	(7.5%)
<b>Loans and advances to customers</b>	<b>19,352</b>	<b>19,009</b>	<b>1.8%</b>
Risk provisions for loans and advances	(719)	(709)	1.4%
Financial assets - at fair value through profit or loss	200	280	(28.5%)
Financial assets - available for sale	2,113	2,595	(18.6%)
Financial assets - held to maturity	5,666	7,072	(19.9%)
Other assets	7,704	4,986	54.5%
<b>Total assets</b>	<b>36,665</b>	<b>35,772</b>	<b>2.5%</b>
<b>Interest-bearing assets</b>	<b>30,474</b>	<b>32,379</b>	<b>(5.9%)</b>
Deposits by banks	1,578	1,723	(8.5%)
<b>Customer deposits</b>	<b>26,694</b>	<b>27,382</b>	<b>(2.5%)</b>
Debt securities in issue	1,243	1,405	(11.6%)
Other liabilities	3,389	1,635	>100.0%
<b>Total equity</b>	<b>3,762</b>	<b>3,627</b>	<b>3.7%</b>
Attributable to non-controlling interests	1	5	(79.0%)
<b>Attributable to owners of the parent</b>	<b>3,761</b>	<b>3,622</b>	<b>3.8%</b>
EUR FX rate (eop)	25.7	25.7	

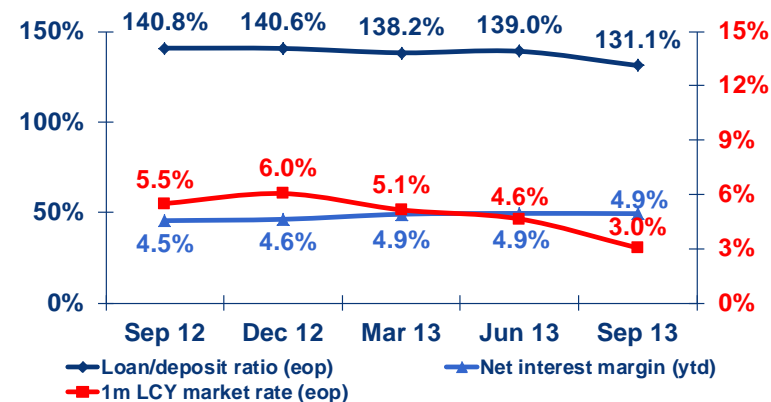
To eliminate currency effects, Q3 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Sept 2013. Solvency ratio is preliminary.

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



Key figures and ratios	1-9 13	1-9 12	Change
<b>Cost/income ratio</b>	<b>37.5%</b>	<b>39.4%</b>	
<b>Return on equity</b>	<b>10.7%</b>	<b>na</b>	
	<b>Sep 13</b>	<b>Dec 12</b>	
Erste Group stake	93.3%		
<b>Solvency ratio</b>	<b>13.4%</b>	<b>12.4%</b>	
Employees	7,083	8,289	(14.5%)
Branches	562	623	(9.8%)
Customers (in m)	3.2	3.5	(9.2%)
<b>Market share - retail loans</b>	<b>18.0%</b>	<b>18.3%</b>	
<b>Market share - retail deposits</b>	<b>18.9%</b>	<b>20.4%</b>	
Market share - corporate loans	22.3%	23.2%	
Market share - corporate deposits	13.6%	14.1%	
Market share - total assets	18.9%	19.3%	

### Rate and margin environment



in EUR million	1-9 13	1-9 12	Change
Net interest income	485.7	485.3	0.1%
Risk provisions for loans and advances	(371.0)	(597.6)	(37.9%)
Net fee and commission income	116.9	108.2	8.1%
Net trading result	76.5	89.2	(14.3%)
General administrative expenses	(254.9)	(268.9)	(5.2%)
Other operating result	(48.4)	(31.3)	54.6%
Result from financial instruments - FV	0.2	1.0	(84.2%)
Result from financial assets - AfS	0.5	0.6	(10.0%)
Result from financial assets - HtM	0.0	0.0	na
<b>Pre-tax profit/loss</b>	<b>5.4</b>	<b>(213.6)</b>	<b>na</b>
Taxes on income	123.0	41.8	>100.0%
Post-tax profit	128.4	(171.8)	na
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>128.4</b>	<b>(171.8)</b>	<b>na</b>
Attributable to non-controlling interests	1.3	(0.8)	na
<b>Attributable to owners of the parent</b>	<b>127.1</b>	<b>(171.0)</b>	<b>na</b>
EUR FX rate (ave)	4.4	4.4	

in EUR million	Sep 13	Dec 12	Change
Loans and advances to credit institutions	139	81	71.6%
<b>Loans and advances to customers</b>	<b>10,952</b>	<b>11,933</b>	<b>(8.2%)</b>
Risk provisions for loans and advances	(2,053)	(1,872)	9.7%
Financial assets - at fair value through profit or loss	8	10	(24.6%)
Financial assets - available for sale	1,031	969	6.4%
Financial assets - held to maturity	2,563	2,411	6.3%
Other assets	2,628	2,893	(9.2%)
<b>Total assets</b>	<b>15,267</b>	<b>16,425</b>	<b>(7.1%)</b>
<b>Interest-bearing assets</b>	<b>12,680</b>	<b>13,683</b>	<b>(7.3%)</b>
Deposits by banks	3,915	4,907	(20.2%)
<b>Customer deposits</b>	<b>8,351</b>	<b>8,488</b>	<b>(1.6%)</b>
Debt securities in issue	289	302	(4.5%)
Other liabilities	1,059	1,203	(12.0%)
<b>Total equity</b>	<b>1,654</b>	<b>1,525</b>	<b>8.5%</b>
Attributable to non-controlling interests	6	4	33.8%
<b>Attributable to owners of the parent</b>	<b>1,648</b>	<b>1,520</b>	<b>8.4%</b>
EUR FX rate (eop)	4.5	4.5	

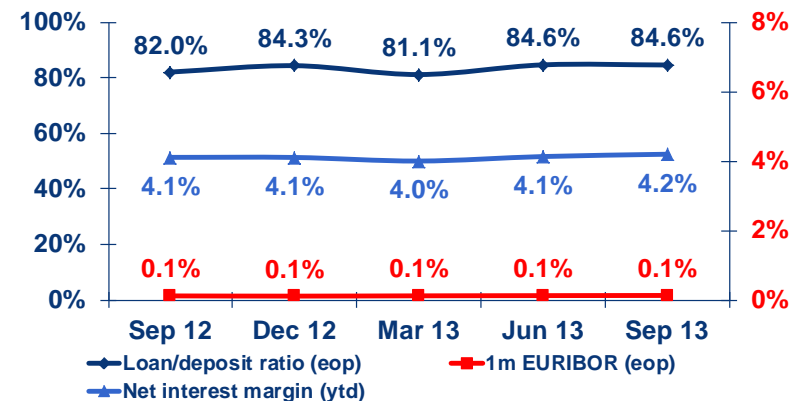
To eliminate currency effects, Q3 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Sept 2013. Solvency ratio is preliminary.



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

Key figures and ratios	1-9 13	1-9 12	Change
<b>Cost/income ratio</b>	<b>42.0%</b>	<b>41.4%</b>	
<b>Return on equity</b>	<b>15.9%</b>	<b>18.6%</b>	
	<b>Sep 13</b>	<b>Dec 12</b>	
Erste Group stake	100%		
<b>Solvency ratio</b>	<b>23.5%</b>	<b>21.2%</b>	
Employees	4,215	4,185	0.7%
Branches	296	297	(0.3%)
Customers (in m)	2.4	2.4	(0.8%)
<b>Market share - retail loans</b>	<b>25.9%</b>	<b>26.5%</b>	
<b>Market share - retail deposits</b>	<b>26.1%</b>	<b>25.7%</b>	
Market share - corporate loans	11.3%	10.9%	
Market share - corporate deposits	11.2%	9.7%	
Market share - total assets	19.9%	20.2%	

## Rate and margin environment



in EUR million	1-9 13	1-9 12	Change
Net interest income	339.1	337.6	0.5%
Risk provisions for loans and advances	(34.2)	(47.7)	(28.3%)
Net fee and commission income	86.9	88.3	(1.5%)
Net trading result	9.1	14.6	(37.7%)
General administrative expenses	(182.9)	(182.3)	0.3%
Other operating result	(34.1)	(24.2)	41.1%
Result from financial instruments - FV	(1.2)	0.6	na
Result from financial assets - AFS	0.8	1.7	(54.5%)
Result from financial assets - HtM	0.0	0.6	(100.0%)
<b>Pre-tax profit/loss</b>	<b>183.4</b>	<b>189.2</b>	<b>(3.1%)</b>
Taxes on income	(39.9)	(37.6)	6.2%
Post-tax profit	143.6	151.7	(5.3%)
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>143.6</b>	<b>151.7</b>	<b>(5.3%)</b>
Attributable to non-controlling interests	0.6	0.2	>100.0%
<b>Attributable to owners of the parent</b>	<b>142.9</b>	<b>151.5</b>	<b>(5.7%)</b>

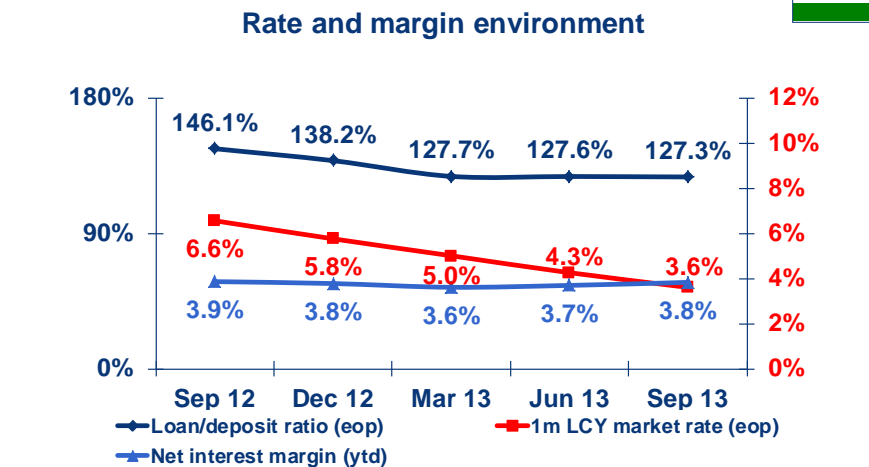
in EUR million	Sep 13	Dec 12	Change
Loans and advances to credit institutions	39	290	(86.4%)
<b>Loans and advances to customers</b>	<b>7,334</b>	<b>7,093</b>	<b>3.4%</b>
Risk provisions for loans and advances	(356)	(379)	(5.9%)
Financial assets - at fair value through profit or loss	31	31	1.0%
Financial assets - available for sale	922	1,358	(32.1%)
Financial assets - held to maturity	2,776	2,443	13.6%
Other assets	830	941	(11.8%)
<b>Total assets</b>	<b>11,577</b>	<b>11,777</b>	<b>(1.7%)</b>
<b>Interest-bearing assets</b>	<b>10,771</b>	<b>10,861</b>	<b>(0.8%)</b>
Deposits by banks	626	1,148	(45.5%)
<b>Customer deposits</b>	<b>8,673</b>	<b>8,413</b>	<b>3.1%</b>
Debt securities in issue	599	537	11.6%
Other liabilities	439	475	(7.6%)
<b>Total equity</b>	<b>1,240</b>	<b>1,205</b>	<b>2.9%</b>
Attributable to non-controlling interests	3	3	23.2%
<b>Attributable to owners of the parent</b>	<b>1,237</b>	<b>1,202</b>	<b>2.9%</b>

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

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

Key figures and ratios	1-9 13	1-9 12	Change
<b>Cost/income ratio</b>	<b>40.1%</b>	<b>37.2%</b>	
<b>Return on equity</b>	<b>na</b>	<b>na</b>	
	<b>Sep 13</b>	<b>Dec 12</b>	
Erste Group stake	100%		
<b>Solvency ratio</b>	<b>10.4%</b>	<b>11.7%</b>	
Employees	2,822	2,690	4.9%
Branches	136	141	(3.5%)
Customers (in m)	0.9	0.9	0.3%
<b>Market share - retail loans</b>	<b>15.6%</b>	<b>14.3%</b>	
<b>Market share - retail deposits</b>	<b>7.7%</b>	<b>8.3%</b>	
Market share - corporate loans	7.1%	7.6%	
Market share - corporate deposits	6.2%	6.5%	
Market share - total assets	8.1%	8.8%	

in EUR million	1-9 13	1-9 12	Change
Net interest income	236.5	272.8	(13.3%)
Risk provisions for loans and advances	(160.6)	(144.6)	11.0%
Net fee and commission income	92.1	69.8	32.0%
Net trading result	0.2	8.5	(97.5%)
General administrative expenses	(131.9)	(130.6)	1.0%
Other operating result	(108.2)	(45.8)	>100.0%
Result from financial instruments - FV	0.0	0.0	na
Result from financial assets - AfS	0.0	(0.0)	na
Result from financial assets - HtM	(0.2)	0.0	na
<b>Pre-tax profit/loss</b>	<b>(72.1)</b>	<b>30.1</b>	<b>na</b>
Taxes on income	(11.3)	(11.9)	(5.2%)
Post-tax profit	(83.3)	18.2	na
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>(83.3)</b>	<b>18.2</b>	<b>na</b>
Attributable to non-controlling interests	0.0	0.0	na
<b>Attributable to owners of the parent</b>	<b>(83.3)</b>	<b>18.2</b>	<b>na</b>
EUR FX rate (ave)	296.8	296.8	



in EUR million	Sep 13	Dec 12	Change
Loans and advances to credit institutions	519	429	21.1%
<b>Loans and advances to customers</b>	<b>5,803</b>	<b>6,304</b>	<b>(7.9%)</b>
Risk provisions for loans and advances	(977)	(993)	(1.6%)
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - available for sale	3	690	(99.5%)
Financial assets - held to maturity	1,298	1,179	10.1%
Other assets	1,823	1,743	4.6%
<b>Total assets</b>	<b>8,469</b>	<b>9,352</b>	<b>(9.4%)</b>
<b>Interest-bearing assets</b>	<b>7,980</b>	<b>8,528</b>	<b>(6.4%)</b>
Deposits by banks	2,878	3,677	(21.7%)
<b>Customer deposits</b>	<b>4,558</b>	<b>4,562</b>	<b>(0.1%)</b>
Debt securities in issue	22	5	>100.0%
Other liabilities	395	401	(1.5%)
<b>Total equity</b>	<b>616</b>	<b>706</b>	<b>(12.7%)</b>
Attributable to non-controlling interests	0	0	na
<b>Attributable to owners of the parent</b>	<b>616</b>	<b>706</b>	<b>(12.7%)</b>
EUR FX rate (eop)	298.2	298.2	

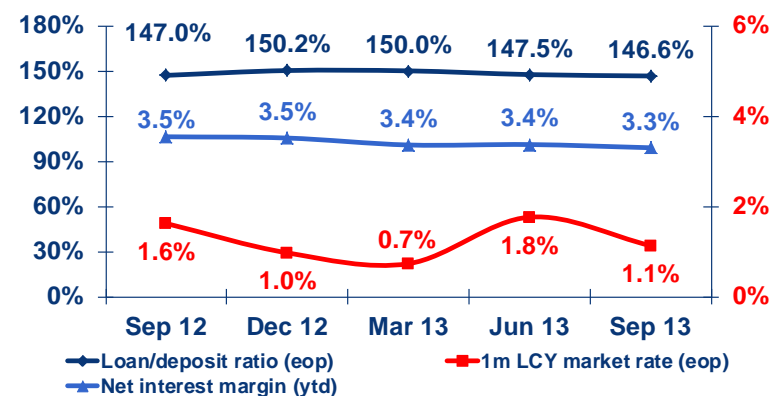
To eliminate currency effects, Q3 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Sept 2013. Solvency ratio is preliminary.

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



Key figures and ratios	1-9 13	1-9 12	Change
<b>Cost/income ratio</b>	<b>36.7%</b>	<b>38.8%</b>	
<b>Return on equity</b>	<b>4.5%</b>	<b>8.9%</b>	
	<b>Sep 13</b>	<b>Dec 12</b>	
Erste Group stake	69.3%		
<b>Solvency ratio</b>	<b>17.8%</b>	<b>17.4%</b>	
Employees	2,550	2,629	(3.0%)
Branches	150	150	0.0%
Customers (in m)	1.0	1.0	2.7%
<b>Market share - retail loans</b>	<b>13.7%</b>	<b>14.0%</b>	
<b>Market share - retail deposits</b>	<b>12.7%</b>	<b>13.0%</b>	
Market share - corporate loans	15.7%	15.9%	
Market share - corporate deposits	10.9%	11.8%	
Market share - total assets	14.6%	14.9%	

### Rate and margin environment



in EUR million	1-9 13	1-9 12	Change
Net interest income	199.2	209.6	(4.9%)
Risk provisions for loans and advances	(114.8)	(87.0)	32.0%
Net fee and commission income	54.2	53.5	1.3%
Net trading result	16.6	14.4	15.5%
General administrative expenses	(99.0)	(107.5)	(7.9%)
Other operating result	(14.6)	(11.9)	22.9%
Result from financial instruments - FV	0.0	0.0	na
Result from financial assets - AfS	(0.3)	6.0	na
Result from financial assets - HtM	0.0	0.0	na
<b>Pre-tax profit/loss</b>	<b>41.3</b>	<b>77.0</b>	<b>(46.4%)</b>
Taxes on income	(8.2)	(15.3)	(46.6%)
Post-tax profit	33.1	61.7	(46.4%)
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>33.1</b>	<b>61.7</b>	<b>(46.4%)</b>
Attributable to non-controlling interests	1.7	(1.2)	na
<b>Attributable to owners of the parent</b>	<b>31.4</b>	<b>62.9</b>	<b>(50.0%)</b>
EUR FX rate (ave)	7.6	7.6	

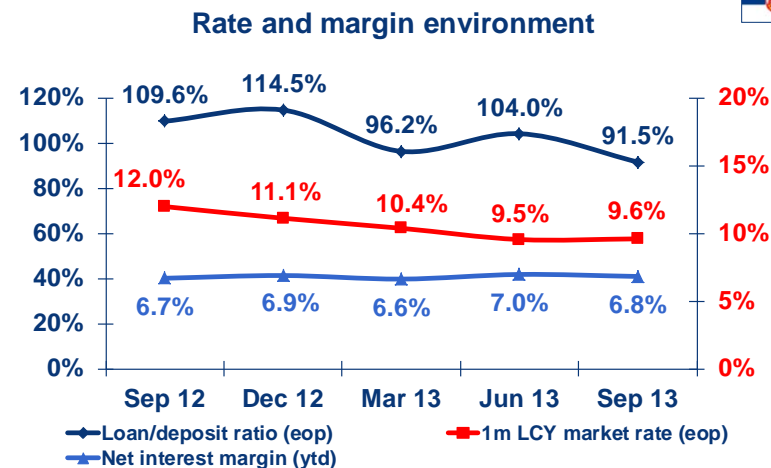
in EUR million	Sep 13	Dec 12	Change
Loans and advances to credit institutions	1,132	1,032	9.7%
<b>Loans and advances to customers</b>	<b>6,694</b>	<b>6,472</b>	<b>3.4%</b>
Risk provisions for loans and advances	(605)	(506)	19.4%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - available for sale	814	806	1.1%
Financial assets - held to maturity	124	107	15.9%
Other assets	795	742	7.2%
<b>Total assets</b>	<b>8,955</b>	<b>8,652</b>	<b>3.5%</b>
<b>Interest-bearing assets</b>	<b>8,218</b>	<b>7,952</b>	<b>3.3%</b>
Deposits by banks	3,153	3,129	0.8%
<b>Customer deposits</b>	<b>4,567</b>	<b>4,309</b>	<b>6.0%</b>
Debt securities in issue	40	40	1.5%
Other liabilities	227	214	5.9%
<b>Total equity</b>	<b>968</b>	<b>960</b>	<b>0.9%</b>
Attributable to non-controlling interests	6	5	18.6%
<b>Attributable to owners of the parent</b>	<b>962</b>	<b>955</b>	<b>0.8%</b>
EUR FX rate (eop)	7.6	7.6	

To eliminate currency effects, Q3 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Sept 2013. Solvency ratio is preliminary.

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



Key figures and ratios	1-9 13	1-9 12	Change
<b>Cost/income ratio</b>	<b>62.9%</b>	<b>62.5%</b>	
<b>Return on equity</b>	<b>8.0%</b>	<b>5.3%</b>	
	<b>Sep 13</b>	<b>Dec 12</b>	
Erste Group stake	80.5%		
<b>Solvency ratio</b>	<b>20.7%</b>	<b>21.3%</b>	
Employees	930	944	(1.5%)
Branches	68	68	0.0%
Customers (in m)	0.3	0.3	6.3%
<b>Market share - retail loans</b>	<b>3.3%</b>	<b>3.3%</b>	
<b>Market share - retail deposits</b>	<b>2.7%</b>	<b>2.5%</b>	
Market share - corporate loans	2.9%	2.7%	
Market share - corporate deposits	4.9%	2.7%	
Market share - total assets	3.0%	2.6%	



in EUR million	1-9 13	1-9 12	Change
Net interest income	30.0	28.6	4.9%
Risk provisions for loans and advances	(6.8)	(6.3)	9.2%
Net fee and commission income	9.7	9.3	4.3%
Net trading result	1.9	1.6	16.4%
General administrative expenses	(26.2)	(24.7)	5.9%
Other operating result	(1.0)	(1.5)	(32.6%)
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
<b>Pre-tax profit/loss</b>	<b>7.6</b>	<b>7.1</b>	<b>7.3%</b>
Taxes on income	(0.2)	0.0	na
Post-tax profit	7.3	7.1	4.0%
Post-tax profit from discontinuing operations	0.0	0.0	na
<b>Net profit/loss for the period</b>	<b>7.3</b>	<b>7.1</b>	<b>4.0%</b>
Attributable to non-controlling interests	0.0	0.0	na
<b>Attributable to owners of the parent</b>	<b>7.3</b>	<b>7.1</b>	<b>4.0%</b>
EUR FX rate (ave)	112.7	112.7	

in EUR million	Sep 13	Dec 12	Change
Loans and advances to credit institutions	118	21	>100.0%
<b>Loans and advances to customers</b>	<b>575</b>	<b>555</b>	<b>3.7%</b>
Risk provisions for loans and advances	(64)	(56)	13.2%
Financial assets - at fair value through profit or loss	0	0	na
Financial assets - available for sale	14	11	34.1%
Financial assets - held to maturity	57	49	15.3%
Other assets	132	123	7.7%
<b>Total assets</b>	<b>833</b>	<b>702</b>	<b>18.6%</b>
<b>Interest-bearing assets</b>	<b>706</b>	<b>582</b>	<b>21.3%</b>
Deposits by banks	37	56	(35.0%)
<b>Customer deposits</b>	<b>629</b>	<b>484</b>	<b>29.8%</b>
Debt securities in issue	13	13	(0.0%)
Other liabilities	31	32	(3.3%)
<b>Total equity</b>	<b>123</b>	<b>116</b>	<b>6.2%</b>
Attributable to non-controlling interests	0	0	na
<b>Attributable to owners of the parent</b>	<b>123</b>	<b>116</b>	<b>6.2%</b>
EUR FX rate (eop)	115.0	115.0	

To eliminate currency effects, Q3 2013 exchange rates were used for P&L and BS conversion. Market share data is as of Sept 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: 25.9%
Retail dep.: 18.3%	Retail dep.: 27.2%	Retail dep.: 26.1%
Branches: 976	Branches: 651	Branches: 296

– Leading retail and corporate bank with 16.4m customers in 7 geographically connected countries



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

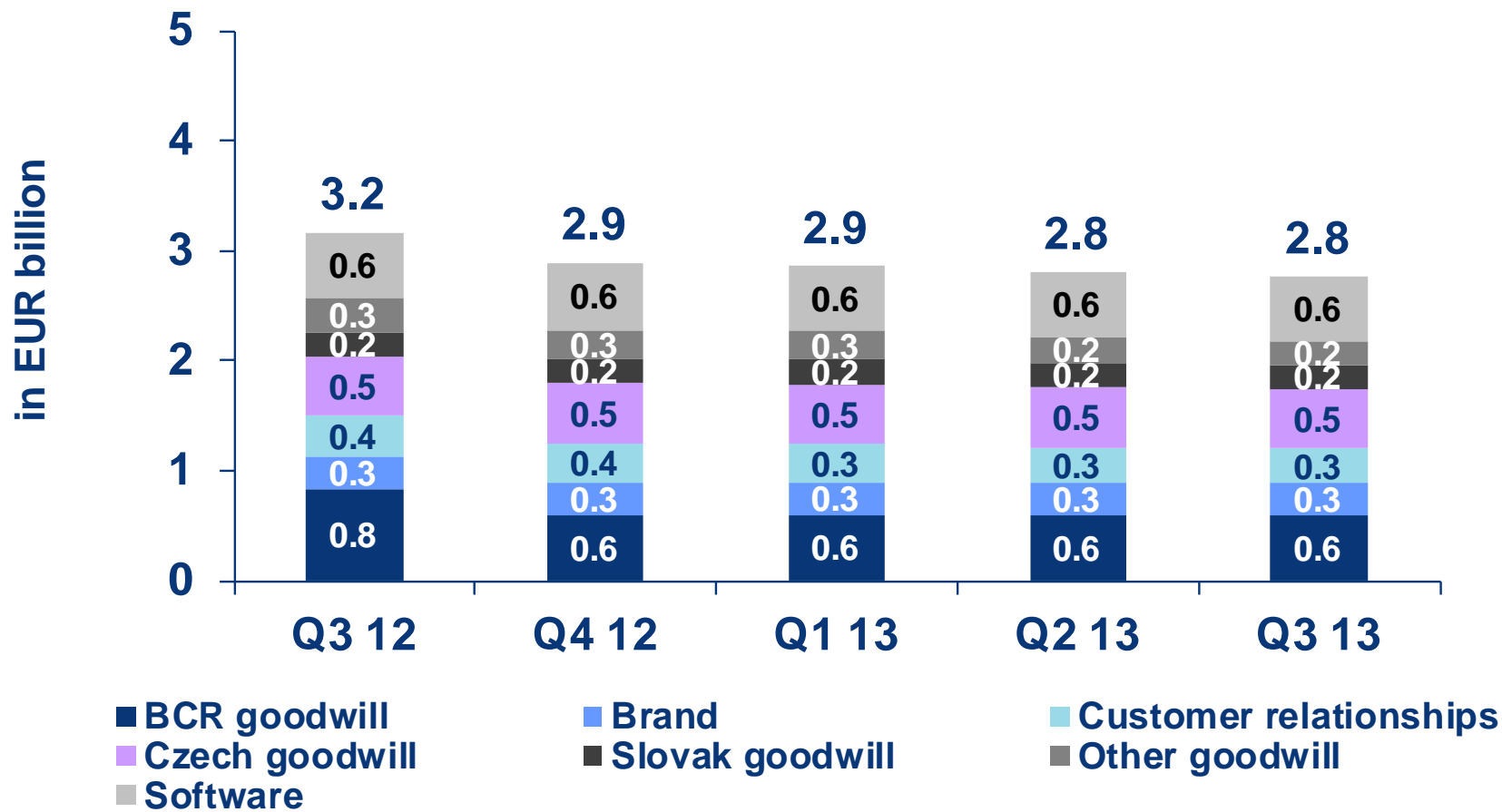
– Potential for cross selling and organic growth in CEE

Romania	Hungary	Croatia	Serbia
Clients: 3.2m	Clients: 0.9m	Clients: 1.0m	Clients: 0.3m
Retail loans: 18.0%	Retail loans: 15.6%	Retail loans: 13.7%	Retail loans: 3.3%
Retail dep.: 18.9%	Retail dep.: 7.7%	Retail dep.: 12.7%	Retail dep.: 2.7%
Branches: 562	Branches: 136	Branches: 150	Branches: 68



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

## Intangibles composition





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

in EUR million	Q3 11	Q4 11	Q1 12	Q2 12	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	1,430.2	1,434.9	1,336.9	1,314.8	1,317.2	1,266.4	1,240.6	1,190.6	1,220.4
Net fee and commission income	445.9	435.2	430.3	435.2	418.8	436.5	448.2	447.7	450.4
Net trading result	(251.4)	84.9	93.6	27.9	69.9	82.0	77.8	82.7	80.5
<b>Operating income</b>	<b>1,624.7</b>	<b>1,955.0</b>	<b>1,860.8</b>	<b>1,777.9</b>	<b>1,805.9</b>	<b>1,784.9</b>	<b>1,766.6</b>	<b>1,721.0</b>	<b>1,751.3</b>
Personnel expenses	(578.0)	(603.4)	(570.5)	(568.1)	(563.9)	(581.6)	(564.6)	(561.9)	(552.5)
Other administrative expenses	(294.1)	(262.6)	(283.3)	(281.7)	(281.9)	(259.2)	(277.7)	(260.6)	(264.6)
Depreciation and amortisation	(93.2)	(93.3)	(91.3)	(92.5)	(92.9)	(89.8)	(88.9)	(89.2)	(83.0)
<b>General administrative expenses</b>	<b>(965.3)</b>	<b>(959.3)</b>	<b>(945.1)</b>	<b>(942.3)</b>	<b>(938.7)</b>	<b>(930.6)</b>	<b>(931.2)</b>	<b>(911.7)</b>	<b>(900.1)</b>
<b>Operating result</b>	<b>659.4</b>	<b>995.7</b>	<b>915.7</b>	<b>835.6</b>	<b>867.2</b>	<b>854.3</b>	<b>835.4</b>	<b>809.3</b>	<b>851.2</b>
Risk provisions for loans and advances	(938.4)	(407.7)	(580.6)	(401.2)	(483.5)	(514.7)	(402.2)	(429.6)	(428.2)
Other operating result	(1,200.2)	(129.5)	131.2	(199.3)	(145.9)	(510.3)	(103.3)	(294.4)	(180.8)
Result from financial instruments - FV	12.1	8.1	41.5	0.9	(6.1)	(39.9)	(46.5)	(12.5)	4.0
Result from financial assets - AfS	(76.9)	(3.4)	(14.7)	18.4	15.5	37.0	11.4	(0.9)	(20.7)
Result from financial assets - HtM	(19.0)	(10.1)	(6.0)	(13.8)	0.5	(0.6)	6.6	(4.0)	(1.1)
<b>Pre-tax profit/loss</b>	<b>(1,563.0)</b>	<b>453.1</b>	<b>487.1</b>	<b>240.6</b>	<b>247.7</b>	<b>(174.2)</b>	<b>301.4</b>	<b>67.9</b>	<b>224.3</b>
Taxes on income	70.4	(135.4)	(107.2)	(89.4)	(54.5)	80.9	(66.4)	91.4	(56.0)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>(1,492.6)</b>	<b>317.7</b>	<b>379.9</b>	<b>151.2</b>	<b>193.2</b>	<b>(93.3)</b>	<b>235.0</b>	<b>159.3</b>	<b>168.3</b>
Attributable to non-controlling interests	1.2	63.6	33.4	44.1	49.5	20.5	58.8	34.3	39.2
<b>Attributable to owners of the parent</b>	<b>(1,493.8)</b>	<b>254.1</b>	<b>346.5</b>	<b>107.1</b>	<b>143.7</b>	<b>(113.8)</b>	<b>176.2</b>	<b>125.0</b>	<b>129.1</b>
<b>Cost/income ratio</b>	<b>59.4%</b>	<b>49.1%</b>	<b>50.8%</b>	<b>53.0%</b>	<b>52.0%</b>	<b>52.1%</b>	<b>52.7%</b>	<b>53.0%</b>	<b>51.4%</b>
<b>Return on equity</b>	<b>n.a.</b>	<b>8.4%</b>	<b>11.2%</b>	<b>3.4%</b>	<b>4.5%</b>	<b>n.a.</b>	<b>5.4%</b>	<b>3.9%</b>	<b>4.2%</b>

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

in EUR million	Sep 11	Dec 11	Mar 12	Jun 12	Sep 12	Dec 12	Mar 13	Jun 13	Sep 13
Cash and balances with central banks	5,743	9,413	5,480	5,737	8,675	9,740	7,446	9,626	10,556
Loans and advances to credit institutions	13,559	7,578	13,403	13,311	11,569	9,074	11,964	10,163	9,113
Loans and advances to customers	135,211	134,750	134,793	133,944	133,507	131,928	130,335	129,756	129,492
Risk provisions for loans and advances	(7,189)	(7,027)	(7,407)	(7,612)	(7,796)	(7,644)	(7,695)	(7,820)	(7,899)
Derivative financial instruments	12,076	10,931	10,989	11,974	13,015	13,289	11,429	9,355	8,718
Trading assets	7,350	5,876	8,116	5,953	5,186	5,178	6,512	7,751	7,289
Financial assets - at fair value through profit or loss	2,351	1,813	1,220	845	810	716	657	642	575
Financial assets - available for sale	19,662	20,245	21,675	22,514	23,142	22,418	21,190	20,447	20,508
Financial assets - held to maturity	16,403	16,074	17,679	17,905	18,649	18,975	19,028	18,575	18,193
Equity method investments	197	173	178	169	169	174	211	220	217
Intangible assets	3,525	3,532	3,480	3,211	3,168	2,894	2,858	2,807	2,766
Property and equipment	2,401	2,361	2,285	2,244	2,213	2,228	2,156	2,116	2,108
Investment properties	0	1,139	1,138	1,091	1,086	1,023	1,011	942	941
Current tax assets	130	116	115	117	114	128	133	93	98
Deferred tax assets	558	702	618	586	542	658	679	812	852
Assets held for sale	81	87	188	118	95	708	618	95	106
Other assets	4,036	2,243	2,759	3,121	2,846	2,338	4,456	4,623	4,219
<b>Total assets</b>	<b>216,094</b>	<b>210,006</b>	<b>216,709</b>	<b>215,228</b>	<b>216,990</b>	<b>213,824</b>	<b>212,990</b>	<b>210,201</b>	<b>207,852</b>
Deposits by banks	21,720	23,785	25,373	24,844	25,524	21,822	20,678	21,699	22,946
Customer deposits	121,594	118,880	122,349	122,252	122,249	123,053	123,124	122,513	122,060
Debt securities in issue	34,594	30,782	32,135	30,254	29,902	29,427	29,811	28,826	27,232
Value adjustments from Portfolio fair value hedges	0	915	0	0	0	1,220	1,429	905	870
Derivative financial instruments	10,287	9,337	9,332	10,550	10,934	10,878	9,314	7,662	7,318
Trading liabilities	534	536	558	431	359	481	368	489	448
Provisions	1,540	1,580	1,558	1,579	1,539	1,488	1,494	1,466	1,474
Current tax liabilities	46	34	52	61	63	53	73	84	89
Deferred tax liabilities	175	345	360	351	344	324	292	208	200
Liabilities associated with assets held for sale	0	0	0	0	0	339	343	0	0
Other liabilities	4,222	2,849	4,243	4,705	5,383	3,077	4,268	4,951	4,613
Subordinated liabilities	5,941	5,783	4,776	4,309	4,293	5,323	5,366	5,161	5,310
Total equity	15,441	15,180	15,973	15,892	16,400	16,339	16,430	16,234	15,290
Attributable to non-controlling interests	3,555	3,143	3,218	3,267	3,453	3,483	3,518	3,453	3,491
Attributable to owners of the parent	11,886	12,037	12,755	12,625	12,947	12,855	12,912	12,781	11,800
<b>Total liabilities and equity</b>	<b>216,094</b>	<b>210,006</b>	<b>216,709</b>	<b>215,228</b>	<b>216,990</b>	<b>213,824</b>	<b>212,990</b>	<b>210,201</b>	<b>207,852</b>

# Quarterly segment reporting – Overview of main segments

in EUR million	Retail & SME					GCIB				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	1,057.7	1,068.7	1,021.6	1,004.5	1,022.3	123.8	114.9	104.1	98.0	98.4
Risk provisions for loans and advances	(400.0)	(394.7)	(277.2)	(322.3)	(291.5)	(83.5)	(116.6)	(126.7)	(117.8)	(136.7)
Net fee and commission income	382.4	418.4	402.4	402.5	401.8	19.5	24.2	28.0	23.3	23.1
Net trading result	59.0	7.2	38.9	26.3	51.2	(0.4)	(1.8)	4.3	9.6	(0.5)
General administrative expenses	(798.7)	(805.1)	(774.9)	(768.7)	(753.4)	(48.8)	(51.9)	(45.5)	(45.6)	(46.0)
Other result	(66.4)	(49.3)	(53.2)	(117.2)	(80.2)	(12.1)	(32.5)	(0.7)	(14.9)	(33.4)
<b>Pre-tax profit/loss</b>	<b>234.0</b>	<b>245.2</b>	<b>357.5</b>	<b>225.3</b>	<b>350.2</b>	<b>(1.5)</b>	<b>(63.7)</b>	<b>(36.4)</b>	<b>(47.4)</b>	<b>(95.1)</b>
Taxes on income	(37.4)	(76.8)	(82.5)	61.0	(83.4)	(2.2)	9.5	9.4	3.9	13.4
Post-tax profit/loss	196.6	168.4	275.0	286.2	266.8	(3.7)	(54.2)	(27.0)	(43.4)	(81.7)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>196.6</b>	<b>168.4</b>	<b>275.0</b>	<b>286.2</b>	<b>266.8</b>	<b>(3.7)</b>	<b>(54.2)</b>	<b>(27.0)</b>	<b>(43.4)</b>	<b>(81.7)</b>
Attributable to non-controlling interests	43.7	13.5	53.0	36.1	44.1	5.7	(8.9)	1.3	(2.0)	(1.4)
<b>Attributable to owners of the parent</b>	<b>152.9</b>	<b>154.9</b>	<b>222.0</b>	<b>250.1</b>	<b>222.7</b>	<b>(9.4)</b>	<b>(45.3)</b>	<b>(28.3)</b>	<b>(41.4)</b>	<b>(80.3)</b>

in EUR million	Group Markets					Corporate Center				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	47.5	28.9	44.0	51.7	58.5	88.2	53.9	70.9	36.3	41.1
Risk provisions for loans and advances	0.0	0.0	(0.0)	11.9	(0.6)	0.0	(3.4)	1.7	(1.5)	0.5
Net fee and commission income	29.8	29.8	33.2	32.0	32.6	(12.9)	(35.9)	(15.3)	(10.2)	(7.0)
Net trading result	24.2	40.1	45.2	39.6	21.7	(12.9)	36.5	(10.6)	7.1	8.2
General administrative expenses	(51.7)	(56.5)	(53.7)	(55.5)	(50.0)	(39.5)	(17.1)	(57.1)	(41.9)	(50.7)
Other result	1.9	(2.4)	(0.6)	(1.0)	0.1	(59.4)	(429.6)	(77.4)	(178.8)	(85.1)
<b>Pre-tax profit/loss</b>	<b>51.7</b>	<b>39.9</b>	<b>68.1</b>	<b>78.9</b>	<b>62.3</b>	<b>(36.5)</b>	<b>(395.6)</b>	<b>(87.8)</b>	<b>(188.9)</b>	<b>(93.0)</b>
Taxes on income	(15.0)	(5.6)	(17.0)	(13.4)	(14.6)	0.1	153.8	23.7	39.9	28.5
Post-tax profit/loss	36.7	34.3	51.2	65.5	47.7	(36.4)	(241.8)	(64.1)	(149.0)	(64.5)
Post-tax profit from discontinuing operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit/loss for the period</b>	<b>36.7</b>	<b>34.3</b>	<b>51.2</b>	<b>65.5</b>	<b>47.7</b>	<b>(36.4)</b>	<b>(241.8)</b>	<b>(64.1)</b>	<b>(149.0)</b>	<b>(64.5)</b>
Attributable to non-controlling interests	1.8	2.4	2.9	0.0	1.8	(1.7)	13.5	1.6	0.2	(5.3)
<b>Attributable to owners of the parent</b>	<b>34.9</b>	<b>31.9</b>	<b>48.3</b>	<b>65.5</b>	<b>45.9</b>	<b>(34.7)</b>	<b>(255.3)</b>	<b>(65.8)</b>	<b>(149.2)</b>	<b>(59.2)</b>

Corporate Center including intragroup eliminations

# Quarterly segment reporting – Austria sub-segments

in EUR million	EB Oesterreich					Savings banks				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	155.3	150.3	151.4	146.6	155.3	225.0	238.3	220.0	219.5	235.2
Risk provisions for loans and advances	(27.2)	(14.7)	2.5	(40.1)	(7.5)	(48.4)	(66.7)	(18.2)	(52.0)	(59.7)
Net fee and commission income	77.6	98.2	87.4	84.9	81.6	97.9	106.6	110.3	100.0	101.7
Net trading result	1.2	(2.3)	6.7	0.7	1.7	11.4	(0.2)	5.7	3.8	6.7
General administrative expenses	(152.5)	(156.2)	(150.1)	(151.3)	(142.4)	(237.1)	(225.6)	(230.2)	(235.5)	(230.6)
Other result	5.7	(10.0)	(1.5)	(5.4)	(4.2)	1.3	4.6	(3.8)	(0.6)	2.0
<b>Pre-tax profit/loss</b>	<b>60.1</b>	<b>65.3</b>	<b>96.4</b>	<b>35.4</b>	<b>84.5</b>	<b>50.1</b>	<b>57.0</b>	<b>83.8</b>	<b>35.3</b>	<b>55.3</b>
Taxes on income	(13.2)	(14.0)	(23.1)	(8.1)	(20.6)	(13.1)	(24.4)	(18.6)	(10.3)	(16.9)
<b>Net profit/loss for the period</b>	<b>46.9</b>	<b>51.3</b>	<b>73.2</b>	<b>27.3</b>	<b>63.9</b>	<b>37.0</b>	<b>32.6</b>	<b>65.2</b>	<b>25.0</b>	<b>38.5</b>
Attributable to non-controlling interests	1.4	2.3	1.7	2.0	1.8	35.1	20.2	49.2	26.1	36.2
<b>Attributable to owners of the parent</b>	<b>45.5</b>	<b>49.0</b>	<b>71.5</b>	<b>25.3</b>	<b>62.1</b>	<b>1.9</b>	<b>12.4</b>	<b>16.0</b>	<b>(1.1)</b>	<b>2.3</b>

in EUR million	Austria				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	380.3	388.6	371.4	366.1	390.6
Risk provisions for loans and advances	(75.6)	(81.4)	(15.7)	(92.0)	(67.1)
Net fee and commission income	175.5	204.8	197.8	184.9	183.3
Net trading result	12.6	(2.5)	12.3	4.5	8.4
General administrative expenses	(389.6)	(381.8)	(380.3)	(386.8)	(373.0)
Other result	7.0	(5.4)	(5.4)	(6.0)	(2.3)
<b>Pre-tax profit/loss</b>	<b>110.2</b>	<b>122.3</b>	<b>180.2</b>	<b>70.7</b>	<b>139.8</b>
Taxes on income	(26.3)	(38.4)	(41.8)	(18.4)	(37.5)
<b>Net profit/loss for the period</b>	<b>83.9</b>	<b>83.9</b>	<b>138.4</b>	<b>52.4</b>	<b>102.3</b>
Attributable to non-controlling interests	36.5	22.5	50.9	28.2	38.0
<b>Attributable to owners of the parent</b>	<b>47.4</b>	<b>61.4</b>	<b>87.5</b>	<b>24.2</b>	<b>64.4</b>

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

## CEE - Details in EUR million

	Czech Republic					Romania				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	272.0	271.2	252.8	246.5	247.9	139.4	148.7	149.9	146.6	141.1
Risk provisions for loans and advances	(35.2)	(19.1)	(34.1)	(29.2)	(32.4)	(195.2)	(177.1)	(110.6)	(94.4)	(99.6)
Net fee and commission income	104.7	112.7	107.2	103.7	98.9	29.9	29.8	28.3	36.9	38.3
Net trading result	22.4	5.9	12.0	6.4	14.8	17.0	15.6	15.6	13.3	14.9
General administrative expenses	(172.2)	(160.8)	(165.5)	(163.7)	(162.8)	(78.4)	(104.5)	(81.8)	(77.1)	(77.4)
Other result	(35.7)	(36.7)	(4.5)	(5.4)	(31.3)	(12.9)	(19.3)	(9.1)	(23.8)	(14.1)
<b>Pre-tax profit/loss</b>	<b>156.0</b>	<b>173.2</b>	<b>167.9</b>	<b>158.3</b>	<b>135.1</b>	<b>(100.2)</b>	<b>(106.8)</b>	<b>(7.7)</b>	<b>1.4</b>	<b>3.2</b>
Taxes on income	(32.5)	(34.6)	(33.7)	(32.0)	(27.4)	30.4	12.3	4.0	124.8	(1.4)
<b>Net profit/loss for the period</b>	<b>123.5</b>	<b>138.6</b>	<b>134.2</b>	<b>126.4</b>	<b>107.7</b>	<b>(69.8)</b>	<b>(94.5)</b>	<b>(3.8)</b>	<b>126.3</b>	<b>1.8</b>
Attributable to non-controlling interests	5.6	(8.8)	0.8	0.6	0.3	(4.1)	(6.4)	(0.2)	6.0	0.3
<b>Attributable to owners of the parent</b>	<b>117.9</b>	<b>147.4</b>	<b>133.4</b>	<b>125.8</b>	<b>107.3</b>	<b>(65.7)</b>	<b>(88.1)</b>	<b>(3.6)</b>	<b>120.3</b>	<b>1.5</b>

	Slovakia					Hungary				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	107.0	106.9	103.6	108.1	110.8	81.7	77.6	70.0	66.6	65.3
Risk provisions for loans and advances	(11.6)	(10.0)	(13.8)	(7.9)	(3.7)	(40.5)	(67.9)	(59.5)	(54.7)	(45.9)
Net fee and commission income	26.8	27.2	24.6	28.1	26.1	22.5	24.1	26.6	29.2	31.3
Net trading result	2.0	(0.2)	0.8	1.1	1.7	(1.9)	(7.3)	(0.7)	(2.5)	7.3
General administrative expenses	(61.3)	(61.3)	(56.2)	(59.3)	(59.3)	(43.0)	(44.5)	(42.0)	(40.5)	(41.2)
Other result	(5.5)	(21.1)	(12.0)	(8.8)	(11.2)	(14.5)	34.5	(20.6)	(69.1)	(16.6)
<b>Pre-tax profit/loss</b>	<b>57.4</b>	<b>41.5</b>	<b>47.0</b>	<b>61.3</b>	<b>64.4</b>	<b>4.3</b>	<b>16.5</b>	<b>(26.2)</b>	<b>(70.9)</b>	<b>0.1</b>
Taxes on income	(11.2)	(7.3)	(8.9)	(12.2)	(15.1)	4.3	(7.5)	(1.3)	(0.5)	(2.1)
<b>Net profit/loss for the period</b>	<b>46.2</b>	<b>34.2</b>	<b>38.1</b>	<b>49.1</b>	<b>49.4</b>	<b>8.6</b>	<b>9.0</b>	<b>(27.5)</b>	<b>(71.4)</b>	<b>(2.0)</b>
Attributable to non-controlling interests	0.0	0.1	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0
<b>Attributable to owners of the parent</b>	<b>46.2</b>	<b>34.1</b>	<b>38.1</b>	<b>49.1</b>	<b>49.4</b>	<b>8.6</b>	<b>9.0</b>	<b>(27.5)</b>	<b>(71.4)</b>	<b>(2.0)</b>

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

## CEE - Details

in EUR million

	Croatia					Serbia				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	62.9	61.9	57.8	61.2	56.2	8.5	10.5	9.8	9.6	10.3
Risk provisions for loans and advances	(36.6)	(29.8)	(37.0)	(40.4)	(42.1)	(1.8)	(2.9)	(2.4)	(3.7)	(0.7)
Net fee and commission income	17.9	14.6	13.8	16.3	20.5	3.2	3.5	2.9	3.3	3.5
Net trading result	3.6	1.2	1.7	2.8	3.5	0.9	0.7	0.5	0.7	0.6
General administrative expenses	(33.7)	(31.0)	(30.6)	(32.3)	(31.0)	(8.0)	(9.1)	(8.5)	(9.1)	(8.6)
Other result	(2.6)	(2.1)	(1.9)	(3.9)	(4.1)	(0.4)	(0.3)	(0.2)	(0.3)	(0.6)
<b>Pre-tax profit/loss</b>	<b>11.5</b>	<b>14.8</b>	<b>3.6</b>	<b>3.8</b>	<b>3.0</b>	<b>2.4</b>	<b>2.4</b>	<b>2.1</b>	<b>0.6</b>	<b>4.5</b>
Taxes on income	(2.1)	(2.6)	(0.6)	(0.9)	0.6	0.0	1.5	(0.3)	0.0	(0.5)
<b>Net profit/loss for the period</b>	<b>9.4</b>	<b>12.2</b>	<b>3.0</b>	<b>2.9</b>	<b>3.6</b>	<b>2.4</b>	<b>3.9</b>	<b>1.9</b>	<b>0.6</b>	<b>4.1</b>
Attributable to non-controlling interests	5.3	5.2	1.3	1.3	5.2	0.4	0.9	0.1	0.1	0.2
<b>Attributable to owners of the parent</b>	<b>4.1</b>	<b>7.0</b>	<b>1.7</b>	<b>1.7</b>	<b>(1.7)</b>	<b>2.0</b>	<b>3.0</b>	<b>1.7</b>	<b>0.5</b>	<b>3.9</b>

in EUR million

	Ukraine					CEE				
	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13	Q3 12	Q4 12	Q1 13	Q2 13	Q3 13
Net interest income	5.9	3.3	6.2	0.0	0.0	677.4	680.1	650.1	638.4	631.7
Risk provisions for loans and advances	(3.5)	(6.5)	(4.0)	0.0	0.0	(324.4)	(313.3)	(261.5)	(230.2)	(224.3)
Net fee and commission income	1.9	1.7	1.2	0.0	0.0	206.9	213.6	204.6	217.6	218.5
Net trading result	2.4	(6.2)	(3.3)	0.0	0.0	46.4	9.7	26.5	21.8	42.7
General administrative expenses	(12.5)	(12.1)	(10.1)	0.0	0.0	(409.1)	(423.3)	(394.6)	(381.9)	(380.3)
Other result	(1.8)	1.1	0.5	0.0	0.0	(73.4)	(43.9)	(47.8)	(111.2)	(78.0)
<b>Pre-tax profit/loss</b>	<b>(7.6)</b>	<b>(18.7)</b>	<b>(9.4)</b>	<b>0.0</b>	<b>0.0</b>	<b>123.8</b>	<b>122.9</b>	<b>177.3</b>	<b>154.5</b>	<b>210.4</b>
Taxes on income	0.0	(0.2)	0.0	0.0	0.0	(11.1)	(38.4)	(40.8)	79.3	(45.9)
<b>Net profit/loss for the period</b>	<b>(7.6)</b>	<b>(18.9)</b>	<b>(9.4)</b>	<b>0.0</b>	<b>0.0</b>	<b>112.7</b>	<b>84.5</b>	<b>136.5</b>	<b>233.9</b>	<b>164.5</b>
Attributable to non-controlling interests	0.0	0.0	0.0	0.0	0.0	7.2	(9.0)	2.1	7.9	6.1
<b>Attributable to owners of the parent</b>	<b>(7.6)</b>	<b>(18.9)</b>	<b>(9.4)</b>	<b>0.0</b>	<b>0.0</b>	<b>105.5</b>	<b>93.5</b>	<b>134.5</b>	<b>225.9</b>	<b>158.4</b>

# Group statistical data – Development of key financial ratios

in EUR million	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Sep 13
<b>Tier 1 Capital pursuant to Austrian Banking Act</b>	1,753	2,125	2,337	3,800	3,912	4,377	5,112	6,185	6,674	7,448	11,450	12,219	11,909	12,223	11,125
<b>Total own funds pursuant to Austrian Banking Act <sup>1</sup></b>	3,296	3,956	4,308	6,983	7,009	7,286	8,611	10,111	11,114	11,758	15,772	16,220	16,415	16,311	15,654
<b>RWA (credit risk)</b>	27,750	31,879	37,803	60,257	62,188	65,384	75,078	94,129	95,091	103,663	106,383	103,950	97,630	90,434	86,634
<b>Tier 1 ratio (%) <sup>2</sup></b>	6.3	6.7	6.2	6.3	6.3	6.7	6.8	6.6	7.0	7.2	10.8	11.8	12.2	13.5	12.8
<b>Solvency ratio (%) *</b>	10.8	11.2	10.7	11.0	10.7	10.7	11.0	10.2	10.1	9.8	12.7	13.5	14.4	15.5	15.8
<b>Market capitalisation</b>	1,950	2,417	3,006	3,837	5,873	9,489	11,442	18,319	15,340	5,136	9,849	13,208	5,311	9,480	10,040
<b>Book value per share <sup>3</sup></b>	8.1	9.2	9.5	10.4	11.6	14.3	17.1	25.6	27.0	25.8	28.9	31.2	26.1	27.9	27.4
<b>Price-book value ratio <sup>3</sup></b>	1.4	1.3	1.6	1.5	2.1	2.8	2.7	2.3	1.8	0.6	0.9	1.1	0.5	0.9	0.9

\* 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.

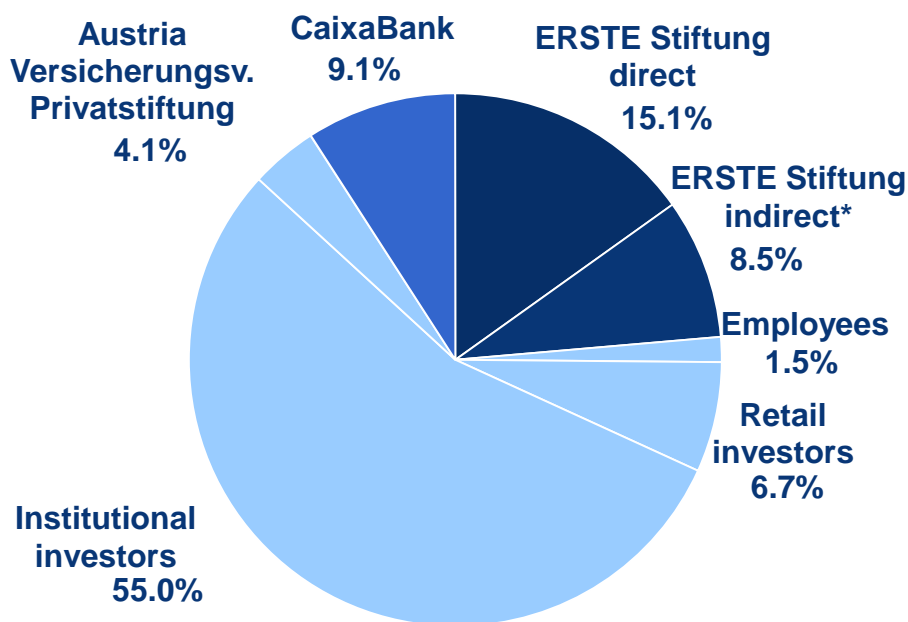
- **Business performance**
- **BCR update**
- **Credit risk**
- **Funding**
- **Capital**
- **Outlook**
- **Appendix**
  - Segments
  - Asset quality
  - CEE local consolidated results
  - About Erste Group
  - Shareholder structure



# Shareholder structure –

Total number of shares: 429,800,000

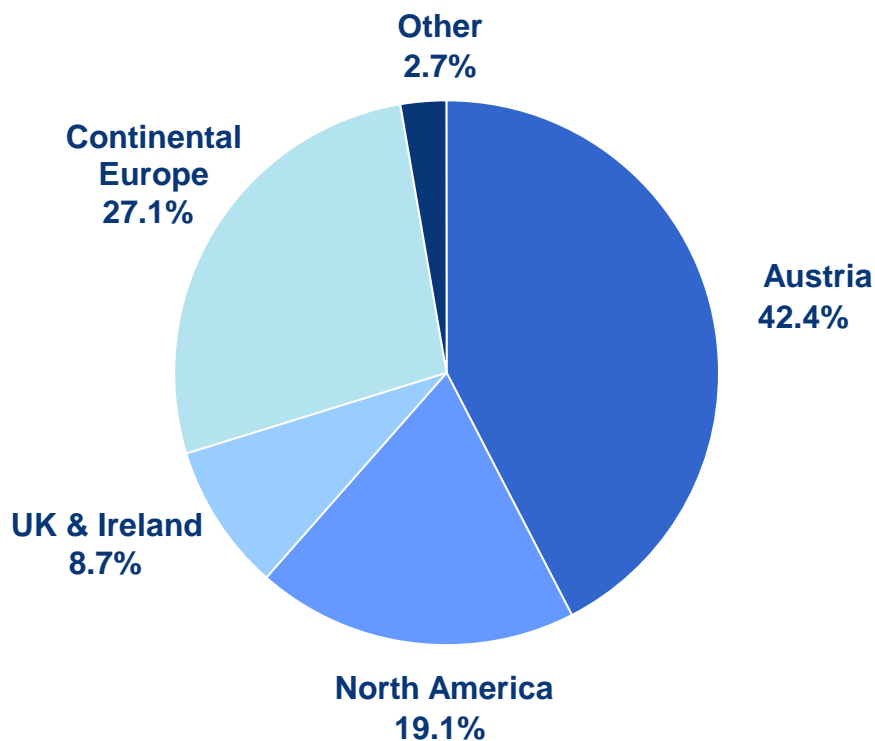
## By investor



Free float: 67.2%

\* including Sparkassen 2.4%, Sparkassen Beteiligungs GmbH & Co KG and other syndicate members

## By region



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