

INVESTOR INFORMATION

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Erste Group expects higher own funds requirements

In line with international trends towards higher capital requirements for systemically relevant banks and following the introduction of a minimum 9% common equity tier 1 requirement by the European Banking Authority (EBA) in October 2011 as well as the early implementation of Basel 3 in Austria as of 2013, Erste Group and its home supervising regulators, the Austrian National Bank and the Austrian Financial Markets Authority, have entered into a yearly process that – in light of a 9% common equity tier 1 requirement – will likely lead to an increase of Erste Group's own funds requirement beyond the actual statutory 8% requirement under the Austrian Banking Act, as of 2013.

As at 30 June 2012 Erste Group's own funds ratio amounted to 14.3% (excluding retained earnings for H1 12). Erste Group expects a new own funds ratio of up to 13% based on the current macroeconomic environment and therefore is already in full compliance with any such increased ratio. A final figure is expected to be determined by year-end 2012.

Erste Group sees the alignment of common equity tier 1 with own funds requirements as a logical step and will continue to comfortably and sustainably meet all capital requirements (EBA, Basel 3, own funds).

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