



RANČ 

DOBRO[®] PRASE

... oaza mira i zdravlja.

Social Banking
Making an impact in CEE

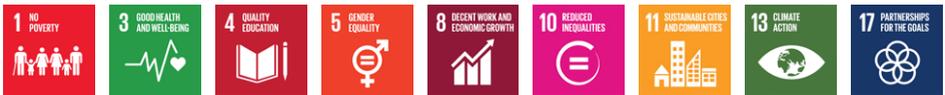
ERSTE  **stepbystep** 
Group

Social Banking is fostering prosperity in CEE region and represents an integral part of our identity

At Erste we believe that growth must be inclusive and offering basic banking services to all people was one of the main reasons for the foundation of Erste oesterreichische Spar-Casse in 1819. This remains our sole purpose and responsibility as one of the leading banks in Central and Eastern Europe (CEE).

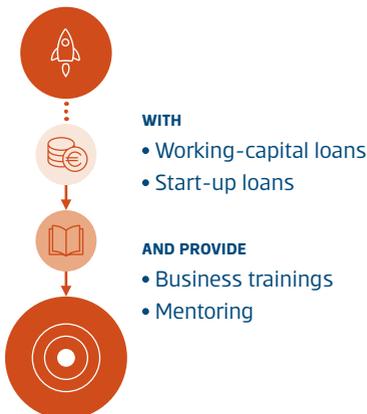
Through our network of local banks and support of ERSTE Foundation, together with numerous local NGOs, we provide clients not only with tailored products but also financial literacy, business training and mentoring.

Supported United Nations Sustainable Development Goals



Our approach to Social Banking

We foster Starting Entrepreneurs



to create
new jobs

We support Microfinance Businesses



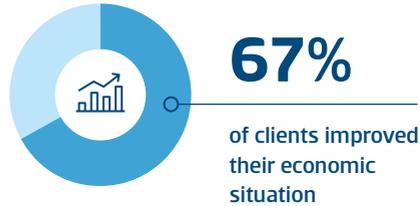
to create and preserve
jobs in rural areas

Impact summary

30.081 
supported clients

11.543 
clients received education and support

234,8 
mIn EUR disbursed loans



44.897 
preserved and created jobs

We empower Social Organisations



to expand their
social impact

We stand by People in financial difficulties



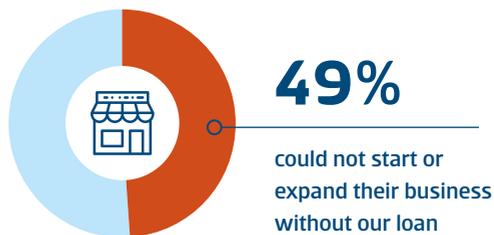
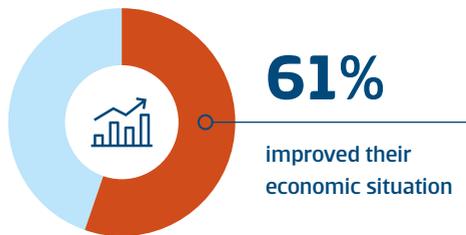
to reach
financial stability

Impact on Starting Entrepreneurs

3.079 
financed clients

8.490 
education participants

80,7 
mln EUR disbursed loans



6.549 
new created jobs

Meet **Silvija**



Silvija is a young and dynamic designer and the owner of the company Ethereal Ltd, Croatia employing women aged 50+ and producing baby clothing and accessories out of organic cotton and bamboo fabric.

“Believe in yourself and never give up on your dreams. You have to be persistent and fight for what you want.”

Impact of supporting Microfinance businesses

6.967 

financed clients

10.839 

provided loans

81,3 

mIn EUR disbursed loans



87%

are now in a better
economic situation



26%

improved their
living conditions

25.433 

preserved and
created jobs

Meet **Maria**



Maria and her family live in small village Leurda in Romania producing lamb meat, milk and cheese. Thanks to their well-tended flock of 500 sheep, she managed to create jobs and to provide for her family and community.

“Whatever you do, you have to do it with passion.”

Impact of empowering Social organisations

602 

financed clients

2.613 

education participants

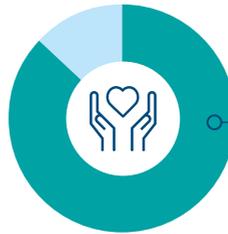
71,6 

mIn EUR disbursed loans



67%

are in a better economic situation than before



87%

better fulfil social impact goals/mission

12.915 

preserved and created jobs

Meet **Erzsébet**



Erzsébet is the mother of a disabled boy and the founder of the Rehabilitation Centre in Csömör, Hungary that provides job assistance, work occupation, rehabilitation and housing support for more than 700 disabled people.

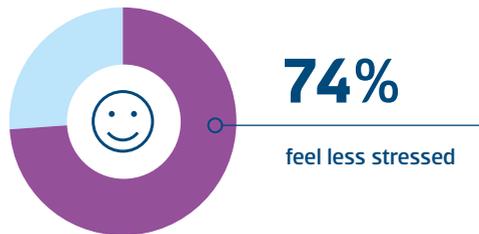
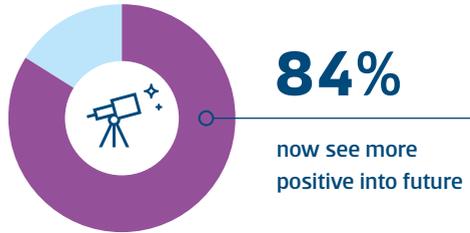
"I had experience with my own child. I knew how much he could develop and how to achieve it. That's why I believed that every mentally challenged person can develop their skills."

Impact on People in financial difficulties

19.433 
supported clients

68% 
received personal advisory

76% 
can now regularly pay their bills



51%  improved their financial situation

Meet Jutta



Jutta fell into financial difficulties and needed personal advisory to cope with her debts and manage better her finances in future.

"I didn't want to owe money to anyone. Now I can finally think about my own future. And I have promising plans!"

Die Zweite
SPARKASSE 

supported by

 **ERSTE**
Stiftung

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[erstegroup.com/social-banking](https://www.erstegroup.com/social-banking)



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