

Bernhard Spalt

Bernhard Spalt (50) has built his entire career within Erste Group, having joined in 1991 straight out of university. He has held multiple board-level positions in Central and Eastern Europe and at holding company level, spearheading several strategic repositioning undertakings.

He was member of the management board and CRO in Romania (2017), Slovakia (2015-16) and Hungary (2012-15). He had previously also served as CRO of Erste Group (2006-12), having managed the establishment of the group's Strategic Risk Management division. Prior to that he was the driving force behind bad loan management in the Czech Republic and thus played a key role in the successful turnaround of Ceska sporitelna (1999-2002).

Bernhard currently serves as Chief Risk Officer at Erste Group's Austrian subsidiary Erste Bank Oesterreich.

He earned a master's degree in Law from the University of Vienna in 1992.