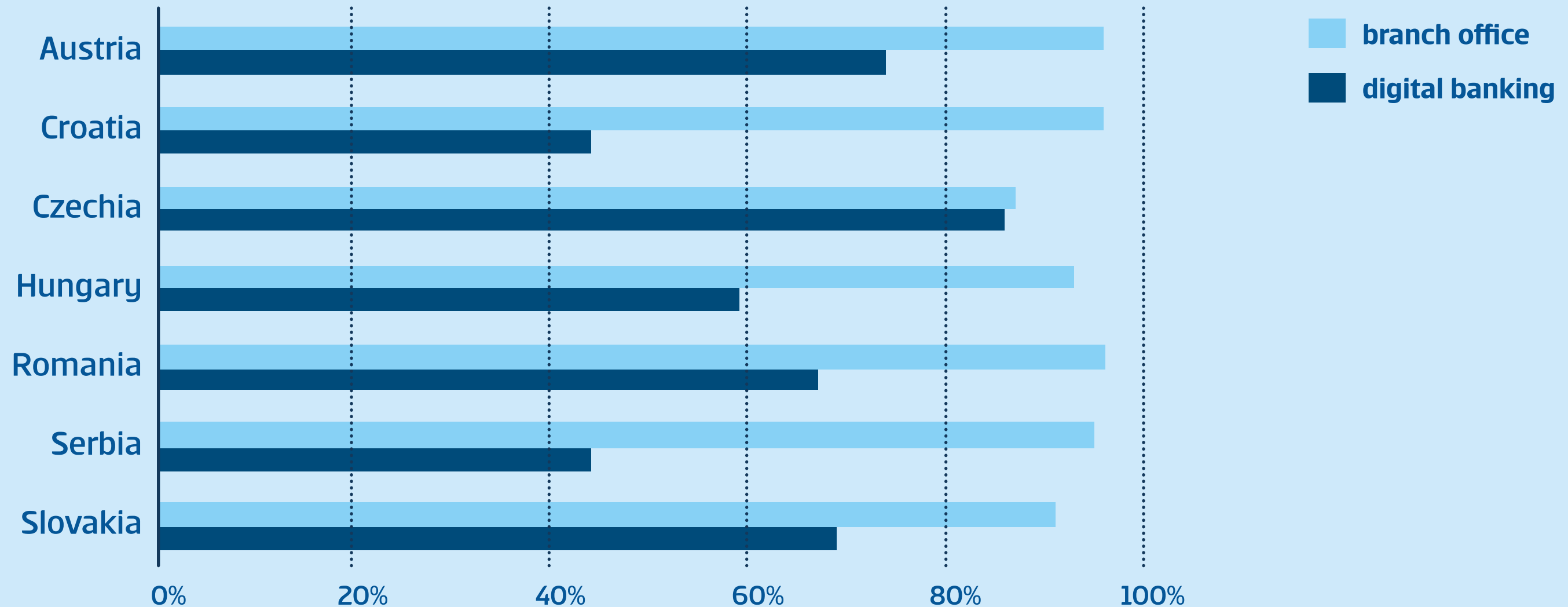


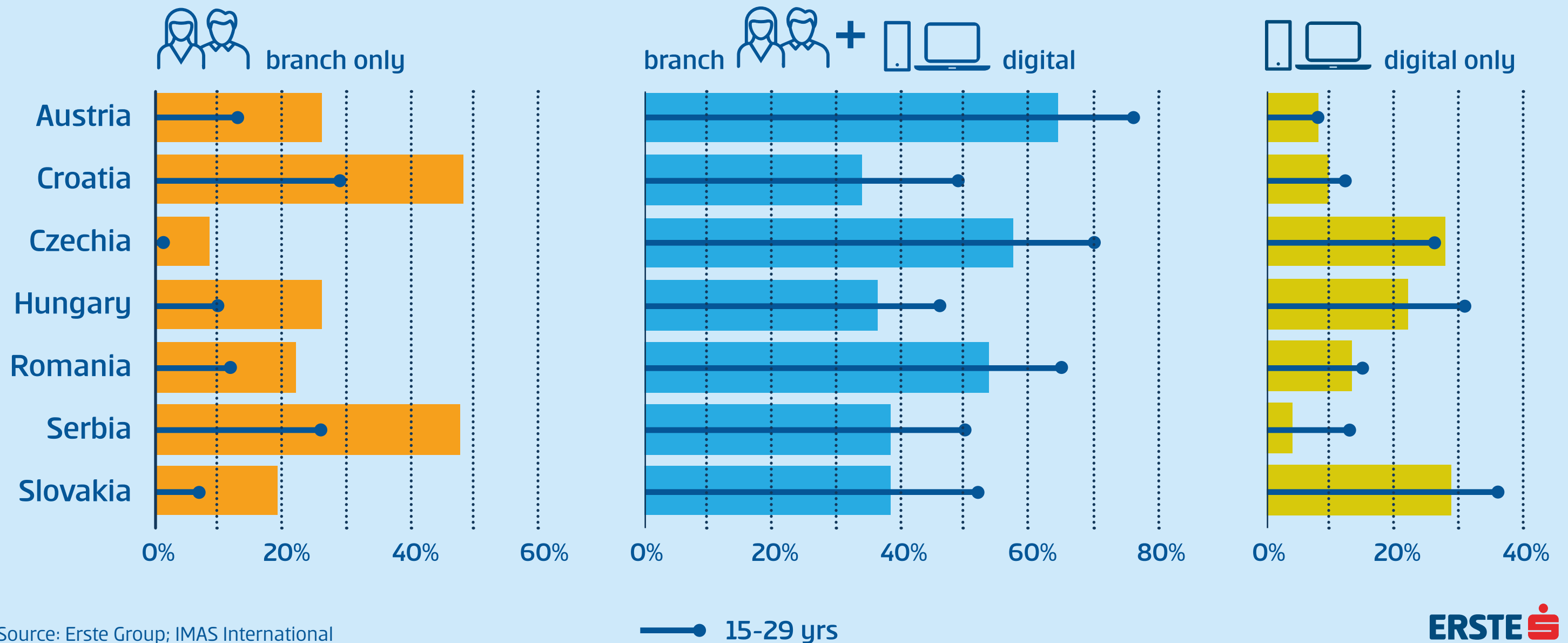
Branches retain their appeal across CEE, digital banking uptake varies

Share of customers visiting branch or using digital banking in past 6 months (total banked population)



Branch or digital? Both! Customers' needs are evolving

Channel usage of young customers compared with overall banking population in past 6 months



Source: Erste Group; IMAS International

Across CEE, people are more likely to visit a bank branch than a doctor

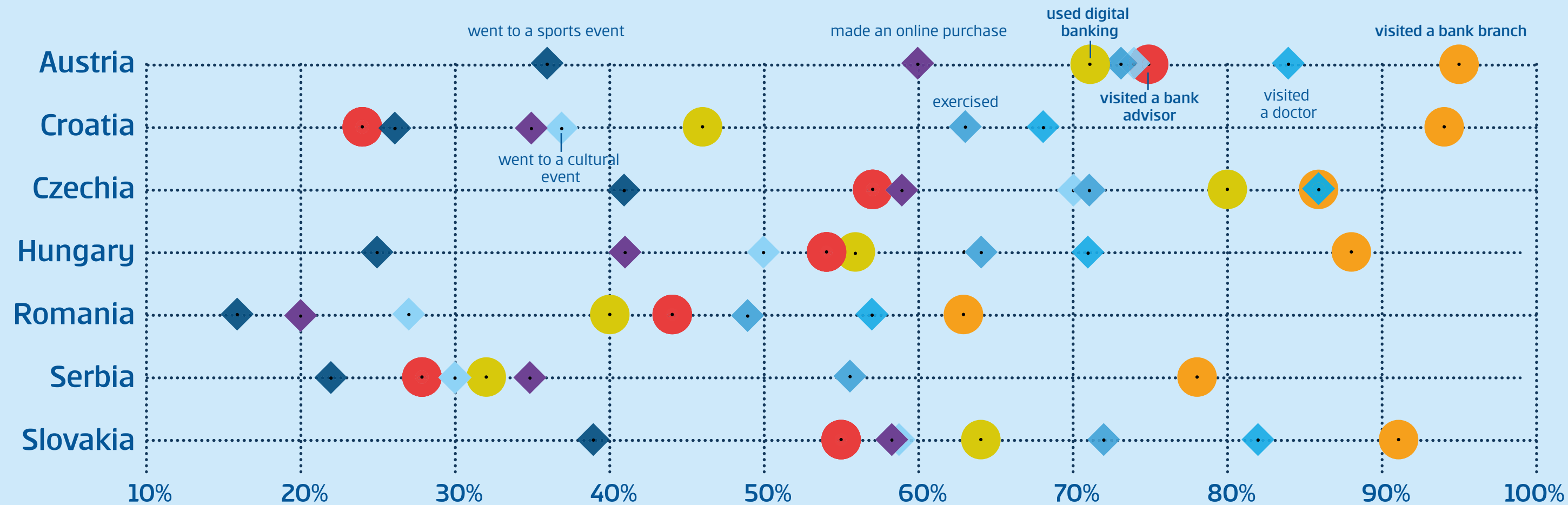
Contacts with banks are more widespread than public participation in many regular activities

Share of adult population with following interactions with their bank over the past year:

- visited a bank branch
- used digital banking
- went to a bank advisor

Share of adult population participating in the following activities over the past year:

- visited a doctor
- exercised
- made an online purchase
- went to a cultural event
- went to a sports event



Source: Erste Group; IMAS International; Eurostat