

Board of directors Erste Group Bank AG – Annual Report 2019



Bernd Spalt

Chairman of the Management Board

Appointed until 30 June 2023

Personal information:

Year of birth: 1968

Nationality: Austrian

Career:

since January 2020: Erste Group Bank AG, Chairman of the Management Board

July 2019 - December 2019: Erste Group Bank AG, Deputy Chairman of the Management Board

2018 – June 2019: Erste Bank Oesterreich, Chief Risk Officer

2017: Banca Comercială Română, Chief Risk Officer

2015 – 2016: Slovenská sporiteľňa, Chief Risk Officer

2012 – 2015: Erste Bank Hungary, Chief Risk Officer

2006 – 2012: Erste Group Bank AG, Chief Risk Officer

2002 – 2006: Erste Bank Oesterreich, Head of Group Risk Management

1999 – 2002: Česká spořitelna, Head of Corporate Restructuring & Workout

1997 – 1999: Erste Bank AG, Company Secretariat

1991 – 1997: Erste Bank AG, Legal Department

Education:

Studied Law at the University of Vienna, graduating with a Master of Laws degree in 1992

Responsible for:

Group Strategy

Group Investor Relations

Brand Management and Company Transformation

Group Human Resources

Group Diversity Management

Group Secretariat

Group Audit

Group Board Support & Corporate Affairs

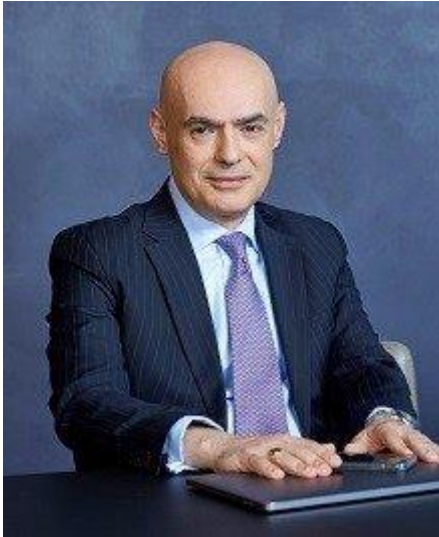
Social Banking Development
Employees' Council

Memberships in statutory supervisory boards and similar functions:

SB-Board Deputy Chairman: Česká spořitelna, a. s.

SB-Member: Banca Comercială Română S.A.

Advisory Board member: Erste Social Finance Holding GmbH



Ara Abrahamyan

Chief Digital Transformation Officer

Appointed until 31 December 2022

Personal information:

Year of birth: 1972

Nationality: German

Career:

since January 2020: Erste Group Bank AG, Member of the Management Board, Chief Digital Transformation Officer (CDTO)

2019 – 2019: Erste Group Bank AG, Head of Group Digital Transformation

2017 – 2019: Erste Group Bank AG, Head of Group Architecture and Portfolio Management

2015 – 2016: Erste Group Bank AG, Head of Risk Architecture and Engineering

2011 – 2015: Deutsche Bank AG, Regional Head of Risk, Legal, Compliance and CSBC IT

2011 – 2015: Deutsche Bank AG, Head of Department, Client Lead for Risk Analytics, Living Wills and Operational Risk IT

2008 – 2011: Deutsche Bank AG, Head of Department, Global Head of Credit Engines and Operational Risk IT

2006 – 2008: Deutsche Bank AG, Program Management Counterparty Derivatives Credit Exposure

2005 – 2006: Deutsche Bank AG, Global Head of Operational Risk IT

2002 – 2004: Deutsche Bank AG, Software Architecture Project/Program Management

2000 – 2002: Seals GmbH Germany, Software Development and Architecture

1999 – 2000: Nairisoft Inc. Armenia, Senior Programmer / Software Architect / Partner

1994 – 2000: State Engineering University of Armenia, Assistant Lecturer

Education:

Studied Electrical Engineering at the State Engineering University of Armenia, graduating with a Master of Science degree in 1996. Followed with Ph.D. in 1999 in Computer Science.

Responsible for:

Group Portfolio Management

Group Architecture

Digital Initiatives

IT and Digital Strategy

Memberships in statutory supervisory boards and similar functions:

SB-Member: Erste Bank Hungary Zrt.

SB-Member: Erste Group IT International GmbH



Ingo Bleier

Chief Corporates and Capital Markets Officer

Appointed until 30 June 2022

Personal information:

Year of birth: 1970

Nationality: Austrian

Career:

since July 2019: Erste Group Bank AG, member of the Management Board

2015 – June 2019: Erste Group Bank AG, Head of Group Corporates

2010 – 2014: Erste Group Bank AG, Head of Investment Banking

2009: Erste Group Bank AG, Deputy Head of Investment Banking

2008: Erste Group Bank AG, Head of Corporate and Acquisition Finance

2006 – 2007: UniCredit Markets and Investment Banking (Vienna), Head of Loan Syndication

2002 – 2006: HVB Group (Vienna), Head of Loan Syndication in International Finance Department

2000 – 2002: Bank Austria Creditanstalt (Vienna), Head of Telecom Finance in Project Finance Department

1998 – 1999: Banca Creditanstalt (Romania), Head of Corporate Banking

1994 – 1997: Creditanstalt, International Project and Acquisition Finance, as well as CA Romania project

Education:

Studied Law at the University of Vienna, graduating with a Master of Laws degree in 1993

Studied Commercial Sciences at the Vienna University of Economics and Business (WU Wien), graduating with a Master's degree in 1994

Responsible for:

Group Corporates

Group Commercial Real Estate & Leasing

Group Markets

Group Product and Business Management C.a.M.

Group Research

Memberships in statutory supervisory boards and similar functions:

SB-Member: Erste Bank der oesterreichischen Sparkassen AG

SB-Member: Oesterreichische Kontrollbank AG
SB-Member: Erste&Steiermärkische Bank d.d. Rijeka
SB-Board Chairman: Erste Bank a.d. Novi Sad
George Labs Advisory Board



Peter Bosek

Member of the Management Board with responsibility for Retail Banking

Appointed until 30 June 2023

Personal information:

Year of birth: 1968

Nationality: Austrian

Career:

since 2019: Erste Bank der oesterreichischen Sparkassen AG, Chairman of the Management Board

since 2015: Erste Group Bank AG, member of the Management Board

2007 – 2016: Erste Bank der oesterreichischen Sparkassen AG, member of the Management Board

1996 – 2007: Erste oesterreichische Spar-Casse, various executive functions, in particular in the areas of residential construction, real estate and branches

1996 – 2005: Lecturer in Law at the University of Vienna

1993 – 1996: Assistant at the Law Faculty, Department of Constitutional and Administrative Law at the University of Vienna

Education:

Studied Law at the University of Vienna and obtained his doctorate in 1993

At Erste Group Bank AG responsible for:

Group Retail

Erste HUB

Digital Sales

Group Customer Experience

Supervisory Board positions and positions in comparable functions:

Wiener Städtische Versicherung AG Vienna Insurance Group



Stefan Dörfler

CFO

Appointed until December 2023

Personal information:

Year of birth: 1971

Nationality: Austrian

Career:

since July 2019: Erste Group Bank AG, member of the Management Board

2016 – June 2019: Erste Bank Oesterreich, Chairman of the Management Board

2015 – 2016: Erste Group Bank AG, Head of Group Markets

2009 – 2015: Erste Group Bank AG, Head of Group Capital Markets

2007 – 2009: Erste Group Bank AG, Head of GCM Sales & Equity Markets

2004 – 2007: Erste Bank AG, Head of Capital Markets Trading & Sales

2000 – 2004: Erste Bank AG, Head of Fixed Income (Trading & Sales)

1999 – 2000: Erste Bank AG, Head of Interest Rate and FX Derivatives

1997 – 1998: Erste Bank AG, Interest Rate Derivatives Trader

1995 – 1997: GiroCredit Bank AG, Interest Rate Derivatives Trader

Education:

Vienna University of Technology (TU Wien), graduating with a “Diplom-Ingenieur” degree in 1995

Continuous participation in professional development programmes since 1995

Responsible for:

Group Asset Liability Management

Group Data Management and Reporting

Group Accounting and Group Controlling

Group Services

Memberships in statutory supervisory boards and similar functions:

SB-Member: CEESEG AG

SB-Member: Wiener Börse AG

SB-Member: Wien 3420 Aspern Development AG

SB-Board Chairman: Tiroler Sparkasse Bankaktiengesellschaft Innsbruck

SB-Board Deputy Chairman: Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft

SB-Member: Steiermärkische Bank und Sparkassen Aktiengesellschaft

SB-Member: Sparkassen Haftungs GmbH

SB-Member: Sparkassen IT Holding AG

SB-Board Chairman: s IT Solutions AT Spardat GmbH

Deputy Chairman of the Advisory Board: Haftungsverbund GmbH



Alexandra Habeler-Drabek

CRO

Appointed until 30 June 2022

Personal information:

Year of birth: 1970

Nationality: Austrian

Career:

since July 2019: Erste Group Bank AG, member of the Management Board

2017 – June 2019: Slovenská sporiteľňa, Chief Risk Officer

2014 – 2016: Erste Group Bank AG, Head of Group Enterprise-wide Risk Management

2012 – 2014: Erste Bank Oesterreich, Head of Operative Risk Management

2010 – 2011: Erste Bank Oesterreich, Head of Workout & Restructuring

1998 – 2010: Bank Austria Creditanstalt / Unicredit Bank Austria, management roles in Credit Risk/Restructuring & Workout

1995 – 1998: Creditanstalt, Restructuring & Workout manager

Education:

Studied Economics and Business Administration at the Vienna University of Economics and Business (WU Wien), graduating with a Master's degree in 1993

Trainee programme at Creditanstalt

Responsible for:

Group Liquidity and Market Risk Management

Enterprise wide Risk Management

Credit Risk Models

Group Compliance

Group Credit Risk Management

Group Legal

Group Sustainability Office

Memberships in statutory supervisory boards and similar functions:

Supervisory Board (SB) Member: Erste Bank Hungary Zrt

SB-Member: Prva stavebna sporitelna, a.s.

SB-Member: Erste Bank der oesterreichischen Sparkassen AG



David O'Mahony

COO

Appointed until 31 December 2022

Personal information:

Year of birth: 1965

Nationality: Irish

Career:

since January 2020: Erste Group Bank AG, Member of the Management Board, Chief Operations Officer (COO)

2016 – 2019: Erste Group Bank AG, Head of Holding IT

2015 – 2016: Erste Group Bank AG, Head of COO Group Governance

2012 – 2015: Sberbank Europe AG (formerly Volksbank International), Chief Operations Officer / Chief IT Officer

2009 – 2011: Unicredit S.p.A. Zweigniederlassung Wien, Head of Department Global Banking Services Business Partners CEE

2007 – 2009: Bank Austria, Head of Unit Global Banking Services CEE

2006 – 2007: Bank Austria – Creditanstalt, Head of Unicredit CEE Integration Program

2004 – 2006: HVB Bank Czech Republic a.s., Chief Information Officer

2001 – 2004: WAVE Solutions for IT, Principal Consultant

1993 – 2001: Creditanstalt Management Systems Consulting, Consultant

1991 – 1993: Creditanstalt London ISSG, Consultant

1990 – 1991: Terence Chapman Associates, Consultant

1987 – 1990: International Banking Information Systems (IBIS), Consultant

1985 – 1987: Bank of Ireland, Analyst-Programmer

Education:

Studied Computer Science and Mathematics at the National University of Ireland, graduating with a Bachelor of Science degree in 1985.

Responsible for:

Holding Banking Operations

CIO Group Functions

Governance and Steering

Memberships in statutory supervisory boards and similar functions:

SB-Member: Erste Bank a.d. Novi Sad

SB-Member: Erste Group IT International GmbH