

> Erste Bank –  
reliable in rough times

> Q3 2002 Results Road Show,  
14 – 22 November 2002

## > Table of Contents

<b>Hosts</b>	<b>Presentation</b>	<b>Appendix</b>
<b>Andreas Treichl, CEO</b>	<b>03 Financial Highlights</b>	<b>36 Segment Reporting (Erste Bank Group)</b>
<b>Reinhard Ortner, CFO</b>	<b>04 Key Ratios</b>	<b>44 Quarterly Balance Sheet</b>
<b>Gabriele Werzer, IR</b>	<b>05 Strategic Update</b>	<b>45 Quarterly Results</b>
<b>Thomas Schmee, IR</b>	<b>15 Financials</b>	<b>46 Quarterly Divisional Figures</b>
	<b>19 P&amp; L Details</b>	<b>48 Key Financial Data</b>
	<b>25 Segment Reporting (Core Group)</b>	<b>49 Shareholder Structure</b>
	<b>34 Targets and Outlook</b>	<b>50 Investor Relations Contacts</b>

Please note that due to rounding up/down minor discrepancies may occur in the presentation

# > Q3 2002 - Financial Highlights

Financial Highlights

	<b>Erste Bank Group</b>	<b>Core Group</b>
<b>Operating profit</b>	» Up 65.3% to EUR 695.2m yoy	» Up 15.6% to EUR 486.2m compared to Q3 2001
<b>Net profit</b>	» Increased by 7.2% to EUR 161.7m at Q3 2001	» Improved by 3.1% yoy to EUR 155.5 reversing Q2 downtrend » 70% contribution from CE subsidiaries highlights importance of strategic expansion
<b>Net interest margin</b>	» Decreased slightly to 2.04% from 2.06% at H1 02	» Slight reduction from H1 02 to reach 1.72% at Q3 02
<b>Total assets</b>	» Up by 45.1% to EUR 124.8bn » Net loans to customers 101% covered by customer deposits	» Strong growth of 9.7% to reach EUR 94.7bn compared to YE 2001 » Based on first time inclusion of Rijecka banka » Customer deposits cover net loans by 105%

**NB:** The Austrian savings banks involved in the cross guarantee system have been included in the Erste Bank Group financial results effective 1 January 2002 in accordance with IAS accounting principles. This should be taken into account when interpreting rates of change, as this limits the validity of comparisons with the previous year.

# > Q3 2002 - Key Ratios

Financial Highlights

## Erste Bank Group

## Core Group

### Return on equity

» 11.5% based on higher equity due to capital increase in July 2002

» Reaches 9.8% (higher equity base and impact of EU fine in Q2 2002)  
» compares with 12.4% for FY 2001 and 11.3% in Q3 2001

### Cost/Income ratio

» 68.3% slightly up on H1 2002 due to slow down in earnings growth

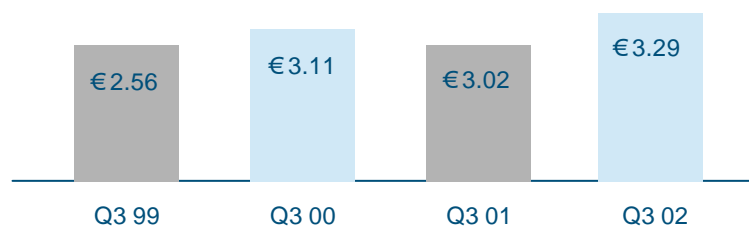
» 68.4% against 67.8% for Q3 2001

### Tier 1 ratio

» 6.1% for Erste Bank Group – outlook for YE 2002 6.4 – 6.5%  
» includes savings banks in the cross guarantee system since 1 September 2002  
» contribution from capital increase is compensated by goodwill from CS minorities and growth of RWA

### Earnings per share

» Increase in number of shares (18% through capital increase in July 2002) is partly offset by the deduction of EB shares held by the savings banks



> Strategic Update

# > Four Core Strategies

## The key to Erste Bank's continuing development

**1. Focusing on and exploiting core business potentials**

- » Increased contribution of net interest income underlines earnings quality
- » Controlling costs for efficiency improvement
- » Risk provisions in Austria reflect economic situation but trends in Austria are more favourable than in other EU regions

**2. Building a strong retail franchise with the Austrian savings banks**

- » Increased co-ordination and improved customer protection with the 55 "Haftungsverbund" savings banks
- » Intensified cross selling in insurance, leasing and real estate business
- » IT platform and common marketing leads to improved cost efficiency

**3. Targeting a 40m home market in Central Europe**

- » Four key subsidiaries strengthening positions
- » Rapid progress in transformation programmes
- » In H1 2003, Erste Bank Plans to merge its Croatian subsidiaries
- » Capitalising on regional growth prospects and predicted EU enlargement effects

**4. Transferring the multi-channel distribution model throughout Central Europe**

- » Integrated multi-channel project together with the savings banks
- » Increased offering of alternative channels in extended home market - netbanking, phonebanking and call centres in place in most countries

# > Efficiency Enhancement

Strategic update

## Erste Bank implements tight cost controls at Core Group

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### Expenses H2 02

- » **Expenses at Core Group decreased by 2.6% in Q3 compared to Q2**
  - » based on a 3% reduction of general admin. expenses and 1.6% reduction in personnel expenses after implementation of IT platform
- » **Forecasts confirm that expenses in H2 02 will remain below H1 02 levels**
  - » further effects of IT migration in July such as reduction of overtime, freelance workforce and a general tighter cost management

### Outlook 2003

- » **Expenses at Core Group are expected to increase by around 5% in 2003 (compared to +13% to Q3 2002). Excluding the effects of the merger of the Croatian subsidiaries in H1 2003 costs will increase by around 3%**
    - » Headcount reduction of 6% in Austria will keep personnel cost growth at 6-7% (excluding effects in Croatia growth would be around 3.5%)
    - » Administrative expenses to decrease by 3-4% (ex Croatia: around 6% decrease)
      - downscaling of IT investments and office expenses, reduction of consultancy fees
    - » Depreciation will increase by 15-20% following completion of IT projects
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### Credit risk in Q3 2002:

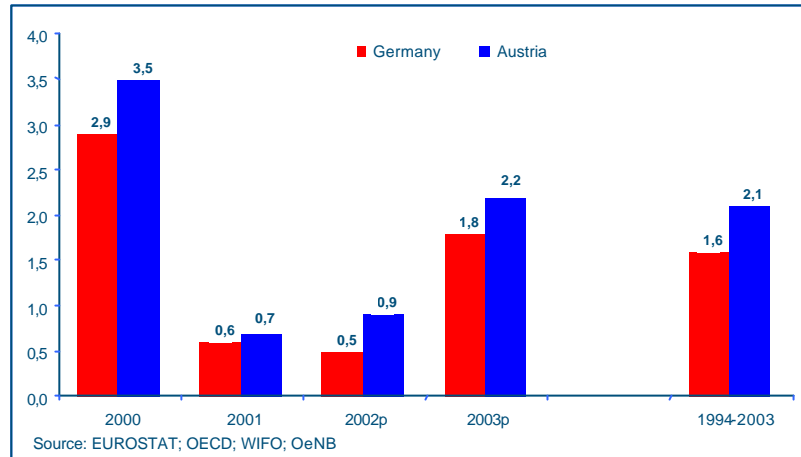
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- » **Stable development of asset quality at Group level in Q3 2002**
    - » No substantial new defaults, no new large provisioning requirements
    - » Q3 2002 provisioning level with that of Q1 and Q2
  - » **Net allocation of risk provisions for EB's domestic portfolio amounts to EUR 163m**
    - » Mainly for small and medium-sized clients
    - » No major additional provisioning requirements for large corporate customers
  - » **CE banks: net release of provisions of approx. EUR 24m**
    - » Ceska sporitelna: net release of provisions (exercise of total put option, ring fencing)
    - » Slovenska sporitelna: net release of provisions (transfer of assets to Ministry of Finance)
  - » **Outlook for Q4 2002**
    - » No substantial changes expected in economic conditions in EB's key markets
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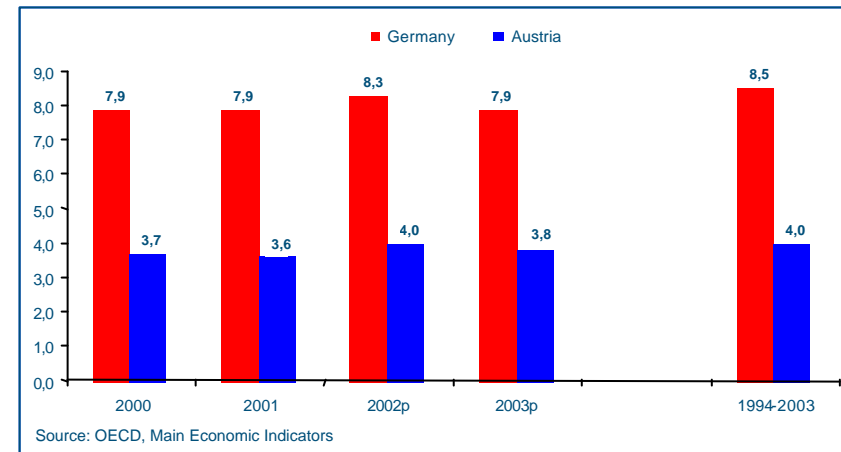


# > Austria: a Different Economic Environment

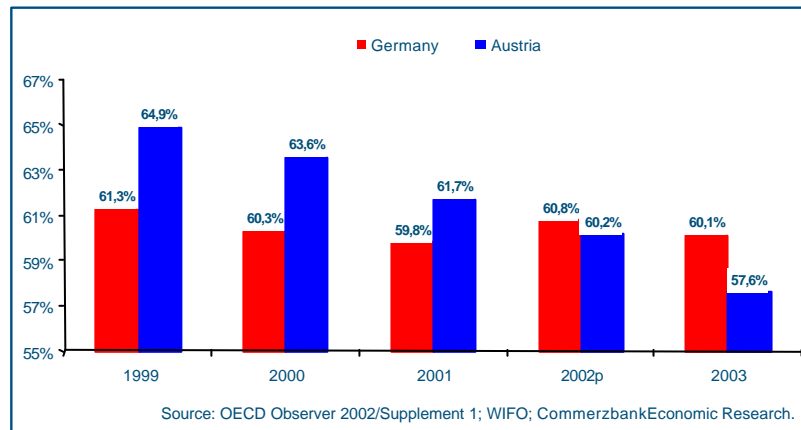
Gross Domestic Product (real growth rate in percent)



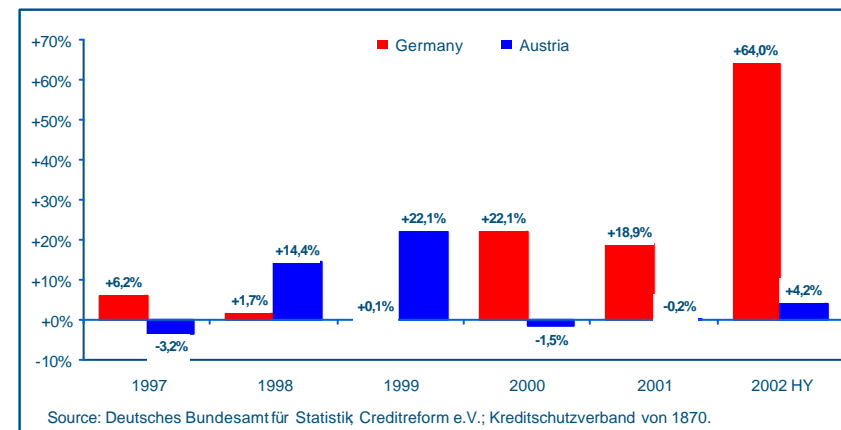
Unemployment rates



Government Debt (percent of GDP)



Insolvencies (annual percentage changes)

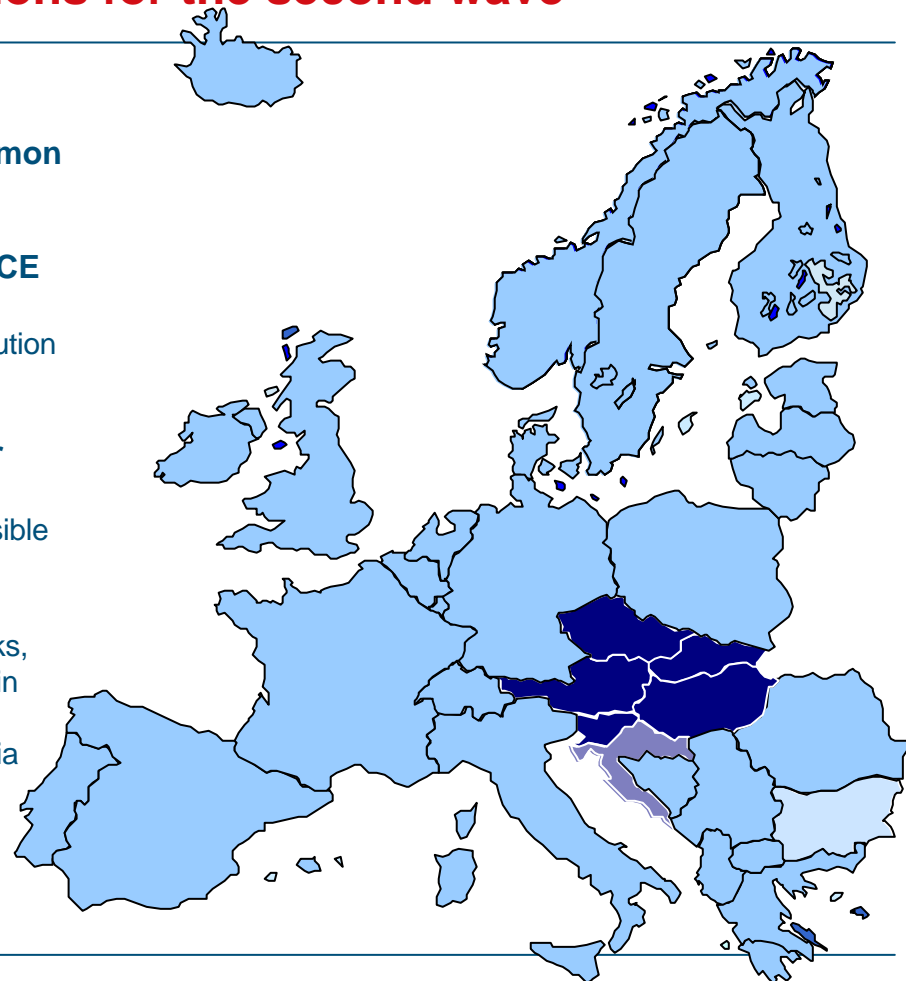


# > Erste Bank's Home Market in Central Europe

Strategic update

## EU-enlargement – start of preparations for the second wave

- » **Planned EU enlargement in 2004 will make 95% of Erste Bank's 10.6m customers members of a common market.**
- » **Erste Bank's expansion into the growth region of CE pays off:**
  - » Since the acquisition of CS in February 2000 the contribution to the Group's net profit increased to current level of 70%
- » **The next wave of EU enlargement is scheduled for 2007**
  - » Inclusion of Croatia in the second wave seems possible
  - » Bulgaria named as one accession candidate
  - » The privatisation process has already started
  - » Erste Bank will study fundamentals of selected banks, looking for a broad customer base, high market share in retail deposits and a limited loan portfolio
  - » If there are banks for sale that meet these key criteria Erste Bank will consider taking part in the process



# > Capturing the Potential of the CEE Economies

## Key Criteria for future success:

- » Healthy growth potential
- » Set to benefit from EU enlargement
- » Favourable macroeconomic developments; structural reform
- » Declining risk
  - » Success in targeting inflation
  - » Interest rates in falling trend

## Inflation under control

CPI (% eop)	2000	2001	2002e	2003e
Croatia	7.4	2.6	3.5	3.6
Czech Republic	4.0	4.1	2.0	3.1
Hungary	10.1	6.8	5.5	4.4
Poland	8.5	3.6	1.8	3.0
Slovakia	8.4	6.3	3.5	7.9
Austria	2.3	2.7	1.8	1.9

Source: Erste Bank

## Rising Trend in GDP

Real GDP (% y/y)	2000	2001	2002e	2003e
Croatia	2.9	3.8	3.9	4.0
Czech Republic	2.9	3.3	2.3	3.4
Hungary	5.2	3.8	3.1	4.2
Poland	4.0	1.0	1.6	3.4
Slovakia	2.2	3.3	4.0	3.9
Austria	3.5	0.7	0.9	2.2

Source: Erste Bank

## Interest Rates on the Way Down

3M int. rates eop	2000	2001	2002e	2003e
Croatia*	8.9	3.9	3.4	3.7
Czech Republic	5.3	5.1	3.5	3.3
Hungary	11.8	10.5	9.7	8.8
Poland	19.3	12.0	7.0	6.0
Slovakia	8.5	7.7	7.9	6.9
Austria	4.4	4.3	3.4	3.5

Source: Erste Bank; \* MM daily

# > Česká spořitelna: Q3 2002 Financial Highlights

Strategic update

## CS increases operating profit by 35%; net profit up by factor of 4

- » Total revenues up 8% and expenses decreased by 3% at the same time. Flooding had no material impact on earnings.
- » NII income increased by 9% despite a 2% rate cut in the Czech Republic since YE 2001. Deposits grew by 6%.
- » Risk provisions decreased by CZK 1.86bn (EUR 60.4m) as final put option is exercised, (transferring a total volume of CZK 6.1bn (EUR 216.3m))
- » TOP Housing mortgage loans launched in June 2001 grew by 185% since YE 2001 to CZK 6.7bn (EUR 216m), representing 51% of total mortgage loans

### CS results highlights

compared to Q3 2001	Change	CZK m	EUR m
Net interest income	+ 9.2%	11,788	382.9
Net fee and commission income	+ 2.2%	4,908	159.4
Operating profit	+ 35.5%	6,462	209.9
Net profit	+ 314.0%	4,889	158.8
	<b>H1 2002</b>	<b>Q3 2002</b>	
Net interest margin	3.1%	3.0%	
Cost/income ratio	62.8%	63.3%	
ROE	23.3%	24.4%	

Exchange rate: CZK / EUR: 30.79 / % changes refer to CZK numbers

# > Slovenská sporiteľňa: Q3 2002 Financial Highlights

Strategic update

## Operating profit up 47% in line with forecasts for 2002

- » Balance sheet total increased by 14% to SKK 215bn (EUR 5.0bn) driven by 36% increase in loans to customers and a 13% increase in customer deposits
- » Very successful launch of mortgage loan products – similar to CS – increasing by 176% yoy to SKK 2.3bn (53.7m) representing 6.5% of total gross customer loans
- » Operating profit improved substantially driven by strong revenue growth (+16%) and almost flat costs.
- » Increase in payments to deposit insurance fund and one-off revaluation gains in 2001 led to decrease in net profit

### SLSP results highlights

compared to Q3 2001	Change	SKK m	EUR m
Net interest income	+ 18.0%	5,100	119.2
Net fee and commission income	+ 30.0%	1,300	30.4
Operating profit	+ 47.1%	2,500	58.4
Net profit	- 31.0%	864	20.2
	<b>H1 2002</b>	<b>Q3 2002</b>	
Net interest margin	3.4%	3.3%	
Cost/income ratio	58.7%	63.0%	
ROE	7.9%	9.6%	

Exchange rate: SKK / EUR: 42,80 / % changes refer to SKK numbers

# > Transferring the Multi-Channel Distribution Model throughout Central Europe

## Proceeding with the integration of the MCM structure

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### » **netbanking**

- » 362,000 clients at Erste Bank and the savings banks by end of September 2002
- » Increase of 63% compared to YE 2001
- » All CE subsidiaries have successfully implemented netbanking systems except for Hungary

### » **nettrading**

- » Strong growth from the savings banks led to a 63% increase in customer numbers to 12,000 compared to YE 2001

### » **Phone banking**

- » Customer numbers top 220,000 at end September 2002, an increase of over 100%

### » **ecetra platform**

- » Since implementation in August 2001, 28,000 members have joined the finance information platform

### » **MCM Project together with the Savings Banks**

- » Main aim: to free up time for customer advisory services by encouraging use of alternative channels
  - » Roll out starts at Erste Bank in January 2003
-

## > Q3 2002 Financials

- > Balance sheet
- > P&L
- > Segment reporting

# > Q3 2002 Erste Bank Group Balance Sheet (IAS)

Q3 2002 Balance Sheet

## Assets

EUR m	Erste Bank Group			Core Group	
	30.9.2002	31.12.2001	% Change	30.9.2002	% Change
Cash and balances with central banks	3,161	2,573	22.9	2,725	5.9
Loans and advances to credit institutions	19,956	18,912	5.5	22,895	21.1
Loans and advances to customers	64,283	39,210	63.9	40,644	3.7
Risk provisions for loans and advances	(3,113)	(1,875)	66.0	(1,891)	0.9
Trading assets	3,426	3,451	(0.7)	3,281	(4.9)
Investments available for sale	6,707	2,912	>100%	3,999	37.3
Financial investments	22,858	14,730	55.2	16,446	11.6
Intangible fixed assets	1,513	932	62.3	1,444	54.9
Tangible fixed assets	1,887	1,318	43.2	1,375	4.3
Other assets	4,119	3,870	6.4	3,443	(11.0)
<b>Total assets</b>	<b>124,797</b>	<b>86,033</b>	<b>45.1</b>	<b>94,361</b>	<b>9.7</b>



# > Q3 2002 Erste Bank Group Balance Sheet (IAS)

Q3 2002 Balance Sheet

## Liabilities

EUR m	Erste Bank Group			Core Group	
	30.9.2002	31.12.2001	% Change	30.9.2002	% Change
Amounts owed to credit institutions	28,293	28,642	(1.2)	28,511	(0.5)
Amounts owed to customers	61,572	37,175	65.6	40,801	9.8
Debts evidenced by certificates	15,041	9,751	54.3	12,958	32.9
Provisions	5,421	953	>100%	1,046	9.8
Other liabilities	5,326	3,393	57.0	4,063	19.7
Subordinated capital	3,974	2,956	34.4	3,307	11.9
Minority interests	2,727	1,259	>100%	991	(21.3)
Equity	2,443	1,904	28.3	2,684	41.0
<b>Total Liabilities</b>	<b>124,797</b>	<b>86,033</b>	<b>45.1</b>	<b>94,361</b>	<b>9.7</b>
<b>Tier 1 ratio (%)</b>	<b>6.1</b> <sup>1</sup>	<b>6.2</b>			
<b>Solvency ratio (%)</b>	<b>10.8</b> <sup>1</sup>	<b>10.7</b>			

NOTE: 1 including members of the cross guarantee system since 1 September 2002

# > Q3 2002 Erste Bank Group Income Statement (IAS)

Q3 2002 Profit & Loss Accounts

EUR m	Erste Bank Group			Core Group		
	Q3 2002	Q3 2001	% Change	Q3 2002	Q3 2001	% Change
Net interest income	1,835.0	1,058.7	73.3%	1,166.8	1,058.7	10.2%
Risk provisions for loans and advances	(272.2)	(147.6)	84.4%	(138.9)	(147.6)	(5.9%)
Net commission income	695.2	420.6	65.3%	486.2	420.6	15.6%
Net trading result	126.5	90.9	39.2%	105.6	90.9	16.2%
<b>General administrative expenses</b>	<b>(1,815.8)</b>	<b>(1,064.1)</b>	<b>70.6%</b>	<b>(1,203.2)</b>	<b>(1,064.1)</b>	<b>13.1%</b>
Result from insurance business	0.6	-	-	-	-	-
Other operating result	(74.5)	(78.8)	(5.5%)	(80.4)	(78.8)	2.0%
<b>Pre-tax profit</b>	<b>494.8</b>	<b>279.7</b>	<b>76.9%</b>	<b>336.1</b>	<b>279.7</b>	<b>20.2%</b>
Taxes on income	(117.6)	(55.9)	>100%	(67.2)	(55.9)	20.2%
Minority interests	(215.5)	(73.0)	>100%	(113.4)	(73.0)	55.3%
<b>Net profit after minority interests</b>	<b>161.7</b>	<b>150.8</b>	<b>7.2%</b>	<b>155.5</b>	<b>150.8</b>	<b>3.1%</b>
Operating income	2,657.3	1570.2	69.2%	1758.6	1570.2	12.0%
Operating expenses	(1,815.8)	(1,064.1)	70.6%	(1,203.2)	(1,064.1)	13.1%
<b>Operating result</b>	<b>841.5</b>	<b>506.1</b>	<b>66.3%</b>	<b>555.4</b>	<b>506.1</b>	<b>9.7%</b>
<b>Cost / Income Ratio (%)</b>	<b>68.3</b>	<b>67.8</b>		<b>68.4</b>		
<b>ROE (%)</b>	<b>11.5</b>	<b>11.3</b>		<b>9.8</b>		

# > P & L Details Net interest income

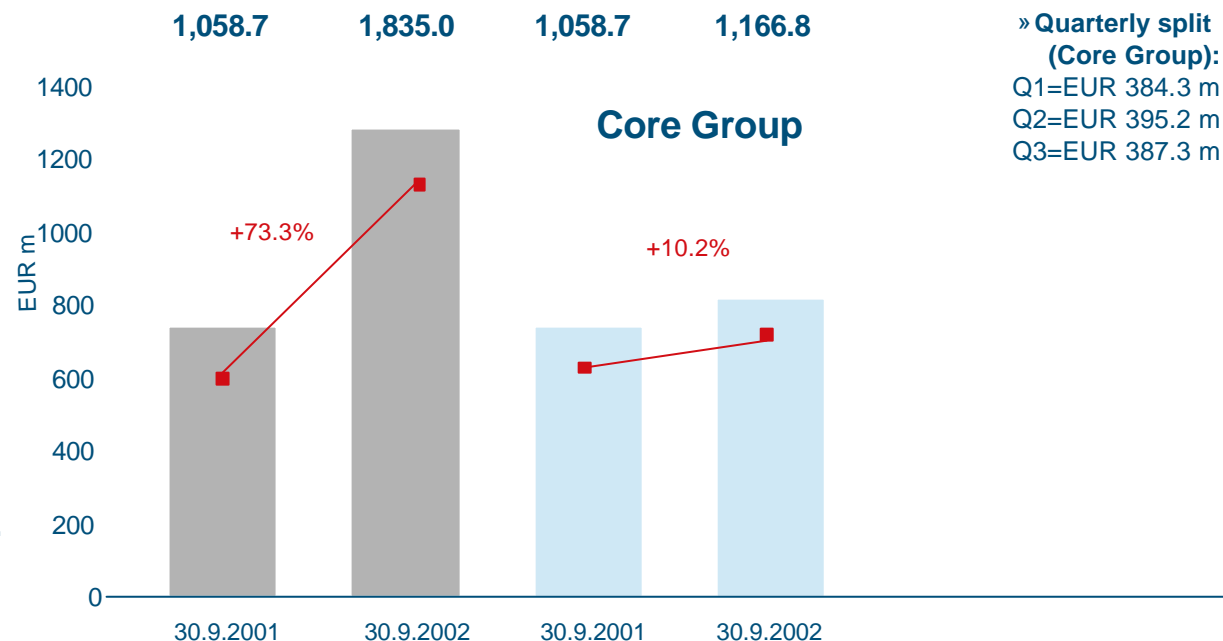
Q3 2002 Profit & Loss Accounts

## In line with previous quarters

» NII contributes 69% to operating income supported by higher margins in CE subsidiaries

» Overall NIM of Erste Bank Group stable at 2.04%

» NIM at Core EB at 1.72% with 3.0% at CS (slight decrease due to interest rate cuts in CZ) and unchanged at 3.3% in SLSP. For the Austrian business margins remain at the low level of 1.4%



# > P & L Details Risk provisions

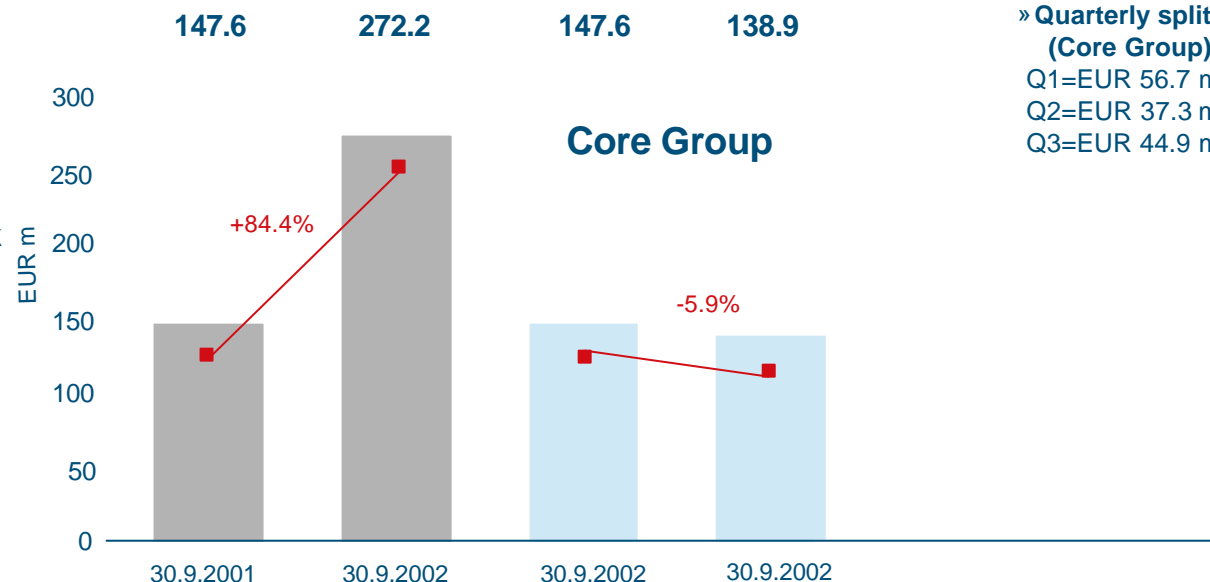
Q3 2002 Profit & Loss Accounts

## Provisions at Core Group decrease yoy

» SBs contribute to strong increase at Group level but provisions are down on Q2

» Decrease of provisions at Core Group confirm outlook for YE 2002

- **EB domestic:** EUR 163.0m up 39.2% (including EUR 13.9m from Tispa)
- **CS:** release of EUR 18.7m at consolidated Core Group, compared to net allocation of EUR 24.9m in Q3 2001
- **SLSP:** transfer of ring fenced assets leads to release of EUR 5.4m



» Quarterly split (Core Group):  
Q1=EUR 56.7 m  
Q2=EUR 37.3 m  
Q3=EUR 44.9 m

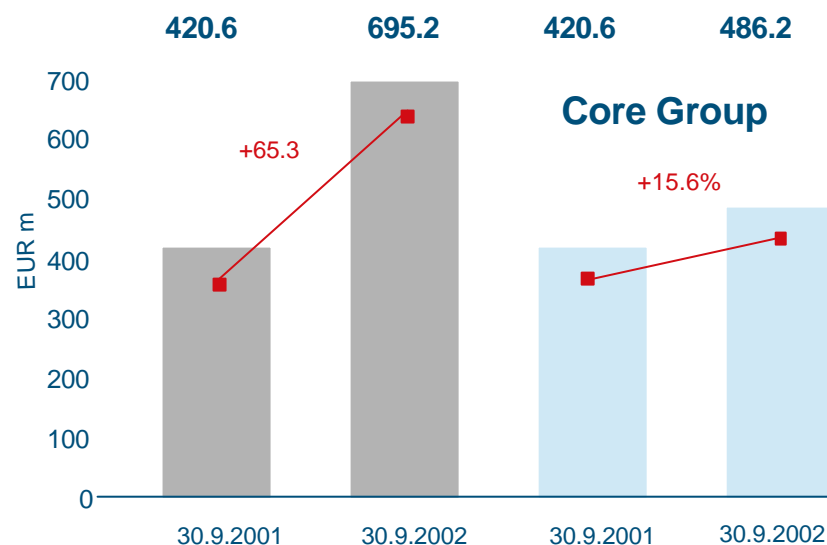
Risk provisions for loans and advances in EUR m	Q3 2001		Q3 2002		Core Group	
	in %	Q3 2001	in %	Q3 2002	in %	Q3 2002
Net-allocation to risk provisions in lending business		(139.7)		(247.7)	77.3	(120.4)
Direct write-offs for loans and advances less amounts received for loans and advances written off		(7.9)	> 100%	(24.5)	> 100%	(18.5)
<b>Total</b>		<b>(147.6)</b>		<b>(272.2)</b>	84.4	<b>(138.9)</b>

# > P & L Details Net commission income

Q3 2002 Profit & Loss Accounts

## Keeping up against market trends

- » Increase is supported by positive contributions particularly from payment transfers
- » Regional split of increase at Core Group:
  - CS: +16.0%
  - SLSP: +40.1%
  - EB domestic: +4.7% (excluding TISPA)



» Quarterly split (Core Group):  
Q1=EUR 169.9 m  
Q2=EUR 155.8 m  
Q3=EUR 160.5 m

- » FUM at Erste Sparinvest grow by 5.11% compared to FY 2001 despite adverse markets due to strong bond portion (79% of FUM)

Net commission income in EUR m	Q3 2001		Core Group		Q3 2002	
	in %	Q3 2002	in %	Q3 2002	in %	
Lending business	81.3	115.9	42.6	83.7	3.0	
Payment transfers	133.6	251.7	88.4	175.8	31.6	
Securities transactions	119.6	169.9	42.1	121.8	1.8	
- Investment fund transactions	60.3	72.3	19.9	64.6	7.1	
- Custody fees	21.3	29.4	38.0	18.9	(11.3)	
- Brokerage	38.0	68.2	79.5	38.3	0.8	
Insurance business	16.9	36.3	>100%	17.7	4.7	
Other	69.2	121.4	75.4	87.2	26.0	
<b>Total</b>	<b>420.6</b>	<b>695.2</b>	<b>65.3</b>	<b>486.2</b>	<b>15.6</b>	

# > P & L Details Net trading result

Q3 2002 Profit & Loss Accounts

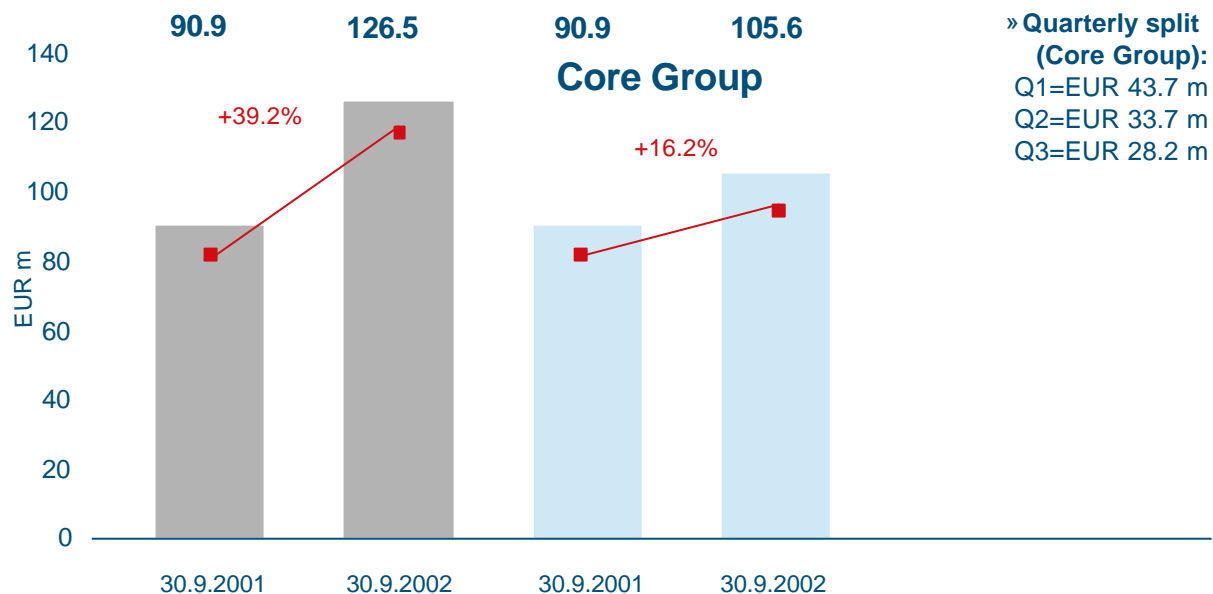
## Growth supported by positive trading results

- » **16.2% increase in Core Group is mainly based on strong growth (+45.8%) in securities and derivatives trading**

- while business in EB domestic is flat yoy and SLSP sees a negative trend, CS contributes strongly to Core Group results

- » **Core Group foreign exchange business decreases by 4.3% - affected by Euro introduction**

- FX gains at CS enjoy double-digit increase in same period



» Quarterly split (Core Group):  
Q1=EUR 43.7 m  
Q2=EUR 33.7 m  
Q3=EUR 28.2 m

Net trading result	Core Group					
	in EUR m	Q3 2001	Q3 2002	in %	Q3 2002	in %
Securities trading and derivatives		37.1	57.8	55.8	54.1	45.8
Foreign exchange		53.8	68.7	27.7	51.5	(4.3)
<b>Total</b>		<b>90.9</b>	<b>126.5</b>	<b>39.2</b>	<b>105.6</b>	<b>16.2</b>

# > P & L Details

## General administrative expenses

Q3 2002 Profit & Loss Accounts

### Slowdown in cost growth at Core Group

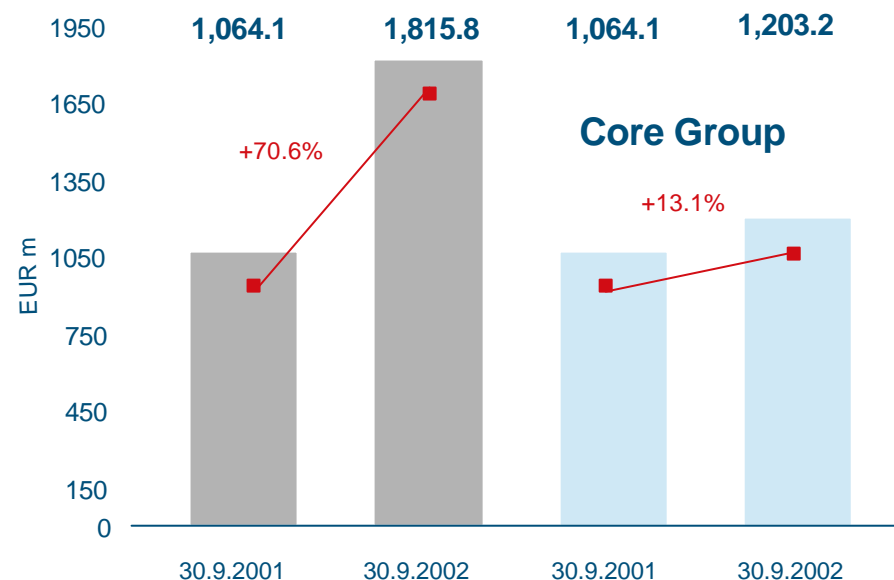
» **Costs decreased by 2.6% at Core Group Q3 on Q2**

- -1.6% in personnel expenses due to reduction of overtime after "IT-Big Bang" in July 02
- -3% in admin. expenses based on cost control
- -5.7% in depreciation due to reduced investments

» **Cost growth of 13.1% for the first 9 months influenced by:**

- EUR 49.6m first time consolidation of TISPA
- EUR 12.9m five months contribution by Rijeka banka
- EUR 35.0m effects of CE-exchange rate appreciation

» **Net increase: + 3.9%**



» **Quarterly split (Core Group):**  
 Q1=EUR 393.9 m  
 Q2=EUR 410.0 m  
 Q3=EUR 399.3 m

General administrative expenses	Q3 2001		Q3 2002		in %
	in EUR m	in %	in EUR m	in %	
Personnel expenses	(539.1)	86.7	(1,006.6)	15.7	
Other administrative expenses	(375.0)	55.3	(582.2)	12.1	
Depreciation of fixed assets	(150.0)	51.3	(227.0)	6.3	
<b>Total</b>	<b>(1,064.1)</b>	<b>70.6</b>	<b>(1,815.8)</b>	<b>13.1</b>	

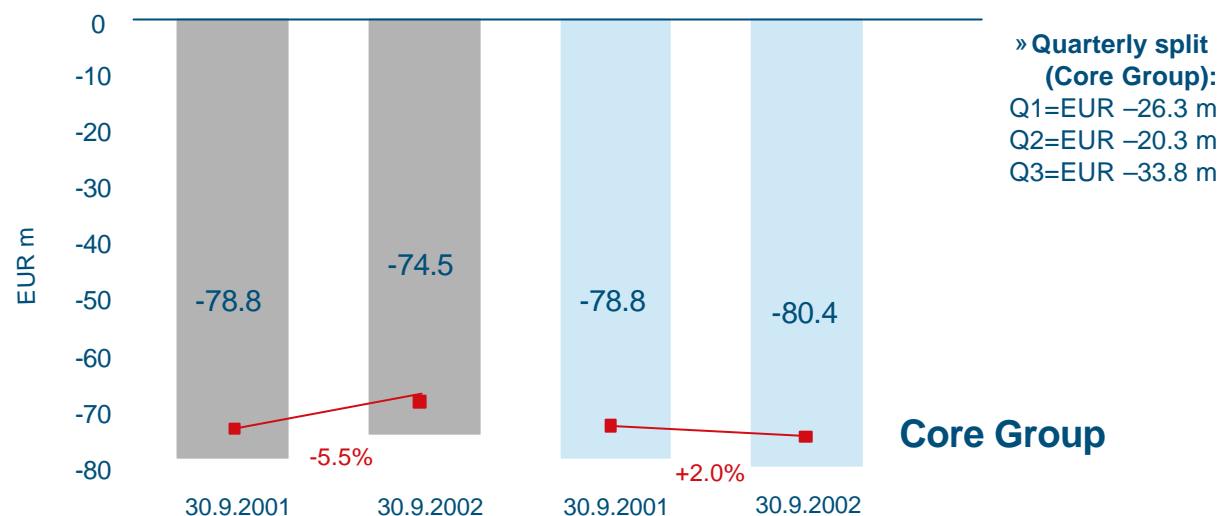
# > P & L Details Other operating result

Q3 2002 Profit & Loss Accounts

## One-off effect impacts result

### Main effects at Core Group:

- » Increased Goodwill charge after acquisition of CS minorities
- » Payments to deposit insurance by CS and SLSP in line with previous quarters
- » Valuation of available for sale portfolio  
Q102: - EUR 35.5m  
Q202: +EUR 18.8m  
Q302: +EUR 16.5m
- » EUR 20.3m one-off impact by provisions for EU fine in Q2 02



Other operating result in EUR m	Core Group					
	Q3 2001	Q3 2002	in %	Q3 2002	in %	
Amortisation of goodwill	(28.6)	(39.8)	39.2	(38.9)	36.0	
Payments to deposit insurance at CS and SLSP	(30.2)	(26.7)	(11.6)	(26.7)	(11.6)	
Revaluation/disposal of equity investments and held to maturity portfolio	(19.3)	23.4	na	17.7	na	
Result from investments available for sale	21.6	2.8	(87.0)	(0.2)	(100.9)	
EU fine	0.0	(20.3)	>(100%)	(20.3)	>100%	
Net other operating result	(22.3)	(13.9)	(37.7)	(12.0)	(46.2)	
<b>Total</b>	<b>(78.8)</b>	<b>(74.5)</b>	5.8	<b>(80.4)</b>	2.0	



> Segment reporting

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group – Savings Banks

	In EUR m	1.-3. Q 02	1.-3. Q 01
» Weaker result of Salzburger Sparkasse due to specific regional effects	Net interest income	92.8	51.0
	Risk provisions for loans and adv.	(25.8)	(9.8)
	Net commission income	47.7	31.0
» Restructuring costs for TISPA in line with budget	Net trading result	2.6	1.5
	General admin. expenses	(145.2)	(66.2)
	Income from insurance business	0.0	0.0
» TISPA contributes EUR 13.9 to segment's risk provisions	Other operating results	(14.7)	(1.8)
	<b>Pre-tax profit</b>	<b>(42.6)</b>	<b>5.7</b>
	Taxes on income	11.0	(1.0)
» Funding costs and goodwill increased through TISPA acquisition	Minority interests	2.0	0.0
	<b>Net profit after minority interest</b>	<b>(29.6)</b>	<b>4.7</b>
	Average risk-weighted assets	3,736.5	2,139.3
	Average attributed equity	207.1	107.5
	<b>Cost/Income Ratio</b>	<b>101.5%</b>	<b>79.3%</b>
	<b>ROE on net profit after min.</b>	<b>(19.0%)</b>	<b>5.8%</b>
	Thereof goodwill (based on pre-tax profit)	(8.7)	(4.1)

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group – Retail and Real Estate

	In EUR m	EB "domestic"		CS		Total	
		1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
» Contribution of CS increased to more than 90% of the segment's net profit	Net interest income	349.5	339.9	308.2	240.2	657.7	580.1
	Risk provisions for loans and adv.	(68.9)	(62.2)	(3.2)	(11.0)	(72.1)	(73.2)
	Net commission income	95.5	90.6	144.2	120.4	239.7	211.0
» First time consolidation of Rijecka banka as of 29 April positively affects growth rates	Net trading result	18.2	16.3	3.9	3.0	22.1	19.3
- Ex funding costs and goodwill RB contributes EUR 9.6m to net profit of EB domestic	General admin. expenses	(386.7)	(379.6)	(294.6)	(269.3)	(681.3)	(648.9)
	Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
	Other operating results	(10.6)	6.9	(7.1)	(41.8)	(17.7)	(34.9)
	<b>Pre-tax profit</b>	<b>(3.1)</b>	<b>11.9</b>	<b>151.5</b>	<b>41.5</b>	<b>148.4</b>	<b>53.4</b>
	Taxes on income	10.7	(2.0)	(34.1)	(6.9)	(23.4)	(8.9)
	Minority interests	(1.8)	(2.1)	(47.9)	(24.5)	(49.7)	(26.6)
	<b>Net profit after minority interest</b>	<b>5.7</b>	<b>7.8</b>	<b>69.5</b>	<b>10.1</b>	<b>75.3</b>	<b>17.9</b>
» Risk provisions of EB domestic up 11%	Average risk-weighted assets	9,687.1	9,646.2	1,687.2	1,757.9	11,374.3	11,404.1
- Reflecting difficult market situation, especially in SME business	Average attributed equity	424.4	484.6	149.4	88.3	573.8	572.9
	<b>Cost/Income Ratio</b>	<b>83.5%</b>	<b>85.0%</b>	<b>64.5%</b>	<b>74.1%</b>	<b>74.1%</b>	<b>80.1%</b>
	<b>ROE on net profit after min.</b>	<b>1.8%</b>	<b>2.1%</b>	<b>62.1%</b>	<b>15.2%</b>	<b>17.5%</b>	<b>4.2%</b>
	Thereof goodwill (based on pre-tax profit)	(0.9)	0.0	(4.1)	(4.0)	(5.0)	(4.0)

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group – Large Corporate Customers

	In EUR m	EB "domestic"		CS		Total	
		1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
» <b>Net profit at Core Group up 59% to EUR 106.8m</b>							
- Turnaround at CS							
- Based on sound revenue growth and supported by one-off release of risk provisions in Q2 and Q3 2002							
	Net interest income	214.1	194.7	63.0	45.3	277.1	240.0
	Risk provisions for loans and adv.	(68.3)	(45.1)	21.9	(14.1)	(46.4)	(59.2)
	Net commission income	58.6	45.4	14.5	10.4	73.1	55.8
	Net trading result	2.3	3.7	0.3	0.0	2.6	3.7
	General admin. expenses	(95.5)	(82.2)	(30.5)	(33.3)	(126.0)	(115.5)
	Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
	Other operating results	1.7	(19.2)	(10.6)	(9.1)	(8.9)	(28.3)
» <b>9.9% increase in NII and 29% growth of commission income at EB domestic</b>	<b>Pre-tax profit</b>	<b>112.9</b>	<b>97.3</b>	<b>58.6</b>	<b>(0.8)</b>	<b>171.5</b>	<b>96.5</b>
	Taxes on income	(23.2)	(16.4)	(11.5)	(0.7)	(34.7)	(17.1)
	Minority interests	(6.8)	(4.9)	(23.2)	(7.3)	(30.0)	(12.2)
» <b>Stable risk provisions as approx. EUR 20m for revaluation of project finance were included in other operating result in 2001</b>	<b>Net profit after minority interest</b>	<b>82.9</b>	<b>76.0</b>	<b>23.8</b>	<b>(8.8)</b>	<b>106.8</b>	<b>67.2</b>
	Average risk-weighted assets	12,484.1	13,077.4	2,384.7	1,953.2	14,868.8	15,030.6
	Average attributed equity	643.1	656.9	211.2	98.1	854.3	755.0
	<b>Cost/Income Ratio</b>	<b>34.7%</b>	<b>33.7%</b>	<b>39.2%</b>	<b>59.8%</b>	<b>35.7%</b>	<b>38.6%</b>
	<b>ROE on net profit after min.</b>	<b>17.2%</b>	<b>15.4%</b>	<b>15.0%</b>	<b>(12.0%)</b>	<b>16.7%</b>	<b>11.9%</b>
» <b>Risk provisions in Large Corporate segment decrease by 21.6%</b>	Thereof goodwill (based on pre-tax profit)	0.0	0.0	(5.7)	(4.5)	(5.7)	(4.5)

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group – Trading and Investment Banking

	In EUR m	EB "domestic"		CS		Total	
		1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
» Reduced contribution from ALM at EB domestic	Net interest income	46.0	77.9	(9.6)	13.0	36.4	90.9
	Risk provisions for loans and adv.	0.0	(0.3)	0.0	0.2	0.0	(0.1)
» Substantial cut in CZK interest rates in Q3 2002 and slower adjustment of the moving averages for the transfer pricing system negatively effect NII at CS in this segment	Net commission income	13.1	18.9	3.8	8.9	16.9	27.8
	Net trading result	56.7	52.8	29.1	17.5	85.8	70.3
	General admin. expenses	(74.1)	(66.1)	(20.5)	(31.6)	(94.6)	(97.7)
	Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
	Other operating results	(5.8)	9.8	0.8	3.4	(5.0)	13.2
	<b>Pre-tax profit</b>	<b>36.0</b>	<b>93.0</b>	<b>3.5</b>	<b>11.4</b>	<b>39.5</b>	<b>104.4</b>
	Taxes on income	(6.1)	(15.6)	(2.5)	(4.2)	(8.6)	(19.8)
	Minority interests	0.0	0.0	(4.0)	(8.2)	(4.0)	(8.2)
» Negative revaluation of interest rate swaps largely offset by positive valuation of the available for sale portfolio (in other operating result)	<b>Net profit after minority interest</b>	<b>29.8</b>	<b>77.4</b>	<b>(3.0)</b>	<b>(1.0)</b>	<b>26.9</b>	<b>76.4</b>
	Average risk-weighted assets	4,045.7	4,138.9	1,413.6	1,123.1	5,459.3	5,262.0
	Average attributed equity	195.3	208.0	125.1	56.4	320.4	264.4
	<b>Cost/Income Ratio</b>	<b>63.9%</b>	<b>44.2%</b>	<b>88.2%</b>	<b>80.2%</b>	<b>68.0%</b>	<b>51.7%</b>
	<b>ROE on net profit after min.</b>	<b>20.4%</b>	<b>49.6%</b>	<b>(3.2%)</b>	<b>(2.4%)</b>	<b>11.2%</b>	<b>38.5%</b>
	Thereof goodwill (based on pre-tax profit)	0.0	0.0	(3.7)	(2.6)	(3.7)	(2.6)

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group - Asset gathering <sup>1</sup>

	In EUR m	1.-3. Q 02	1.-3. Q 01
» Decrease of net profit by 10.6%	Net interest income	(1.4)	2.0
	Risk provisions for loans and adv.	0.0	0.0
» Pre-tax contribution from Erste Sparinvest at EUR 11m slightly below last year's level	Net commission income	67.1	69.7
	Net trading result	0.0	0.0
	General admin. expenses	(29.2)	(30.3)
	Income from insurance business	0.0	0.0
	Other operating results	(0.2)	(0.3)
» s Versicherung included at equity in NII	<b>Pre-tax profit</b>	<b>36.3</b>	<b>41.1</b>
	Taxes on income	(6.0)	(6.9)
	Minority interests	(1.6)	(2.1)
» CIR stable at 42.6% based on a 3.6% reduction of expenses	<b>Net profit after minority interest</b>	<b>28.7</b>	<b>32.1</b>
	Average risk-weighted assets	13.9	13.0
	Average attributed equity	0.8	0.6
» FUM at Erste Sparinvest grew by 5.11% compared to FY 2001 despite adverse markets - based on strong bond portion (79% of FUM)	<b>Cost/Income Ratio</b>	<b>44.4%</b>	<b>42.3%</b>
	<b>ROE on net profit after min.</b>	<b>&gt;100%</b>	<b>&gt;100%</b>
	Thereof goodwill (based on pre-tax profit)	0.0	0.0

NOTE: 1 No contribution from CS to Asset Gathering segment

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group - Corporate Centre

	In EUR m	EB "domestic"		CS		Total	
		1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
» Provisions for EU-fine (EUR 20m in Q2 ) and negative contribution of EUR 8.8m from on-line broker ecetra are allocated to the corporate centre							
	Net interest income	(8.8)	(2.7)	(0.4)	0.4	(9.2)	(2.3)
	Risk provisions for loans and adv.	0.0	0.0	0.0	0.0	0.0	0.0
	Net commission income	10.9	3.5	0.0	0.0	10.9	3.5
	Net trading result	(14.9)	(16.5)	0.0	0.1	(14.9)	(16.4)
	General admin. expenses	(30.1)	(12.9)	0.1	2.2	(30.0)	(10.7)
	Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
» Nil negatively impacted by hedges for FX risk from CE subsidiaries	Other operating results	(10.1)	(23.6)	(0.6)	(0.1)	(10.7)	(23.7)
	<b>Pre-tax profit</b>	<b>(53.0)</b>	<b>(52.2)</b>	<b>(0.9)</b>	<b>2.6</b>	<b>(53.9)</b>	<b>(49.6)</b>
	Taxes on income	7.6	8.8	(0.6)	(0.1)	7.0	8.7
	Minority interests	(16.9)	(17.5)	(0.8)	(1.4)	(17.7)	(18.9)
	<b>Net profit after minority interest</b>	<b>(62.3)</b>	<b>(60.8)</b>	<b>(2.3)</b>	<b>1.1</b>	<b>(64.6)</b>	<b>(59.8)</b>
	Average risk-weighted assets	977.3	542.7	711.8	48.8	1,689.1	591.5
	Average attributed equity	39.6	27.1	63.0	2.5	102.6	29.6
	<b>Cost/Income Ratio</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
	<b>ROE on net profit after min.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
	Thereof goodwill (based on pre-tax profit)	(4.8)	(4.5)	(1.7)	(0.1)	(6.5)	(4.6)

# > Core Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Core Group - Slovenská sporiteľňa

	In EUR m	1.-3. Q 02	1.-3. Q 01
» Pre-tax profit up 30%			
	Net interest income	113.4	97.0
» Transfer of ring fenced assets leads to release of risk provisions	Risk provisions for loans and adv.	5.4	(5.3)
	Net commission income	30.8	21.9
	Net trading result	7.4	12.4
	General admin. expenses	(96.9)	(94.7)
» 45bp increase in deposit insurance rate (to 0.7% of deposit volume) impacts other operating result	Income from insurance business	0.0	0.0
	Other operating results	(23.2)	(3.0)
	<b>Pre-tax profit</b>	<b>36.9</b>	<b>28.3</b>
	Taxes on income	(12.3)	(10.9)
	Minority interests	(12.4)	(4.9)
» Funding costs and goodwill amount to EUR 14.2m	<b>Net profit after minority interest</b>	<b>12.2</b>	<b>12.5</b>
	Average risk-weighted assets	1,012.0	904.0
	Average attributed equity	56.2	45.4
	<b>Cost/Income Ratio</b>	<b>63.9%</b>	<b>72.1%</b>
	<b>ROE on net profit after min.</b>	<b>28.8%</b>	<b>3670.0%</b>
	Thereof goodwill (based on pre-tax profit)	(9.0)	(8.0)



# > Core Group - Q3 2002 divisional figures

Q3 2002 Divisionals

## Core Group - Total

In EUR m	SLSP		Savings Banks		EB "domestic"		CS		Grand Total	
	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
Net interest income	113.4	97.0	92.8	51.0	599.4	611.8	361.2	298.9	1,166.8	1,058.7
Risk provisions for loans and adv.	5.4	(5.3)	(25.8)	(9.8)	(137.2)	(107.6)	18.7	(24.9)	(138.9)	(147.6)
Net commission income	30.8	21.9	47.7	31.0	245.2	228.1	162.5	139.7	486.2	420.6
Net trading result	7.4	12.4	2.6	1.5	62.3	56.4	33.3	20.6	105.6	90.9
General admin. expenses	(96.9)	(94.7)	(145.2)	(66.2)	(615.6)	(571.2)	(345.5)	(332.0)	(1,203.2)	(1,064.1)
Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(23.2)	(3.0)	(14.7)	(1.8)	(25.0)	(26.4)	(17.5)	(47.6)	(80.4)	(78.8)
<b>Pre-tax profit</b>	<b>36.9</b>	<b>28.3</b>	<b>(42.6)</b>	<b>5.7</b>	<b>129.1</b>	<b>191.1</b>	<b>212.7</b>	<b>54.7</b>	<b>336.1</b>	<b>279.7</b>
Taxes on income	(12.3)	(10.9)	11.0	(1.0)	(17.2)	(32.1)	(48.7)	(11.9)	(67.2)	(55.9)
Minority interests	(12.4)	(4.9)	2.0	0.0	(27.1)	(26.6)	(75.9)	(41.5)	(113.4)	(73.0)
<b>Net profit after minority interest</b>	<b>12.2</b>	<b>12.5</b>	<b>(29.6)</b>	<b>4.7</b>	<b>84.8</b>	<b>132.4</b>	<b>88.1</b>	<b>1.3</b>	<b>155.5</b>	<b>150.8</b>
Average risk-weighted assets	1,012.0	904.0	3,736.5	2,139.3	27,208.2	27,418.2	6,197.2	4,883.0	38,153.9	35,344.5
Average attributed equity	56.2	45.4	207.1	107.5	1,303.2	1,377.2	548.7	245.3	2,115.2	1,775.4
<b>Cost/Income Ratio</b>	<b>63.9%</b>	<b>72.1%</b>	<b>101.5%</b>	<b>79.3%</b>	<b>67.9%</b>	<b>63.7%</b>	<b>62.0%</b>	<b>72.3%</b>	<b>68.4%</b>	<b>67.8%</b>
<b>ROE on net profit after min.</b>	<b>28.8%</b>	<b>36.7%</b>	<b>(19.0%)</b>	<b>5.8%</b>	<b>8.7%</b>	<b>12.8%</b>	<b>21.4%</b>	<b>0.7%</b>	<b>9.8%</b>	<b>11.3%</b>
Thereof goodwill (based on pre-tax profit)	(9.0)	(8.0)	(8.7)	(4.1)	(5.8)	(4.5)	(15.2)	(11.2)	(38.7)	(27.8)

### **Erste Bank Group outlook for YE 2002 confirmed**

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- » **Management confirms outlook for full year 2002**
    - » In spite of negative one-off effect of provisions for EU-fine in Q2 2002 and the negative economic environment Erste Bank still expects earnings for the full year to exceed last year's level
  
  - » **By end of 2005 Erste Bank Group expects to achieve an ROE of 15% based on a Cost/Income Ratio between 60 and 62%**
    - » Net profit in 2005 should exceed EUR 500m
  
  - » **Ceská sporitelna is expected to surpass its YE 2002 targets**
    - » ROE 18% and Cost/Income Ratio below 65% in 2002
  
    - » For 2003 CS expects an increase in net profit of 15-20% implying a ROE above 20% and a Cost/Income Ratio in the range of 60 to 62%
-

> Appendix

> Additional information

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group – Savings Banks

	In EUR m	1.-3. Q 02	1.-3. Q 01
» Stable NII and a decrease in commission income over the quarters do not compensate funding costs, allocation of goodwill and restructuring costs for TISPA	Net interest income	735.9	51.0
	Risk provisions for loans and adv.	(153.1)	(9.8)
	Net commission income	244.6	31.0
	Net trading result	18.9	1.5
	General admin. expenses	(729.9)	(66.2)
	Income from insurance business	0.0	0.0
» Weaker result of Salzburger Sparkasse due to particular regional effects	Other operating results	(12.3)	(1.8)
	<b>Pre-tax profit</b>	<b>104.1</b>	<b>5.7</b>
	Taxes on income	(30.5)	(1.0)
	Minority interests	(96.2)	0.0
» Funding costs and goodwill reduce profit by a total of EUR 30.9m	<b>Net profit after minority interest</b>	<b>(22.6)</b>	<b>4.7</b>
	Average risk-weighted assets	25,489.2	2,139.3
	Average attributed equity	183.7	107.5
	<b>Cost/Income Ratio</b>	<b>73.0%</b>	<b>79.3%</b>
	<b>ROE on net profit after min.</b>	<b>(16.4%)</b>	<b>5.8%</b>
	Thereof goodwill (based on pre-tax profit)	(9.8)	(4.1)

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group – Retail and Real Estate

	In EUR m	EB "domestic"		CS		Total	
		1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
<p>» Strong double digit growth of operating income (+17%) and more moderate increase of risk provisions (+6,7%) and expenses (+7,5%) support improvement of ROE and CIR</p> <p>» Larger scope of consolidation impacts yoy growth rates</p> <p>» First time consolidation of Rijecka banka as of 29 April positively affects growth rates</p> <p>- Ex funding costs and goodwill RB contributes EUR 9.6m to net profit of EB domestic</p>	Net interest income	373.3	339.9	308.2	240.2	681.5	580.1
	Risk provisions for loans and adv.	(74.9)	(62.2)	(3.2)	(11.0)	(78.1)	(73.2)
	Net commission income	98.9	90.6	144.2	120.4	243.1	211.0
	Net trading result	23.2	16.3	3.9	3.0	27.1	19.3
	General admin. expenses	(403.1)	(379.6)	(294.6)	(269.3)	(697.7)	(648.9)
	Income from insurance business	0.0	0.0	(1.5)	0.0	(1.5)	0.0
	Other operating results	(10.1)	6.9	(5.6)	(41.8)	(15.7)	(34.9)
	<b>Pre-tax profit</b>	<b>7.2</b>	<b>11.9</b>	<b>151.5</b>	<b>41.5</b>	<b>158.7</b>	<b>53.4</b>
	Taxes on income	7.0	(2.0)	(34.1)	(6.9)	(27.1)	(8.9)
	Minority interests	(6.5)	(2.1)	(47.9)	(24.5)	(54.4)	(26.6)
	<b>Net profit after minority interest</b>	<b>7.7</b>	<b>7.8</b>	<b>69.5</b>	<b>10.1</b>	<b>77.2</b>	<b>17.9</b>
	Average risk-weighted assets	9,687.1	9,646.2	1,687.2	1,757.9	11,374.3	11,404.1
	Average attributed equity	376.5	484.6	132.5	88.3	509.0	572.9
	<b>Cost/Income Ratio</b>	<b>81.4%</b>	<b>85.0%</b>	<b>64.8%</b>	<b>74.1%</b>	<b>73.4%</b>	<b>80.1%</b>
	<b>ROE on net profit after min.</b>	<b>2.7%</b>	<b>2.1%</b>	<b>70.0%</b>	<b>15.2%</b>	<b>20.2%</b>	<b>4.2%</b>
	Thereof goodwill (based on pre-tax profit)	(0.9)	0.0	(4.1)	(4.0)	(5.0)	(4.0)

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group – Large Corporate Customers

	EB "domestic"		CS		Total		
	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	
» <b>Net profit in EB Group strongly grows y 56% to EUR 105m</b>	<b>In EUR m</b>						
- Strong improvement in CS	Net interest income	214.1	194.7	63.0	45.3	277.1	240.0
- Subsidiaries of Immorent consolidated through Haftungsverbund	Risk provisions for loans and adv.	(68.3)	(45.1)	21.9	(14.1)	(46.4)	(59.2)
	Net commission income	58.6	45.4	14.5	10.4	73.1	55.8
	Net trading result	2.3	3.7	0.3	0.0	2.6	3.7
	General admin. expenses	(95.5)	(82.2)	(30.5)	(33.3)	(126.0)	(115.5)
	Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
	Other operating results	1.7	(19.2)	(10.6)	(9.1)	(8.9)	(28.3)
	<b>Pre-tax profit</b>	<b>112.9</b>	<b>97.3</b>	<b>58.6</b>	<b>(0.8)</b>	<b>171.5</b>	<b>96.5</b>
	Taxes on income	(25.0)	(16.4)	(11.5)	(0.7)	(36.5)	(17.1)
	Minority interests	(6.8)	(4.9)	(23.2)	(7.3)	(30.0)	(12.2)
	<b>Net profit after minority interest</b>	<b>81.1</b>	<b>76.0</b>	<b>23.9</b>	<b>(8.8)</b>	<b>105.0</b>	<b>67.2</b>
	Average risk-weighted assets	12,484.1	13,077.4	2,384.7	1,953.2	14,868.8	15,030.6
	Average attributed equity	570.5	656.9	187.3	98.1	757.8	755.0
	<b>Cost/Income Ratio</b>	<b>34.7%</b>	<b>33.7%</b>	<b>39.2%</b>	<b>59.8%</b>	<b>35.7%</b>	<b>38.6%</b>
	<b>ROE on net profit after min.</b>	<b>19.0%</b>	<b>15.4%</b>	<b>17.0%</b>	<b>(12.0%)</b>	<b>18.5%</b>	<b>11.9%</b>
	Thereof goodwill (based on pre-tax profit)	0.0	0.0	(5.7)	(4.5)	(5.7)	(4.5)
	NOTE: 1 No contribution from CS to Asset Gathering segment						

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group – Trading and Investment Banking

- For other details see comments for Core Group

In EUR m	EB "domestic"		CS		Total	
	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
Net interest income	47.3	77.9	(9.6)	13.0	37.7	90.9
Risk provisions for loans and adv.	0.0	(0.3)	0.0	0.2	0.0	(0.1)
Net commission income	13.2	18.9	3.8	8.9	17.0	27.8
Net trading result	56.4	52.8	29.1	17.5	85.5	70.3
General admin. expenses	(75.6)	(66.1)	(20.5)	(31.6)	(96.1)	(97.7)
Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(5.8)	9.8	0.8	3.4	(5.0)	13.2
<b>Pre-tax profit</b>	<b>35.6</b>	<b>93.0</b>	<b>3.5</b>	<b>11.4</b>	<b>39.1</b>	<b>104.4</b>
Taxes on income	(6.9)	(15.6)	(2.5)	(4.2)	(9.4)	(19.8)
Minority interests	1.0	0.0	(4.0)	(8.2)	(3.0)	(8.2)
<b>Net profit after minority interest</b>	<b>29.6</b>	<b>77.4</b>	<b>(3.0)</b>	<b>(1.0)</b>	<b>26.7</b>	<b>76.4</b>
Average risk-weighted assets	4,045.7	4,138.9	1,413.6	1,123.1	5,459.3	5,262.0
Average attributed equity	173.2	208.0	111.0	56.4	284.2	264.4
<b>Cost/Income Ratio</b>	<b>64.6%</b>	<b>44.2%</b>	<b>88.2%</b>	<b>80.2%</b>	<b>68.5%</b>	<b>51.7%</b>
<b>ROE on net profit after min.</b>	<b>22.8%</b>	<b>49.6%</b>	<b>(3.6%)</b>	<b>(2.4%)</b>	<b>12.5%</b>	<b>38.5%</b>
Thereof goodwill (based on pre-tax profit)	0.0	0.0	(3.7)	(2.6)	(3.7)	(2.6)

NOTE: 1 Comprising: Savings Banks, SLSP, Total EB „domestic“ and Total CS

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group - Asset gathering <sup>1</sup>

- For other details see comments for Core Group

In EUR m	1.-3. Q 02	1.-3. Q 01
Net interest income	(0.7)	2.0
Risk provisions for loans and adv.	0.0	0.0
Net commission income	67.1	69.7
Net trading result	0.0	0.0
General admin. expenses	(29.2)	(30.3)
Income from insurance business	2.1	0.0
Other operating results	(0.2)	(0.3)
<b>Pre-tax profit</b>	<b>39.1</b>	<b>41.1</b>
Taxes on income	(9.4)	(6.9)
Minority interests	(1.4)	(2.1)
<b>Net profit after minority interest</b>	<b>28.3</b>	<b>32.1</b>
Average risk-weighted assets	13.9	13.0
Average attributed equity	0.7	0.6
<b>Cost/Income Ratio</b>	<b>42.6%</b>	<b>42.3%</b>
<b>ROE on net profit after min.</b>	<b>&gt;100%</b>	<b>&gt;100%</b>
Thereof goodwill (based on pre-tax profit)	0.0	0.0

NOTE: 1 No contribution from CS



# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group - Corporate Centre

- For other details see comments for Core Group

In EUR m	EB "domestic"		CS		Total	
	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
Net interest income	(9.5)	(2.7)	(0.4)	0.4	(9.9)	(2.3)
Risk provisions for loans and adv.	0.0	0.0	0.0	0.0	0.0	0.0
Net commission income	19.5	3.5	0.0	0.0	19.5	3.5
Net trading result	(15.0)	(16.5)	0.0	0.1	(15.0)	(16.4)
General admin. expenses	(40.1)	(12.9)	0.1	2.2	(40.0)	(10.7)
Income from insurance business	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(8.6)	(23.6)	(0.6)	(0.1)	(9.2)	(23.7)
<b>Pre-tax profit</b>	<b>(53.7)</b>	<b>(52.2)</b>	<b>(0.9)</b>	<b>2.6</b>	<b>(54.6)</b>	<b>(49.6)</b>
Taxes on income	8.3	8.8	(0.6)	(0.1)	7.7	8.7
Minority interests	(17.3)	(17.5)	(0.8)	(1.4)	(18.1)	(18.9)
<b>Net profit after minority interest</b>	<b>(62.7)</b>	<b>(60.8)</b>	<b>(2.3)</b>	<b>1.1</b>	<b>(65.0)</b>	<b>(59.8)</b>
Average risk-weighted assets	977.3	542.7	711.8	48.8	1,689.1	591.5
Average attributed equity	35.1	27.1	55.9	2.5	91.0	29.6
<b>Cost/Income Ratio</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
<b>ROE on net profit after min.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>
Thereof goodwill (based on pre-tax profit)	(4.8)	(4.5)	(1.7)	(0.1)	(6.5)	(4.6)

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group - Slovenská sporiteľňa

- For other details see comments for Core Group

In EUR m	1.-3. Q 02	1.-3. Q 01
Net interest income	113.4	97.0
Risk provisions for loans and adv.	5.4	(5.3)
Net commission income	30.8	21.9
Net trading result	7.4	12.4
General admin. expenses	(96.9)	(94.7)
Income from insurance business	0.0	0.0
Other operating results	(23.2)	(3.0)
<b>Pre-tax profit</b>	<b>36.9</b>	<b>28.3</b>
Taxes on income	(12.3)	(10.9)
Minority interests	(12.4)	(4.9)
<b>Net profit after minority interest</b>	<b>12.2</b>	<b>12.5</b>
Average risk-weighted assets	1,012.0	904.0
Average attributed equity	49.9	45.4
<b>Cost/Income Ratio</b>	<b>63.9%</b>	<b>72.1%</b>
<b>ROE on net profit after min.</b>	<b>32.6%</b>	<b>36.7%</b>
Thereof goodwill (based on pre-tax profit)	(9.0)	(8.0)

# > EB Group - Q3 2002 Divisional Figures

Q3 2002 Divisionals

## Erste Bank Group - Total

In EUR m	SLSP		Savings Banks		EB "domestic"		CS		Grand Total	
	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01	1.-3. Q 02	1.-3. Q 01
Net interest income	113.4	97.0	735.9	51.0	624.5	611.8	361.2	298.9	1,835.0	1,058.7
Risk provisions for loans and adv.	5.4	(5.3)	(153.1)	(9.8)	(143.2)	(107.6)	18.7	(24.9)	(272.2)	(147.6)
Net commission income	30.8	21.9	244.6	31.0	257.3	228.1	162.5	139.7	695.2	420.6
Net trading result	7.4	12.4	18.9	1.5	66.9	56.4	33.3	20.6	126.5	90.9
General admin. expenses	(96.9)	(94.7)	(729.9)	(66.2)	(643.5)	(571.2)	(345.5)	(332.0)	(1,815.8)	(1,064.1)
Income from insurance business	0.0	0.0	(3.6)	0.0	2.1	0.0	(1.5)	0.0	0.6	0.0
Other operating results	(23.2)	(3.0)	(12.3)	(1.8)	(23.0)	(26.4)	(16.0)	(47.6)	(74.5)	(78.8)
<b>Pre-tax profit</b>	<b>36.9</b>	<b>28.3</b>	<b>100.5</b>	<b>5.7</b>	<b>141.1</b>	<b>191.1</b>	<b>212.7</b>	<b>54.7</b>	<b>494.8</b>	<b>279.7</b>
Taxes on income	(12.3)	(10.9)	(30.5)	(1.0)	(26.1)	(32.1)	(48.7)	(11.9)	(117.6)	(55.9)
Minority interests	(12.4)	(4.9)	(96.2)	0.0	(31.0)	(26.6)	(75.9)	(41.5)	(215.5)	(73.0)
<b>Net profit after minority interest</b>	<b>12.2</b>	<b>12.5</b>	<b>(26.2)</b>	<b>4.7</b>	<b>84.0</b>	<b>132.4</b>	<b>88.1</b>	<b>1.3</b>	<b>161.7</b>	<b>150.8</b>
Average risk-weighted assets	1,012.0	904.0	25,489.2	2,139.3	27,208.2	27,418.2	6,197.2	4,883.0	59,906.6	35,344.5
Average attributed equity	49.9	45.4	183.7	107.5	1,156.0	1,377.2	486.7	245.3	1,876.3	1,775.4
<b>Cost/Income Ratio</b>	<b>63.9%</b>	<b>72.1%</b>	<b>73.0%</b>	<b>79.3%</b>	<b>67.7%</b>	<b>63.7%</b>	<b>62.2%</b>	<b>72.3%</b>	<b>68.3%</b>	<b>67.8%</b>
<b>ROE on net profit after min.</b>	<b>32.6%</b>	<b>36.7%</b>	<b>(16.4%)</b>	<b>5.8%</b>	<b>9.7%</b>	<b>12.8%</b>	<b>24.1%</b>	<b>0.7%</b>	<b>11.5%</b>	<b>11.3%</b>
Thereof goodwill (based on pre-tax profit)	(9.0)	(8.0)	(9.8)	(4.1)	(5.7)	(4.5)	(15.2)	(11.2)	(39.7)	(27.8)

# > Quarterly Balance Sheet (IAS)

Additional financial information

## Balance sheet details

EUR m	Q1'01	Q2'02	Q3'01	Q4'01	Erste Bank Group			Core Group		
					Q1'02	Q2'02	Q3'02	Q1'02	Q2'02	Q3'02
<b>Total assets</b>	<b>80,114</b>	<b>82,327</b>	<b>81,485</b>	<b>86,033</b>	<b>117,684</b>	<b>121,068</b>	<b>124,797</b>	<b>88,508</b>	<b>90,893</b>	<b>86,033</b>
Loans & advances credit inst.	22,879	22,579	20,341	21,485	21,372	21,175	19,956	23,932	23,361	18,912
Loans & advances to cust.	34,489	35,278	36,179	39,210	61,581	62,693	64,283	38,785	39,909	39,210
Risk provisions	(1,815)	(1,874)	(1,767)	(1,875)	(3,055)	(3,203)	(3,113)	(1,924)	(2,025)	(1,875)
Total securities portfolio and other financial inv.	18,311	19,827	19,353	21,093	30,905	32,317	32,991	22,308	22,945	21,093
Other assets	6,250	6,517	7,379	6,120	6,881	8,086	10,680	5,407	6,703	8,693
<b>Total liabilities</b>	<b>80,114</b>	<b>82,327</b>	<b>81,485</b>	<b>86,033</b>	<b>117,684</b>	<b>121,068</b>	<b>124,797</b>	<b>88,508</b>	<b>90,893</b>	<b>86,033</b>
Amounts owed to credit inst.	28,641	29,259	28,343	28,642	26,541	24,754	28,293	28,111	25,998	28,642
Amounts owed to customers	32,715	33,515	33,353	37,175	60,861	62,257	61,572	39,356	40,867	37,175
Debts evidenced by cert. <sup>1</sup>	12,155	12,312	12,361	12,707	16,589	18,643	19,015	13,960	15,393	12,707
Other liabilities	4,810	5,441	5,587	5,605	11,966	13,669	13,474	5,116	6,655	5,605
Shareholder's equity (excl. minority interests)	1,793	1,800	1,841	1,904	1,727	1,745	2,443	1,965	1,980	1,904

NOTE: 1 Including subordinated liabilities

# > Quarterly Results (IAS)

Additional financial information

## P & L details

EUR m	Q2'00	Q3'00	Q4'00	Q1'01	Q2'01	Q3'01	Q4'01	Erste Bank Group			Core Group		
								Q1'02	Q2'02	Q3'02	Q1'02	Q2'02	Q3'02
Net interest income	196	253	295	313	357	389	380	585	634	616	384	395	387
Risk provisions for loans and advances	(33)	(52)	(50)	(48)	(45)	(55)	(56)	(89)	(94)	(89)	(57)	(37)	(45)
Net commission income	90	99	145	136	142	143	154	244	226	226	170	156	161
Net trading result	26	18	49	33	31	27	62	51	39	37	44	34	28
<b>Operating income</b>	<b>312</b>	<b>370</b>	<b>489</b>	<b>482</b>	<b>530</b>	<b>558</b>	<b>596</b>	<b>888</b>	<b>895</b>	<b>874</b>	<b>598</b>	<b>585</b>	<b>576</b>
Personnel expenses	(125)	(150)	(167)	(172)	(186)	(181)	(218)	(313)	(352)	(342)	(203)	(212)	(209)
Administrative expenses	(65)	(102)	(93)	(116)	(123)	(136)	(135)	(184)	(200)	(198)	(137)	(144)	(140)
Depreciation	(22)	(34)	(38)	(50)	(51)	(49)	(37)	(73)	(81)	(73)	(54)	(55)	(51)
<b>General admin. exp.</b>	<b>(213)</b>	<b>(286)</b>	<b>(298)</b>	<b>(338)</b>	<b>(359)</b>	<b>(366)</b>	<b>(390)</b>	<b>(570)</b>	<b>(633)</b>	<b>(613)</b>	<b>(394)</b>	<b>(410)</b>	<b>(399)</b>
Result from insurance business	-	-	-	-	-	-	-	8.1	(3)	(4)	-	-	-
Other operating result	1	59	(93)	(3)	(25)	(51)	(24)	(56)	(32)	(20)	(26)	(20)	(34)
<b>Pre-tax profit</b>	<b>67</b>	<b>91</b>	<b>48</b>	<b>92</b>	<b>101</b>	<b>86</b>	<b>126</b>	<b>173</b>	<b>169</b>	<b>153</b>	<b>121</b>	<b>117</b>	<b>98</b>
Minority interests	(6)	(17)	(4)	(17)	(24)	(32)	(28)	(61)	(92)	(63)	(33)	(53)	(28)
<b>Net profit after minorities</b>	<b>47</b>	<b>44</b>	<b>55</b>	<b>54</b>	<b>54</b>	<b>43</b>	<b>73</b>	<b>66</b>	<b>45</b>	<b>51</b>	<b>61</b>	<b>44</b>	<b>51</b>

# > Quarterly Divisional Figures (IAS)

Additional financial information

## Core Group

	Savings Banks					Retail & Real Estate					Large Corporate Clients				
In EUR m	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02	Q3 01 <sup>1</sup>	Q4 01 <sup>1</sup>	Q1 02	Q2 02	Q3 02	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02
Net interest income	-	-	28.0	26.5	38.3	213.8	244.4	209.2	224.5	224.0	93.2	98.9	83.4	89.8	103.9
Risk provisions	-	-	(10.9)	(10.0)	(4.9)	(33.7)	(29.9)	(22.6)	(22.1)	(27.4)	(19.1)	(44.7)	(24.8)	0.9	(22.5)
Net commission income	-	-	18.6	15.2	13.9	82.4	90.0	73.1	83.4	83.2	21.1	18.2	31.3	20.7	21.1
Net trading result	-	-	1.0	0.7	0.9	7.4	6.2	3.7	10.1	8.3	0.9	1.4	1.2	1.5	(0.1)
General admin.exp.	-	-	(42.2)	(54.5)	(48.5)	(234.0)	(253.9)	(218.4)	(238.1)	(224.8)	(42.5)	(40.5)	(41.6)	(42.0)	(42.4)
Other operating results	-	-	(0.8)	(3.2)	(10.7)	(20.7)	3.4	(2.4)	(10.9)	(4.4)	(24.9)	(4.4)	(2.5)	(3.7)	(2.7)
<b>Pre-tax profit</b>	<b>0.0</b>	<b>0.1</b>	<b>(6.3)</b>	<b>(25.3)</b>	<b>(11.0)</b>	<b>15.2</b>	<b>60.3</b>	<b>42.6</b>	<b>46.8</b>	<b>58.9</b>	<b>28.8</b>	<b>28.9</b>	<b>47.1</b>	<b>67.3</b>	<b>57.2</b>

	Trading & Investment Banking					Asset Gathering					Corporate Center				
In EUR m	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02
Net interest income	53.8	22.7	28.0	20.2	(11.8)	1.7	1.6	2.0	(1.3)	(2.1)	(7.5)	(6.0)	(3.6)	(3.9)	(1.7)
Risk provisions	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net commission income	10.1	10.6	7.7	5.1	4.1	21.8	23.1	25.1	22.4	19.6	(0.9)	2.8	5.0	(1.0)	6.9
Net trading result	26.6	40.7	31.8	28.1	25.9	0.0	0.0	0.0	0.0	0.0	(10.9)	8.2	3.4	(7.7)	(10.6)
General admin.exp.	(40.5)	(37.9)	(33.7)	(33.1)	(27.8)	(9.3)	(13.4)	(11.3)	(9.6)	(8.3)	(2.0)	(8.6)	(17.1)	(1.4)	(11.5)
Other operating results	7.3	(9.0)	(17.9)	7.6	5.3	(0.3)	0.5	0.9	(1.1)	0.0	(15.8)	(0.1)	4.1	(5.1)	(9.7)
<b>Pre-tax profit</b>	<b>57.5</b>	<b>27.1</b>	<b>15.9</b>	<b>27.9</b>	<b>(4.3)</b>	<b>13.9</b>	<b>11.7</b>	<b>16.7</b>	<b>10.4</b>	<b>9.2</b>	<b>(37.1)</b>	<b>(3.6)</b>	<b>(8.2)</b>	<b>(19.1)</b>	<b>(26.6)</b>

	Slovenska sporitelna					Total Core Group				
In EUR m	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02	Q3 01	Q4 01	Q1 02	Q2 02	Q3 02
Net interest income	33.8	19.0	37.3	39.4	36.7	388.9	380.2	384.3	395.2	387.3
Risk provisions	(1.8)	18.6	1.6	(6.1)	9.9	(54.5)	(56.0)	(56.7)	(37.3)	(44.9)
Net commission income	8.0	9.2	9.2	9.9	11.7	142.5	154.0	170.0	155.7	160.5
Net trading result	2.7	5.2	2.7	1.1	3.6	26.8	61.7	43.7	33.7	28.2
General admin.exp.	(37.9)	(36.0)	(29.8)	(31.2)	(35.9)	(366.2)	(390.2)	(394.0)	(409.9)	(399.3)
Other operating results	3.0	(14.2)	(7.8)	(3.8)	(11.6)	(51.4)	(23.7)	(26.4)	(20.2)	(33.8)
<b>Pre-tax profit</b>	<b>7.8</b>	<b>1.8</b>	<b>13.2</b>	<b>9.3</b>	<b>14.4</b>	<b>86.1</b>	<b>126.0</b>	<b>120.9</b>	<b>117.2</b>	<b>97.9</b>

# > Quarterly Divisional Figures (IAS)

Additional financial information

## Erste Bank Group

	Savings Banks			Retail & Real Estate			Large Corporate Cust.		
In EUR m	Q1 02	Q2 02	Q3 02	Q1 02	Q2 02	Q3 02	Q1 02	Q2 02	Q3 02
Net interest income	219.4	260.3	256.2	216.3	233.3	231.9	85.8	87.4	103.9
Risk provisions	(41.2)	(64.4)	(47.5)	(24.6)	(24.9)	(28.6)	(24.9)	1.0	(22.5)
Net commission inco	90.2	79.2	75.2	73.9	84.6	84.6	30.7	21.3	21.1
Net trading result	6.8	4.4	7.7	5.1	11.6	10.5	1.2	1.5	(0.1)
General admin.exp.	(218.1)	(258.4)	(253.4)	(223.5)	(243.9)	(230.3)	(41.9)	(41.7)	(42.5)
Income from insuranc	0.0	0.0	0.0	0.7	1.0	(3.2)	0.0	0.0	0.0
Other operating result	(28.6)	16.3	0.0	(2.8)	(11.9)	(1.0)	(1.2)	(5.0)	(2.7)
<b>Pre-tax profit</b>	<b>28.5</b>	<b>37.4</b>	<b>38.2</b>	<b>45.1</b>	<b>49.7</b>	<b>63.9</b>	<b>49.8</b>	<b>64.6</b>	<b>57.2</b>

	Trading & Invest. Banking			Asset Gathering			Corporate Centre		
In EUR m	Q1 02	Q2 02	Q3 02	Q1 02	Q2 02	Q3 02	Q1 02	Q2 02	Q3 02
Net interest income	28.0	20.6	(10.9)	0.1	(0.6)	(0.9)	(2.1)	(6.0)	(1.8)
Risk provisions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net commission inco	7.7	5.2	4.1	25.1	22.4	19.6	7.2	2.9	9.4
Net trading result	31.8	28.0	25.8	0.0	0.0	0.0	3.4	(7.8)	(10.6)
General admin.exp.	(33.7)	(34.1)	(28.3)	(11.3)	(9.6)	(8.3)	(11.8)	(14.3)	(13.9)
Income from insuranc	0.0	0.0	0.0	7.4	(4.4)	(0.9)	0.0	0.0	0.0
Other operating result	(17.9)	7.6	5.3	0.9	(1.1)	0.0	1.6	(0.6)	(10.2)
<b>Pre-tax profit</b>	<b>15.9</b>	<b>27.3</b>	<b>(4.0)</b>	<b>22.2</b>	<b>6.7</b>	<b>9.5</b>	<b>(1.7)</b>	<b>(25.8)</b>	<b>(27.1)</b>

	Slovenska sporitelna			Total EB Group		
In EUR m	Q1 02	Q2 02	Q3 02	Q1 02	Q2 02	Q3 02
Net interest income	37.3	39.4	36.7	584.8	634.4	615.1
Risk provisions	1.6	(6.1)	9.9	(89.1)	(94.4)	(88.7)
Net commission inco	9.2	9.9	11.7	244.0	225.5	225.7
Net trading result	2.7	1.1	3.6	51.0	38.7	36.9
General admin.exp.	(29.8)	(31.2)	(35.9)	(570.1)	(633.2)	(612.6)
Income from insuranc	0.0	0.0	0.0	8.1	(3.4)	(4.1)
Other operating result	(7.8)	(3.8)	(11.6)	(55.8)	1.5	(20.2)
<b>Pre-tax profit</b>	<b>13.2</b>	<b>9.3</b>	<b>14.4</b>	<b>172.9</b>	<b>169.2</b>	<b>152.1</b>

## > Quarterly Results (IAS)

Additional financial information

### Key financial data

in EUR m	YE 1998	YE 1999	YE 2000	YE 2001	Q1 2002	Q2 2002	Q3 2002
Tier 1 Capital pursuant to § Austrian Banking Act	1,611	1,753	2,125	2,337	2,465	2,350	3,631
Total own funds pursuant to § Austrian Banking Act	3,176	3,296	3,956	4,308	4,500	4,560	6,784
Risk weighted assets	26,488	27,750	31,879	37,803	37,735	39,074	59,574
Tier 1 ratio (%)	6.1	6.3	6.7	6.2	6.5	6.0	6.1
Solvency ratio (%)	11.0	10.8	11.2	10.7	11.2	10.9	10.8



## > Current Shareholder Structure

**Total number of shares: 59,825,114**

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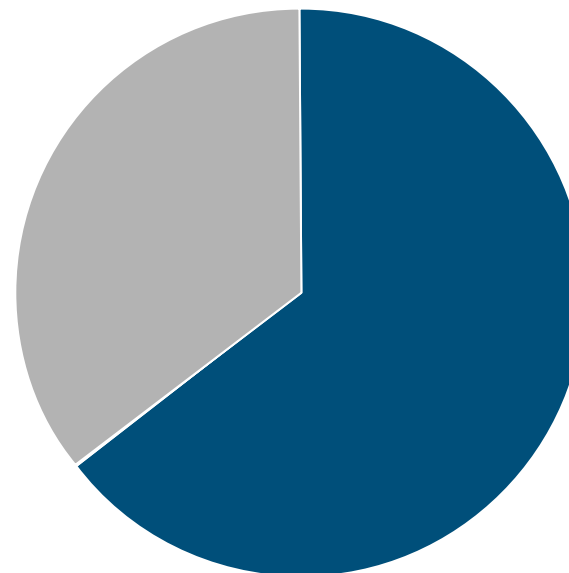
### Five largest institutional shareholders:

Austria Versicherungsverein:	3.6%
Generali:	2.6%
Uniq:	2.5%
Swedbank:	3.4%
Dexia Bank:	2.0%
Commerzbank:	1.7%

### Four largest savings banks shareholders:

Kärntner Sparkasse:	1.3%
Sparkasse OÖ:	0.9%
Steiermärkische Spk.:	0.9%
Sparkasse Dornbirn:	0.4%

**AVS**  
35.6%



**Shareholders < 5%**  
64.4%

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**Reuters:** ERST.VI

**Bloomberg:** DESC AV

**Datastream:** O:ERS

**Securities ID:** 065201

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