

## > Retail Banking in Central Europe

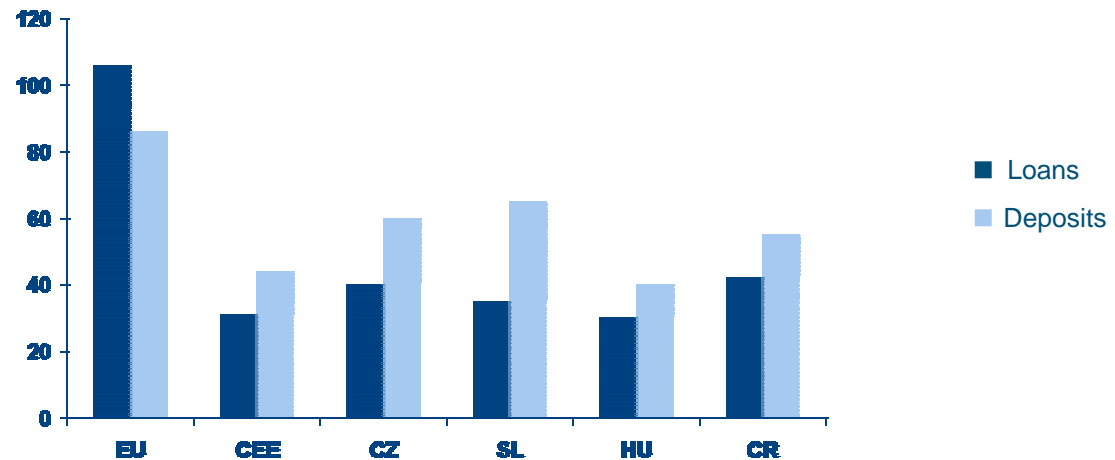
- > **Erste Bank Group Approach**

- > **Introduction**

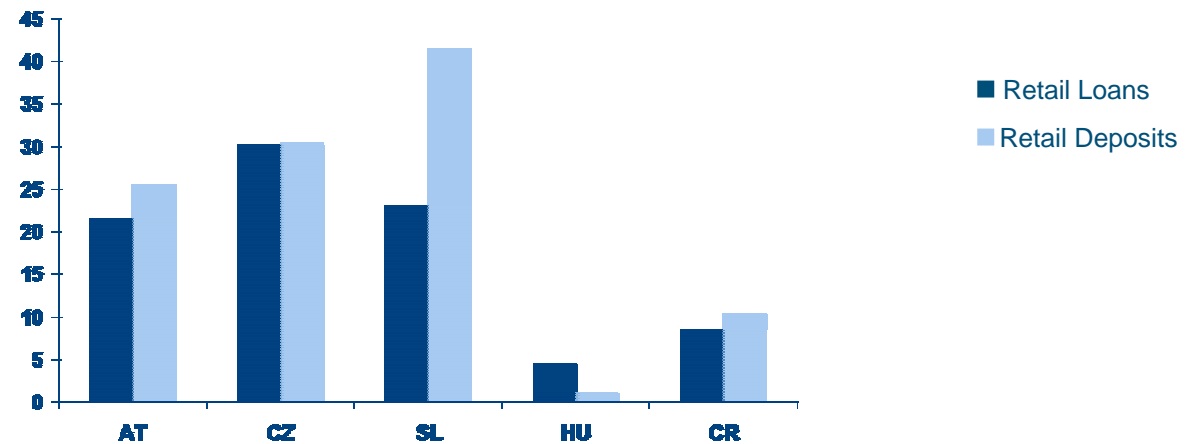
# > Central Europe loans set to grow

**Low penetration highlights the potential for future growth**

**Euroland and  
CEE: Loans  
and Deposits  
as a % of GDP  
(2002)**



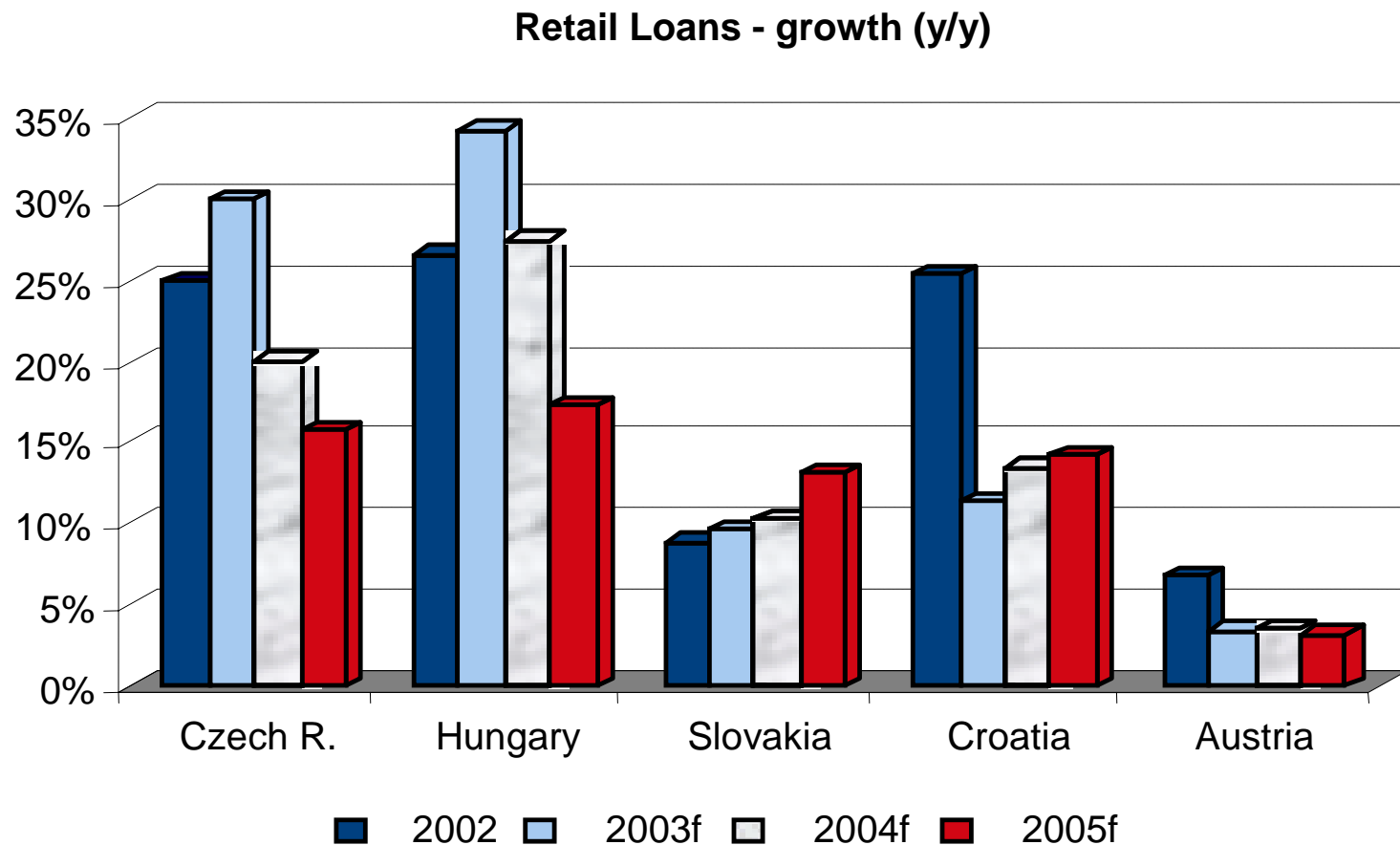
**Erste Bank  
Group Market  
Share (%)  
(2002)**



Source: Erste Bank Research

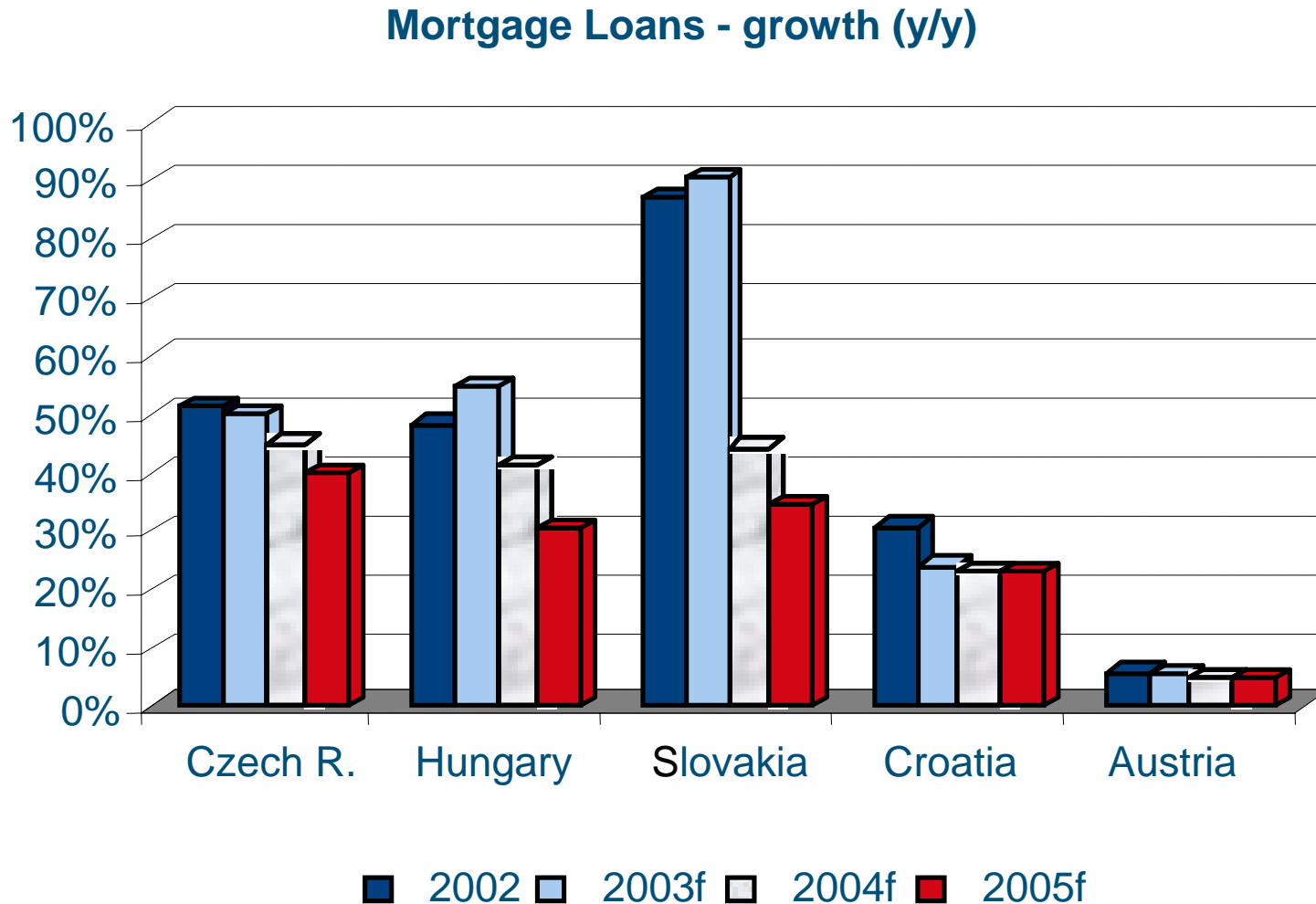
## > Banking sector potential

### Retail and mortgage loans with the highest growth potential



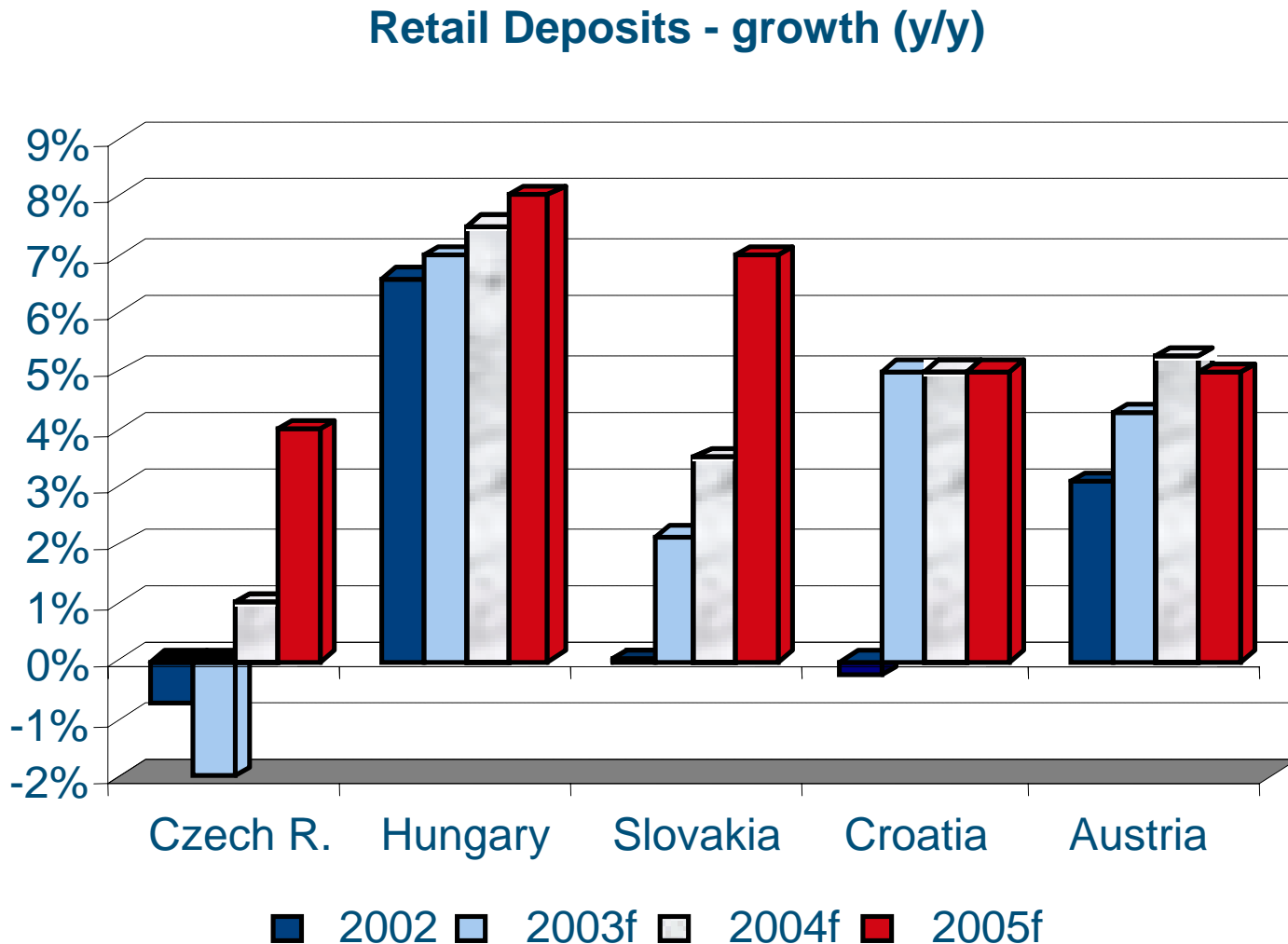
## > Banking sector potential

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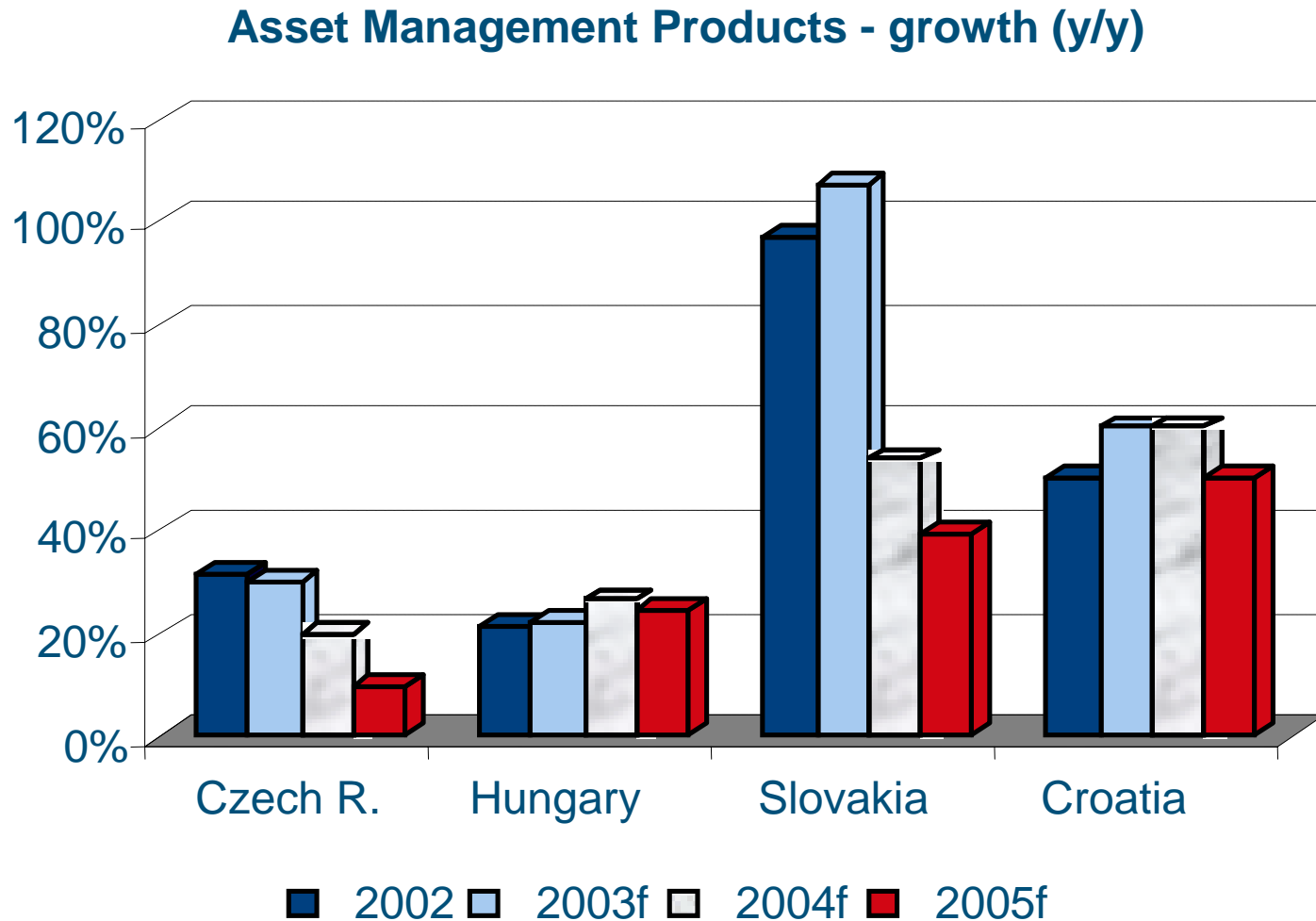
## > Banking sector potential

### Deposits – switch towards alternative saving options



## > Banking sector potential

### Asset management products – still enormous growth rates



## > Non-banking background

### Selected indicators of wealth in Austria and CE

	AUT	CZR	SKR	HUN	CRO
Cars					
1990	40	23	17	19	n.a.
2000	51	36	23	24	25
Telephones					
1990	41	16	24	18	n.a.
2000	50	38	32	41	39
Mobile phones					
1995	4	1	0	3	n.a.
2000	79	42	24	30	29

*as % of population*