



Capital Markets Day

MuseumsQuartier, Erste Bank Arena, Vienna

Wednesday, 17 September 2003 from 8:30 a.m. to 4:00 p.m

8:30 a.m.	Andreas Treichl Chairman and CEO, Erste Bank, Vienna Savings Bank Sector Cooperation	1:15 p.m.	Retail Banking in CE - EB Group Approach Panel: Regina Ovesny-Straka Chairman of the Board and CEO, Slovenská sporitelna, Bratislava
9:15 a.m.	André Horovitz Member of the Managing Board and CRO, Erste Bank, Vienna Risk Management at Erste Bank Group		Peter Kisbenedek Chairman and CEO, Erste Bank Hungary, Budapest
10:30 a.m.	Reinhard Ortner Member of the Managing Board and CFO, Erste Bank, Vienna Balance Sheet Analysis		Martin Skopek Member of the Managing Board, Ceská sporitelna, Prague
11:15 a.m.	Jack Stack Chairman and CEO, Ceská sporitelna, Prague Building Group Synergies	3:15 p.m.	Thomas Vuic Member of the Managing Board and Deputy CEO, Erste Bank Croatia, Zagreb
			Andreas Treichl Chairman and CEO, Erste Bank, Vienna Austrian Initiatives and Strategic Outlook