



Capital Markets Day

Barábas Villa, Budapest

Friday, 24 September 2004 from 8:30 a.m. to 3:15 p.m

8:30 a.m.	Peter Kisbenedek , CEO, Erste Bank Hungary Hungary - The Integration of POSTABANK Erste Bank Hungary '05 and beyond	11:30 noon	Regina Ovesny-Straka , CEO, Slovenská sporiteľňa Slovak Republik - Is 15% loan growth in SLSP core business sustainable? How will we maintain ROE of >20% after tax?
9:30 a.m.	Sava Dalbokov , Member of the Managing Board, Erste Bank Croatia Croatia - Building a retail bank with 15% market share and a meaningful contributor to Group profits	1:00 p.m.	Andreas Treichl , CEO, Erste Bank Peter Bosek , Head of Retail, Erste Bank Austria - Where will retail go? The true value (burden?) of the savings bank cooperation
10:45 a.m.	Jack Stack , CEO, Česká spořitelna Czech Republik - Is 15% loan growth in ČS core business sustainable? How will we maintain ROE of >20% after tax?	2:15 p.m.	Andreas Treichl , CEO, Erste Bank Reinhard Ortner , CFO, Erste Bank Group Synergies - Quick wins and long term goals A road map 2005 - 2008