

> Update on the Erste Bank Market Introduction

- > 3rd Capital Markets Day**
- > Prague, 16 September 2005**
- > Reinhard Ortner**
CFO of Erste Bank Group

> Presenting your panel

A notable lack of new faces...

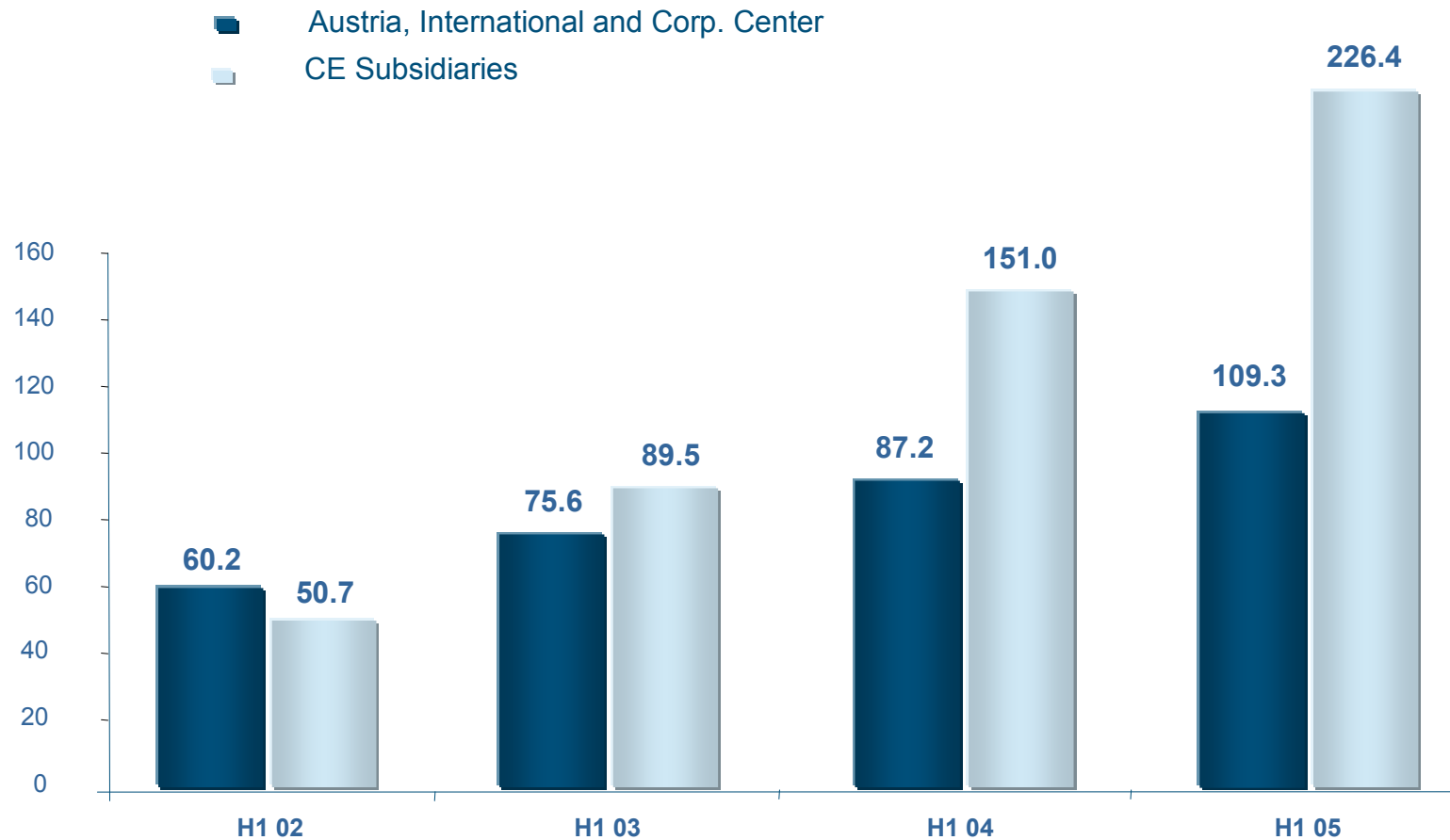
- » **Česká spořitelna (CS) – Jack Stack, CEO**
 - » “Focusing on Loan growth to compensate low interest rate environment”
- » **Slovenska sporitel'ňa (SLSP) – Regina Ovesny-Straka, CEO**
 - » “Strong growth potential driven by lending”
- » **Erste Bank Hungary (EBH) – Peter Kisbenedek, CEO**
 - » “On track for growth after the merger”
- » **Erste Bank Croatia (EBC) – Sava Dalbokov, Member of the Board**
 - » “Among the country's most dynamic banks”
- » **Erste Bank Vienna – Peter Bosek, Head of Retail Austria**
 - » “Successful turnaround”

... demonstrating that our strength lies in consistent, stable management throughout the group

> Central Europe – a core part of the EB Group

CE subsidiaries contributed 67% of Group net profit in H1 2005

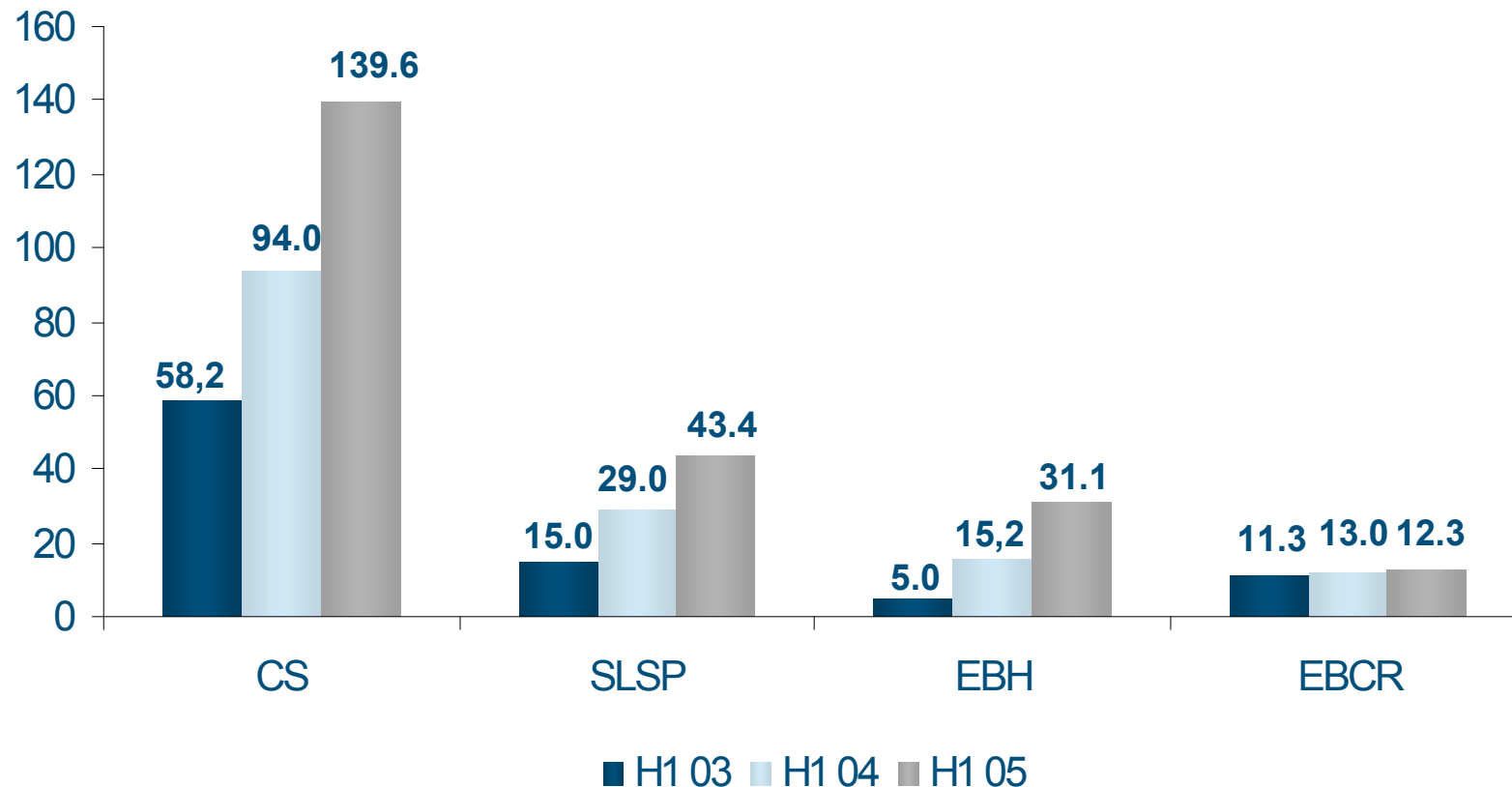
» CE profit contribution increases from 46% to 67% within three years



> Strong performance across the whole EB region

Continued upward trend in net profit contribution

- » Consistent growth throughout the entire region
- » Croatia up on a pre-tax basis



> CE proportion of RWA continues to grow

Loan demand supports continuing shift

- » Group CAGR for H1 02 – H1 05: 11%
- » CE CAGR for H1 02 – H1 05: 78%
- » RWA in Austria do not grow

