

- > **Erste Bank**
  - **Strongest quarter ever**

- > H1 2005 Results
- > Teleconference  
Vienna, 1 August 2005
- > Andreas Treichl, CEO  
Reinhard Ortner, CFO

## > Presentation topics

### 1. H1 2005 Highlights

### 2. H1 2005 Financial Statements

### 3. Divisional Information

### 4. Asset quality

### 5. Outlook and Targets

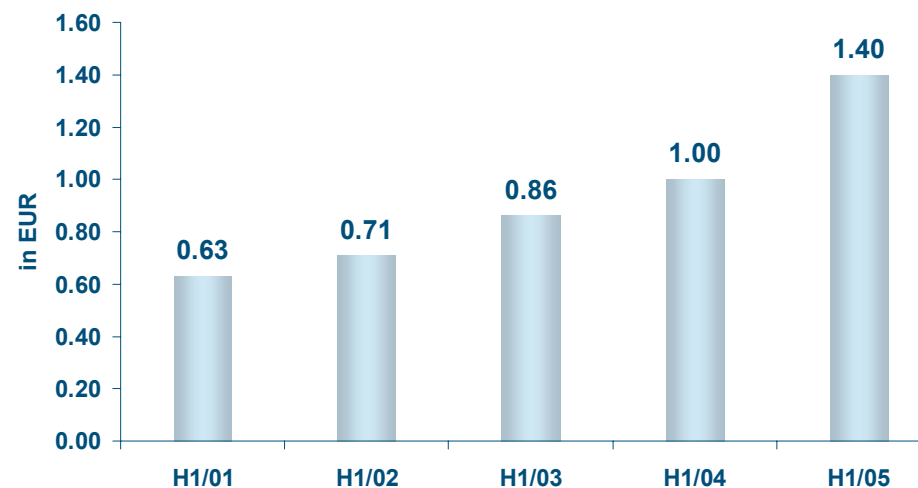
### 6. Appendix

**NB** From 1 January 2005 the revised IASB standards IAS 32 (Financial Instruments: Disclosure and Presentation) and IAS 39 (Financial Instruments: Recognition and Measurement) are binding. These principally affect how the securities business is presented and how loans are valued. In accordance with the transitional provisions, the values published for the previous year have been restated. It is these **restated 2004 figures that are used throughout this presentation**. Details of the changeover to the revised IFRS standards were explained in a news release dated 3 May 2005, which can be downloaded from the Erste Bank website at [www.erstebank.com](http://www.erstebank.com)

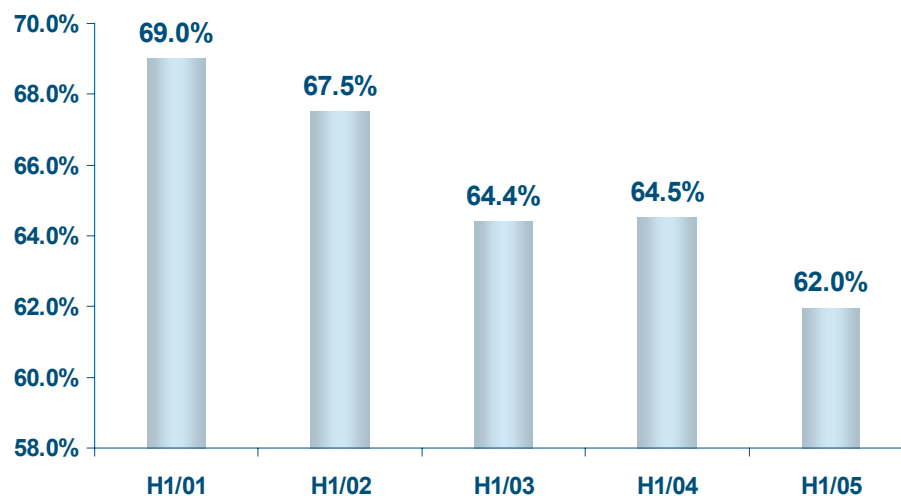
# > H1 2005 – Financial highlights

- » Net Profit + 40.9% to EUR 335.7m
- » Total Assets + 9.2% to EUR 152.7bn
- » Tier 1 Ratio at 6.5%
- » Cost/Income Ratio 62.0%
- » Cash ROE 18.7%

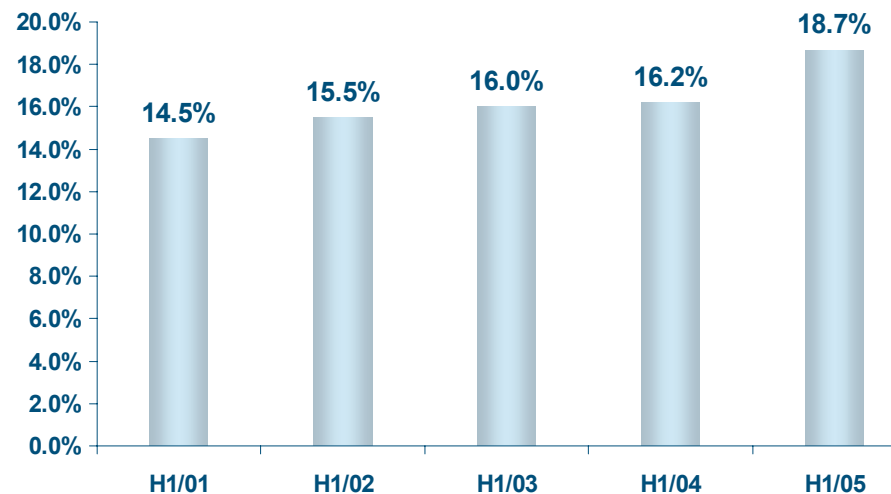
Cash EPS



Cost/Income Ratio



Cash ROE







## > H1 2005 – Operating performance per segment

**Strong Austrian retail and sound CE performance drive double digit growth**

EUR m	H1 05	H1 04	% Change
<b>Austria</b>	<b>433.2</b>	<b>406.3</b>	<b>6.6</b>
Savings banks	171.9	172.8	(0.5)
Retail & Mortgage	125.2	89.9	39.3
<i>thereof</i> Retail Branches	49.0	36.5	34.2
SME	12.5	8.3	50.6
Own savings banks	23.4	21.5	8.8
Mortgage business	14.3	13.7	4.4
Large Corporates	66.5	63.1	5.4
Trading & Investment Banking	69.6	80.5	(13.5)
<b>CE</b>	<b>337.9</b>	<b>264.1</b>	<b>27.9</b>
CS	190.4	157.0	21.3
SLSP	57.4	54.4	5.5
EB Hungary	58.0	30.5	90.2
EB Croatia	32.1	22.2	44.6
<b>Int'l Business</b>	<b>72.8</b>	<b>69.9</b>	<b>4.1</b>
<b>Corporate Center</b>	<b>(31.4)</b>	<b>(29.9)</b>	<b>(5.0)</b>
<b>Total EB Group</b>	<b>812.5</b>	<b>710.4</b>	<b>14.4</b>

## > Key figures of EB subsidiaries in Central Europe

### H1 2005 Results (IFRS) as reported by local entities

												
EB stake	97.97%			100.00%			99.90%			61.95%		
	H1 05	H1 04	+/-%	H1 05	H1 04	+/-%	H1 05	H1 04	+/-%	H1 05	H1 04	+/-%
Net Profit (EUR m)	160.3	148.9	8%	47.7	39.6	20%	34.5	13.4	>100%	22.7	22.7	0%
ROE (%)	23.9	24.2		20.0	17.9		25.4	11.6		19.5	20.3	
Cost / Income ratio (%)	57.0	58.3		56.8	56.7		56.0	67.0		50.0	54.4	
Employees <sup>1</sup>	11,507	11,639	-1%	4,837	5,083	-5%	2,480	2,435	2%	1,564	1,441	9%
Balance Sheet Total (EURm) <sup>1</sup>	21,010	19,373	8%	7,197	6,213	16%	4,974	4,737	5%	3,461	3,525	-2%

NB: To eliminate the currency effects, H1 2005 currency exchange rates have been used for P&L and balance sheet conversion

1) Headcount and balance sheet comparison with YE 2004 restated numbers

# > Erste Bank expanding its footprint

Acquisition in Serbia increases customer base to 12.1 million

**ČESKÁ SPORITELNA**  
 Clients: 5.4m; #1  
 Retail deposits: 33%  
 Branches: 647


**ERSTE BANK**  
 Clients: 0.8m; #2  
 Retail deposits (inc. SBs): 22%  
 Branches:  
 - „Own“ :144  
 - Subsidiaries: 149

**SPARKASSE**  
 Clients: 1.6m  
 Branches: 788

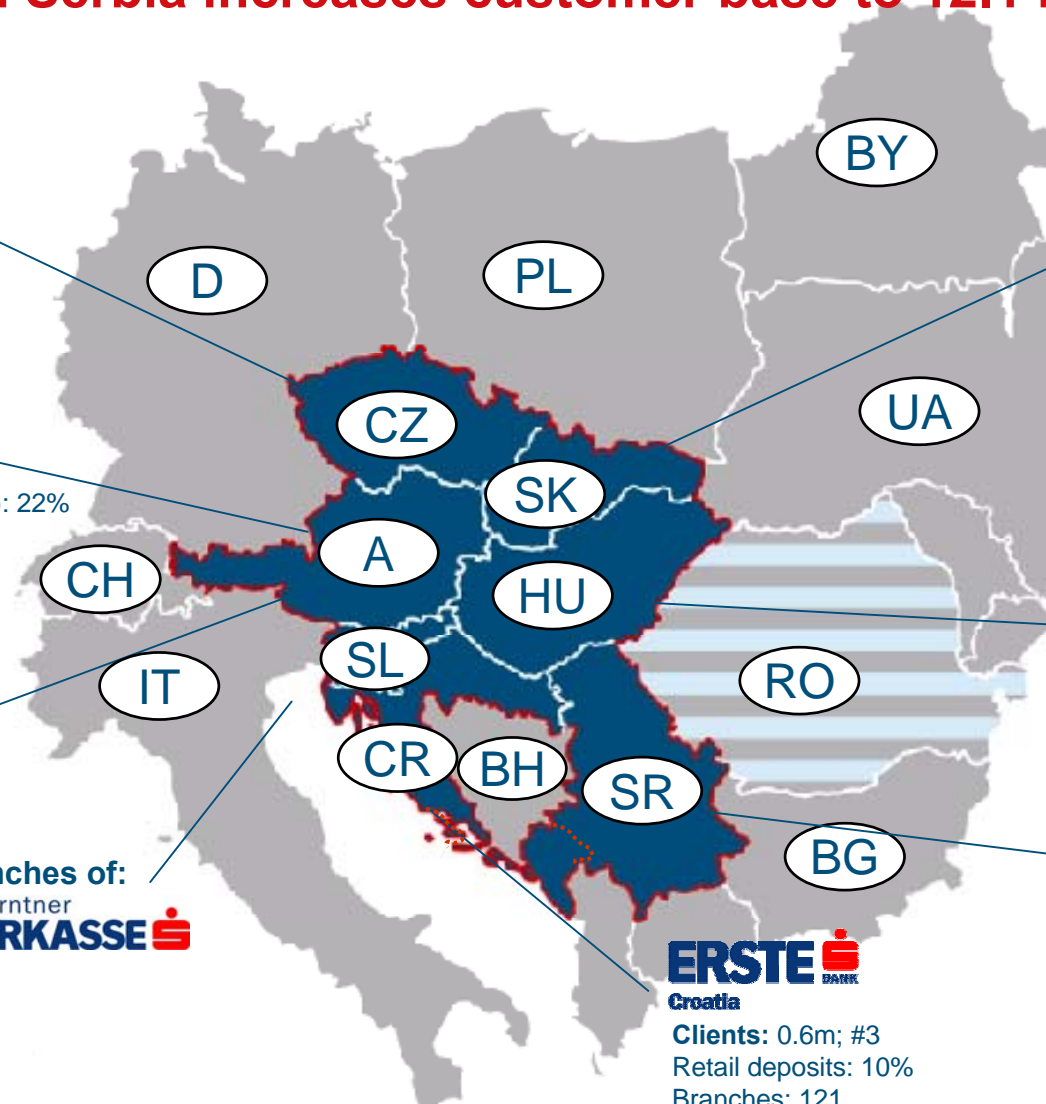
Branches of:  
 DieKärntner  
**SPARKASSE**

**SLOVENSKÁ SPORITELŇA**  
 Clients: 2.5m; #1  
 Retail deposits: 34%  
 Branches: 304

**ERSTE BANK**  
 Hungary  
 Clients: 0.9m; #2  
 Retail deposits: 7%  
 Branches: 141

  
 Clients: 0.3m; ~#9  
 Retail deposits: 2%  
 Branches: 71

**ERSTE BANK**  
 Croatia  
 Clients: 0.6m; #3  
 Retail deposits: 10%  
 Branches: 121



## > Update on Serbia

### Novosadska banka acquisition

- » Total assets of EUR 132.3 million as of 31 December 2004
- » Largest player in Vojvodina with 10% market share and overall market share in Serbia of 2%
- » 873 employees in 71 branches serving around 260,000 customers
  
- » Deal signed on 15 July, closing expected in August
- » Purchase price: EUR 73.17 million; Price/book equity multiple of 3.3x
- » Breakeven expected by end-2006; after-tax ROE to exceed 20% by 2008
- » Investment of EUR 35 million until 2009
  
- » Transformation programme
  - » Increase market share from 2% to 10% by 2010
  - » Expand branch network by over 50% to 110 branches by 2010 to cover all major regions and cities
  - » Significantly expand the product range
  - » Implement Erste Bank's client segmentation model and enhanced customer care, making use of alternative distribution channels
  - » Invest in training and introduce exchange programmes to support staff development
  - » Invest significantly in and increase workforce - from 873 to 1,250 by end 2008
  - » Further develop the IT infrastructure

# > New Group Architecture Update

## NGA Projects proceeding according to plan

### Retail 2008

- » Product development and sales initiative for Structured Investment Products implemented - 1H 2005 sales for Austria and Czech Republic met targets; roll-out in all countries by Q4 2005
- » Sales management techniques (improved market approach, tool support) developed for all five countries – implementation to start by Q3 2005
- » Consumer Finance - Pilots in Czech and Slovak Republics now running

### Cards

- » New Group Cards structure being set up to achieve coordinated market approach (Business Plan, Loyalty Program) and harmonized Group-wide processing
- » Introduction of revolving credit cards in SK, HU, AT on target – phased approach to be completed by Q2 2006

### Large Corporates

- » Group Large Corporate unit implemented (as of 01 January 2005), Large Corporate Board established
- » Key elements of new Large Corporate strategy developed in 1H2005
- » New processes / procedures being implemented; unit to be fully operating by YE 2005)



## > New Group Architecture Update (cont)

### NGA Projects proceeding according to plan

#### Group Performance Model

- » Group-wide comparability over all business lines (first wave) now possible and implementation of Group-wide controlling tool started (roll-out until YE 2006)
- » Initiatives in credit risk management, IT and product development/sales management provide best practice models for local entities
- » Future savings potentials for all Group banks have been identified and are being evaluated

#### Group Procurement

- » Initial actions to generate immediate cash savings implemented – results to date in line with targets
- » New procedures to achieve sustainable Group-wide procurement to be in place by YE 2005

#### Organisation / Information Technology

- » New Group-wide IT Development unit to be operational by YE 2005
- » Decision for centralised IT operation in CEE, implementation project started
- » Decentralized computing being implemented (phased approach over the Group until 2008) – on track for targeted savings

**Detailed information on projects and update on numbers will be provided at Erste Bank's Capital Markets Day on 16th September 2005**

## > Presentation Topics

1. H1 2005 Highlights
- 2. H1 2005 Financial Statements**
3. Divisional Information
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## > H1 05 Group Income Statement (IFRS)

### Improvement in net profit driven by strong operating performance

EUR m	H1 05	H1 04	% Change
Net interest income	1,386.5	1,318.5	5.2
Risk provisions for loans and advances	(209.9)	(196.8)	6.7
Net commission income	617.0	563.6	9.5
Net trading result	105.2	108.3	(2.9)
<b>General administrative expenses</b>	<b>(1,323.1)</b>	<b>(1,293.1)</b>	<b>2.3</b>
Result from insurance business	26.9	13.1	> 100.0
Other operating result	(9.4)	(9.3)	(1.1)
<b>Pre-tax profit</b>	<b>593.2</b>	<b>504.3</b>	<b>17.6</b>
Taxes on income	(139.5)	(141.5)	(1.4)
Minority interests	(118.0)	(124.5)	(5.2)
<b>Net profit after minority interests</b>	<b>335.7</b>	<b>238.3</b>	<b>40.9</b>
Operating income	2,135.6	2,003.5	6.6
Operating expenses	(1,323.1)	(1,293.1)	2.3
<b>Operating result</b>	<b>812.5</b>	<b>710.4</b>	<b>14.4</b>
<b>Cost / Income Ratio (%)</b>	<b>62.0</b>	<b>64.5</b>	
<b>ROE (%)</b>	<b>18.7</b>	<b>16.2</b>	

## > H1 05 EB Group Balance Sheet (IFRS)

### Assets – double digit growth in CE customer loans

EUR m	30.6.2005	31.12.2004 restated	% Change
Cash and balances with central banks	2,463	2,723	(9.5)
Loans and advances to credit institutions	19,840	15,684	26.5
Loans and advances to customers	77,227	72,843	6.0
Risk provisions for loans and advances	(2,859)	(2,804)	2.0
Trading assets	5,839	4,628	26.2
AfS and assets through profit and loss	18,076	15,967	13.2
Financial investments	23,002	21,926	4.9
Intangible assets	1,851	1,823	1.5
Tangible assets	1,688	1,723	(2.0)
Other assets	5,533	5,299	4.4
<b>Total assets</b>	<b>152,660</b>	<b>139,812</b>	<b>9.2</b>

## > H1 05 EB Group Balance Sheet (IFRS)

### Liabilities – moderate growth in retail funding

EUR m	30.6.2005	31.12.2004 restated	% Change
Amounts owed to credit institutions	35,582	28,551	24.6
Amounts owed to customers	71,125	68,213	4.3
Debts evidenced by certificates	19,871	19,710	0.8
Provisions	8,076	7,500	7.7
Other liabilities	7,698	6,179	24.6
Subordinated capital	3,231	2,994	7.9
Total equity	7,077	6,665	6.2
thereof: shareholders' equity	3,703	3,424	8.1
thereof: minority interests	3,374	3,241	4.1
<b>Total Liabilities</b>	<b>152,660</b>	<b>139,812</b>	<b>9.2</b>
<b>Tier 1 ratio (%)</b>	<b>6.5</b>	<b>6.7</b>	
<b>Solvency ratio (%)</b>	<b>10.2</b>	<b>10.7</b>	

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## > H1 2005 Divisional Figures - Overview

In EUR m	Austria		CE Subsidiaries		Int. Business		Corp. Center		TOTAL EB GROUP	
	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04
<b>Net interest income</b>	772.6	792.9	535.1	457.3	75.1	74.2	3.8	(5.9)	1,386.5	1,318.5
<b>Risk provisions</b>	(168.3)	(168.8)	(31.9)	(16.0)	(9.9)	(12.1)	0.2	0.1	(209.9)	(196.8)
<b>Net commission income</b>	395.2	360.2	225.4	189.1	15.8	10.9	(19.4)	3.3	617.0	563.5
<b>Net trading result</b>	57.4	62.8	45.8	47.9	(0.2)	0.1	2.1	(2.5)	105.2	108.3
<b>General admin. expenses</b>	(815.1)	(819.4)	(472.2)	(433.6)	(17.9)	(15.3)	(17.9)	(24.9)	(1,323.1)	(1,293.1)
<b>Income from insurance business</b>	23.1	9.7	3.8	3.3	0.0	0.0	0.0	0.0	26.9	13.1
<b>Other operating results</b>	0.5	19.6	7.4	(23.9)	2.3	(3.2)	(19.6)	(1.8)	(9.4)	(9.3)
<b>Pre-tax profit</b>	<b>265.3</b>	<b>257.1</b>	<b>313.4</b>	<b>224.2</b>	<b>65.2</b>	<b>54.6</b>	<b>(50.7)</b>	<b>(31.6)</b>	<b>593.2</b>	<b>504.3</b>
<b>Taxes on income</b>	(67.8)	(68.0)	(71.4)	(50.9)	(18.7)	(11.4)	18.4	(11.2)	(139.5)	(141.5)
<b>Minority interests</b>	(74.8)	(74.4)	(15.6)	(22.3)	0.0	0.0	(27.5)	(27.8)	(118.0)	(124.5)
<b>Net profit after minority interests</b>	<b>122.7</b>	<b>114.7</b>	<b>226.4</b>	<b>151.0</b>	<b>46.5</b>	<b>43.2</b>	<b>(59.9)</b>	<b>(70.7)</b>	<b>335.7</b>	<b>238.3</b>
<b>Average risk-weighted assets</b>	45,668.8	45,981.5	15,120.9	12,362.5	6,308.4	6,200.3	321.9	474.0	67,420.0	65,018.4
<b>Average attributed equity</b>	1,938.4	1,711.8	1,149.6	798.2	479.6	400.3	24.5	30.6	3,592.0	2,940.9
<b>Cost/Income Ratio</b>	<b>65.3%</b>	<b>66.9%</b>	<b>58.3%</b>	<b>62.1%</b>	<b>19.7%</b>	<b>17.9%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>62.0%</b>	<b>64.5%</b>
<b>ROE on net profit after min.</b>	<b>12.7%</b>	<b>13.4%</b>	<b>39.4%</b>	<b>37.8%</b>	<b>19.4%</b>	<b>21.6%</b>	<b>n.a.</b>	<b>n.a.</b>	<b>18.7%</b>	<b>16.2%</b>
<b>Thereof funding costs</b>	(32.4)	(36.2)	(32.2)	(31.7)	0.0	0.0	(10.4)	(13.1)	(75.0)	(81.0)

## > H1 2005 Divisional Figures - Austria

In EUR m	Savings banks		Retail & Mortgage		Large Corp.		Trading & Inv.B.		TOTAL AUSTRIA	
	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04
Net interest income	409.1	409.6	257.3	257.0	73.0	74.2	33.2	52.1	772.6	792.9
Risk provisions	(86.8)	(87.0)	(52.6)	(56.8)	(28.9)	(25.0)	0.0	0.0	(168.3)	(168.8)
Net commission income	167.6	164.5	154.5	138.9	35.4	29.0	37.8	27.8	395.2	360.2
Net trading result	7.8	8.9	5.0	5.6	0.7	0.5	43.9	47.8	57.4	62.8
General admin. expenses	(412.6)	(410.2)	(314.6)	(321.3)	(42.6)	(40.6)	(45.3)	(47.3)	(815.1)	(819.4)
Income from insurance business	0.0	0.0	23.1	9.7	0.0	0.0	0.0	0.0	23.1	9.7
Other operating results	(4.4)	14.3	5.3	(0.8)	0.9	8.9	(1.4)	(2.8)	0.5	19.6
<b>Pre-tax profit</b>	<b>80.6</b>	<b>100.1</b>	<b>77.9</b>	<b>32.2</b>	<b>38.5</b>	<b>47.0</b>	<b>68.3</b>	<b>77.7</b>	<b>265.3</b>	<b>257.1</b>
Taxes on income	(21.6)	(28.4)	(18.8)	(9.1)	(9.4)	(10.6)	(17.9)	(19.9)	(67.8)	(68.0)
Minority interests	(58.3)	(61.9)	(11.7)	(7.1)	(4.9)	(5.4)	0.0	0.0	(74.8)	(74.4)
<b>Net profit after minority interests</b>	<b>0.7</b>	<b>9.8</b>	<b>47.4</b>	<b>16.1</b>	<b>24.2</b>	<b>31.0</b>	<b>50.4</b>	<b>57.8</b>	<b>122.7</b>	<b>114.7</b>
<b>Average risk-weighted assets</b>	23,453.7	22,797.5	12,023.1	12,687.3	6,530.0	6,678.0	3,662.0	3,818.6	45,668.8	45,981.5
<b>Average attributed equity</b>	249.5	214.8	914.1	819.2	496.4	431.2	278.4	246.6	1,938.4	1,711.8
<b>Cost/Income Ratio</b>	<b>70.6%</b>	<b>70.4%</b>	<b>71.5%</b>	<b>78.1%</b>	<b>39.0%</b>	<b>39.1%</b>	<b>39.4%</b>	<b>37.0%</b>	<b>65.3%</b>	<b>66.9%</b>
<b>ROE on net profit after min.</b>	<b>0.6%</b>	<b>9.1%</b>	<b>10.4%</b>	<b>3.9%</b>	<b>9.7%</b>	<b>14.4%</b>	<b>36.2%</b>	<b>46.9%</b>	<b>12.7%</b>	<b>13.4%</b>
Thereof funding costs	(7.5)	(8.2)	(16.4)	(19.3)	(7.8)	(7.4)	(0.8)	(1.4)	(32.4)	(36.2)



# > Savings banks

## H1 2005 Highlights

- » **Operating results nearly flat yoy - net profit contribution lower due to**
  - » Positive impact on H1 2004 other operating result by one savings bank's sale of branches in CE
  
- » **Slight improvement in Q2 NII leads to a flat yoy performance**
  
- » **Commission income up 1.9%**
  - » Operating performance up 5% when adjusted for intra group settlement– mainly from securities commissions
  
- » **Cost control keeps expense increase below 1%**
  
- » **Risk provisions flat yoy**



<b>Segment Savings banks</b>	<b>H1 05</b>	<b>H1 04</b>	<b>% chg</b>
<b>Operating Income (EUR m)</b>	<b>584.5</b>	583.0	<b>0.3%</b>
<b>Operating Expenses (EUR m)</b>	<b>(412.6)</b>	(410.2)	<b>0.6%</b>
<b>Operating Result (EUR m)</b>	<b>171.9</b>	172.8	<b>(0.5%)</b>
<b>Net Profit (EUR m)</b>	<b>0.7</b>	9.8	<b>(92.9%)</b>
<b>ROE (%)</b>	<b>0.6</b>	9.1	
<b>Cost / Income ratio (%)</b>	<b>70.6</b>	70.4	

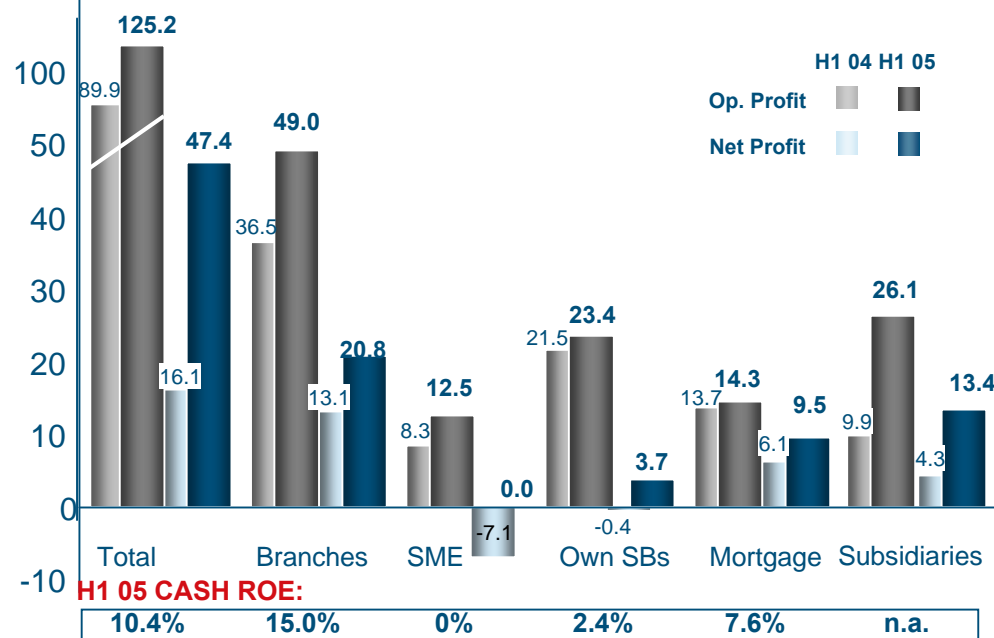
# > Retail and Mortgage business



## H1 2005 Highlights

- » **Net profit contribution triples yoy**
  - » ROE reached FY 2005 10% target on strongly improved performance of all subsegments
- » **Branches – operating result up 34%**
  - » Double digit growth in commission income (+13%); cost efficiency reduces expenses by 4%
  - » Higher risk provision mainly for micro corporates
- » **SME – break even in net profit**
  - » Substantially lower risk provisions, strong improvement in commission income and a reduction in administrative expenses
- » **Own savings banks – Slowdown of operating performance qoq but net profit contribution up 100% yoy**
  - » Administrative expenses affected by one-offs (ie MSOP/ESOP)
- » **Mortgage – net profit contribution up 55%**
  - » Further improvement in operating performance on Q1 05 due to continued growth in NII
- » **Subsidiaries – strong growth in net profit contribution**
  - » Supported by very positive revaluation of securities portfolio at S-Versicherung

Segment Retail & M'ge	H1 05	H1 04	% chg
Operating Income (EUR m)	439.8	411.2	6.9%
Operating Expenses (EUR m)	(314.6)	(321.3)	(2.1%)
Operating Result (EUR m)	125.2	89.9	39.3%
Net Profit (EUR m)	47.4	16.1	>100%
ROE (%)	10.4	3.9	
Cost / Income ratio (%)	71.5	78.1	



# > Large Corporates



## H1 2005 Highlights

- » Reduction in net profit contribution by EUR 6.8m (21.9%) due to lower other operating result
- » NII improved compared to Q1 2005, slightly down yoy (-1.6%)
- » Commission income up 22.1% yoy
  - » Supported by leasing subsidiary Immorent and Group Large Corporates activities in Austria (capital markets transactions)
- » Expenses flat on Q1 2005, up EUR 2m (2.0%) yoy
  - » Mainly driven by Immorent expansion to CEE
- » Risk provisions increase by EUR 4m (15.8%) yoy
  - » Very conservative portfolio provisioning
- » Other operating result declines by EUR 8m on lower revaluation gains on financial assets

Segment Large Corp	H1 05	H1 04	% chg
Operating Income (EUR m)	109.1	103.7	5.2%
Operating Expenses (EUR m)	(42.6)	(40.6)	4.9%
Operating Result (EUR m)	66.5	63.1	5.4%
Net Profit (EUR m)	24.2	31.0	(21.9%)
ROE (%)	9.7	14.4	
Cost / Income ratio (%)	39.0	39.1	

# > Trading & Investment banking



## H1 2005 Highlights

- » **Decline of net profit contribution (EUR 7.4m) mainly due to weaker NII**
  
- » **NII decreases by 36.2% (EUR 19m)**
  - » ALM affected by low interest rate environment
  - » Negative impact of FX hedging for CE subsidiaries
  
- » **Commission income strongly up 35.9% yoy**
  - » Ongoing strong contribution from securities commission despite EUR 4.3m decline on exceptionally strong Q1 05
  
- » **Trading result declines 8.3% on very strong H1 2004 due to market environment**
  
- » **Expenses decrease 4.2% yoy**

<b>Segment Trading &amp; IB</b>	<b>H1 05</b>	<b>H1 04</b>	<b>% chg</b>
Operating Income (EUR m)	114.9	127.8	(10.1%)
Operating Expenses (EUR m)	(45.3)	(47.3)	(4.2%)
Operating Result (EUR m)	69.6	80.5	(13.5%)
Net Profit (EUR m)	50.4	57.8	(12.9%)
ROE (%)	36.2	46.9	
Cost / Income ratio (%)	39.4	37.0	

## > H1 2005 Divisional Figures – Central Europe

In EUR m	Czech Republic		Slovak Republic		Hungary		Croatia		TOTAL CE	
	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04	H1 05	H1 04
Net interest income	287.6	244.7	92.8	92.5	97.6	80.8	57.1	39.3	535.1	457.3
Risk provisions	(13.4)	(12.3)	(5.1)	3.1	(9.2)	(8.8)	(4.3)	2.1	(31.9)	(16.0)
Net commission income	144.7	125.9	41.1	32.2	29.7	23.6	10.0	7.4	225.4	189.1
Net trading result	21.6	25.4	7.5	7.0	17.4	9.5	(0.6)	6.0	45.8	47.9
General admin. expenses	(267.3)	(242.3)	(83.9)	(77.3)	(86.7)	(83.5)	(34.3)	(30.6)	(472.2)	(433.6)
Income from insurance business	3.8	3.3	0.0	0.0	0.0	0.0	0.0	0.0	3.8	3.3
Other operating results	22.1	(5.8)	(2.5)	(11.8)	(10.3)	(6.6)	(1.9)	0.2	7.4	(23.9)
<b>Pre-tax profit</b>	<b>199.1</b>	<b>138.9</b>	<b>49.9</b>	<b>45.8</b>	<b>38.5</b>	<b>15.0</b>	<b>25.9</b>	<b>24.5</b>	<b>313.4</b>	<b>224.2</b>
Taxes on income	(52.6)	(39.8)	(6.5)	(6.8)	(7.4)	0.3	(4.9)	(4.5)	(71.4)	(50.9)
Minority interests	(6.9)	(5.1)	0.0	(10.0)	(0.1)	(0.1)	(8.6)	(7.1)	(15.6)	(22.3)
<b>Net profit after minority interests</b>	<b>139.6</b>	<b>94.0</b>	<b>43.4</b>	<b>29.0</b>	<b>31.1</b>	<b>15.2</b>	<b>12.3</b>	<b>13.0</b>	<b>226.4</b>	<b>151.0</b>
Average risk-weighted assets	8,653.0	7,021.8	2,181.2	1,715.6	2,190.7	1,909.7	2,095.9	1,715.5	15,120.9	12,362.5
Average attributed equity	657.9	453.4	165.8	110.8	166.6	123.3	159.3	110.8	1,149.6	798.2
Cost/Income Ratio	<b>58.4%</b>	<b>60.7%</b>	<b>59.4%</b>	<b>58.6%</b>	<b>59.9%</b>	<b>73.3%</b>	<b>51.7%</b>	<b>58.0%</b>	<b>58.3%</b>	<b>62.1%</b>
<b>ROE on net profit after min.</b>	<b>42.4%</b>	<b>41.4%</b>	<b>52.4%</b>	<b>52.3%</b>	<b>37.4%</b>	<b>24.6%</b>	<b>15.5%</b>	<b>23.4%</b>	<b>39.4%</b>	<b>37.8%</b>
Thereof funding costs	(11.5)	(13.0)	(8.2)	(4.9)	(10.2)	(10.7)	(2.3)	(3.1)	(32.2)	(31.7)

## H1 2005 Highlights

- » Net profit contribution improves by 48.6% (38.5%)\* supported by strong operating performance
- » Strong loan growth overcompensates negative effect of 75BP rate cuts – NII increases 17.5% yoy (9.6%)
  - » NIM stable on Q1 2005 at 3.5%
- » Commission income up 14.9% (7.1%)
  - » Mainly driven by strong lending and securities business
- » Administrative expenses up 10.3% (2.8%)
  - » Personnel and administrative expenses up 7.6% (flat excluding FX effects)
  - » Depreciation increased by 25% (16.6%) on higher IT investment
- » Other operating result improved strongly yoy
  - » Higher income from sale/revaluation of financial assets
  - » Lower contribution to deposit insurance

### Outlook 2005 - based on local statements:

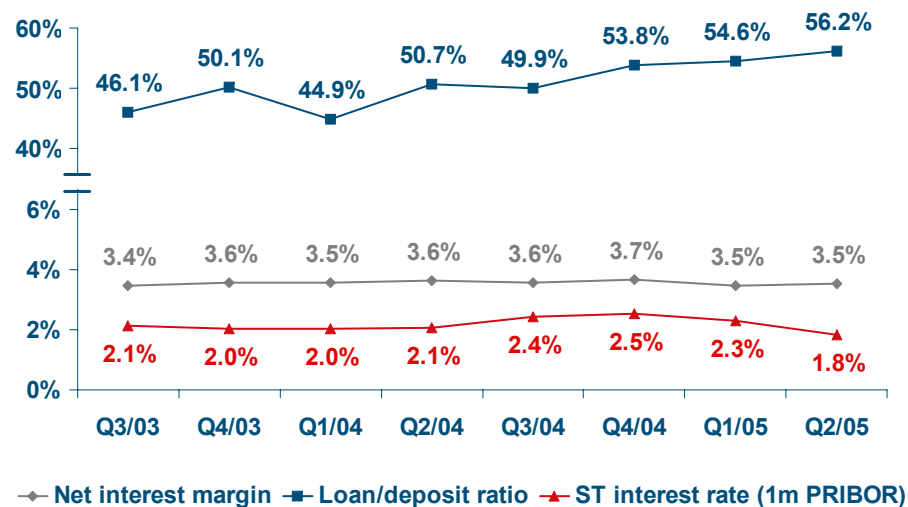
- » Net profit to increase by 10%
- » ROE to remain above 20%
- » CIR to decrease to 55% - 56%

\* Figures in brackets refer to rate of change excluding impact of 7.0% currency rise

Segment contribution	H1 05	H1 04	% chg
Operating Income (EUR m)	457.6	399.3	14.6%
Operating Expenses (EUR m)	(267.3)	(242.3)	10.3%
Operating Result (EUR m)	190.4	157.0	21.2%
Net Profit (EUR m)	139.6	94.0 <sup>1</sup>	48.6%
ROE (%)	42.4	41.4	
Cost / Income ratio (%)	58.4	60.7	

1 Sale of non-life insurance in Q1 04 allocated to Corporate Center

### Ceska Sporitelna - Margin & rate environment





## H1 2005 Highlights

- » Up nearly 50% yoy on operating performance and buyout of remaining minorities in Q1 2005
- » **NII flat yoy (-4.1%)\***
  - » NIM declines to 3.2% mainly due to
  - » lower interest rates environment partly compensated by strong loan growth and negative impact of increased funding costs for minorities buyout (EUR +3.3m)
- » **Continued strong commission income growth up by 27.5% (22.0%)**
  - » Driven mainly by payment transfers and lending fees
- » **Administrative expenses up 8.6% (3.6%)**
  - » Personnel and other administrative expenses up 9.1% (4.2%)
  - » Depreciation up 5% (0.7%)
- » **EUR 8m negative swing in risk provision due to release in H1 2004 and growing loan portfolio**
- » **Other operating result positively impacted by gains on financial assets and release of provisions for law suits**

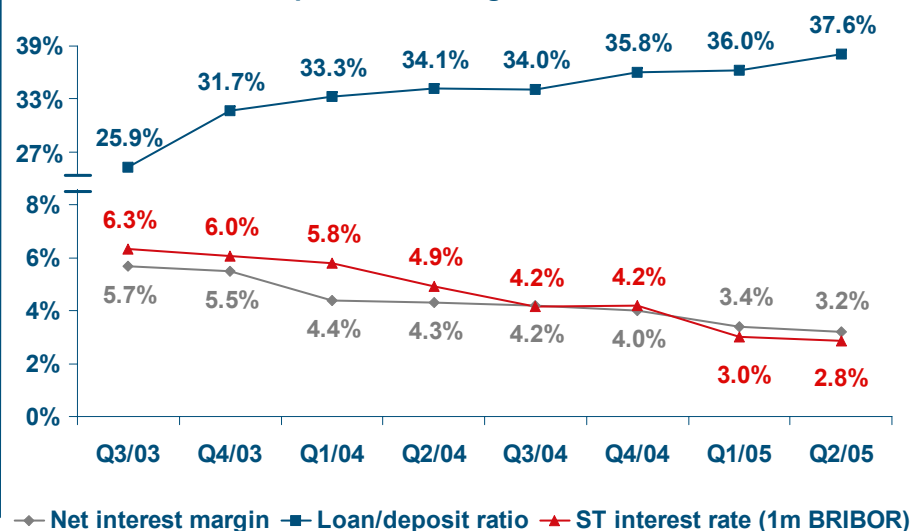
### Outlook 2005 - based on local statements:

- » Net profit to increase by 10%
- » ROE to remain at about 20%
- » CIR to decrease to 55% - 57%

\* Figures in brackets refer to rate of change excluding impact of 4.5% currency rise

Segment contribution	H1 05	H1 04	% chg
Operating Income (EUR m)	141.4	131.7	7.3%
Operating Expenses (EUR m)	(83.9)	(77.3)	8.6%
Operating Result (EUR m)	57.4	54.5	5.4%
Net Profit (EUR m)	43.4	29.0	49.9%
ROE (%)	52.4	52.3	
Cost / Income ratio (%)	59.4	58.6	

Slovenska Sporitelna - Margin & rate environment





## H1 2005 Highlights

- » **Net profit contribution doubled on H1 2005**
- » **NII increase 20.8% yoy (17.2%)\***
  - » NIM slightly down to 5.18% on Q1 2005 but volume growth supports strong NII growth
- » **Commission income up strongly by 25.8% (22.2%) yoy**
  - » High volumes in payment transaction, lending business and securities transaction support excellent result
- » **Trading result soars by 82.6% (77.7%) yoy driven by all business lines**
- » **Administrative expenses increase moderately by 3.9% (0.6%) (EUR 3.2m)**
  - » Personnel and other administrative expenses up 6.1% (3.0%) driven by branch expansion
  - » Depreciation down by 17.1% (-19.0%)
- » **Other operating result declines by 56.0% (51.0%) (EUR 3.7m)**
  - » Partly due to revaluation of fixed assets

<b>Segment contribution</b>	<b>H1 05</b>	<b>H1 04</b>	<b>% chg</b>
<b>Operating Income (EUR m)</b>	<b>144.7</b>	113.9	27.0%
<b>Operating Expenses (EUR m)</b>	<b>(86.7)</b>	(83.5)	3.9%
<b>Operating Result (EUR m)</b>	<b>58.0</b>	30.5	90.5%
<b>Net Profit (EUR m)</b>	<b>31.1</b>	15.2	>100%
<b>ROE (%)</b>	<b>37.4</b>	24.6	
<b>Cost / Income ratio (%)</b>	<b>59.9</b>	73.3	

### Outlook 2005 – based on local statements:

- » Net profit to more than double
- » ROE to reach a minimum of 20%
- » CIR to decrease to about 60%

\* Figures in brackets refer to rate of change excluding impact of 3.0% currency rise





## H1 2005 Highlights

- » Net profit contribution slightly down on higher risk costs and higher minorities
- » Operating result improved strongly by 44.8%
- » NII up 45.0%
  - » NIM improved to 4.0% on Q1 2005
  - » Ongoing strong demand for retail loans and positive mark-to-market valuation of bank book derivatives
- » Commission income up 35.0% yoy on strong volumes in payments and lending business
- » Administrative expenses increase by 12.3% yoy
  - » Personnel and other administrative expenses up 13.2% on branch network expansion (at least 7 branches to be opened in 2005)
  - » Depreciation increased by 12.8%
- » Negative swing in risk costs of EUR 6.4m due to legally required release of provisions in Q1 2004 and growing loan book

Segment contribution	H1 05	H1 04	% chg
Operating Income (EUR m)	66.4	52.7	26.0%
Operating Expenses (EUR m)	(34.3)	(30.6)	12.3%
Operating Result (EUR m)	32.1	22.2	44.8%
Net Profit (EUR m)	12.3	13.0	(4.9%)
ROE (%)	15.5	23.4	
Cost / Income ratio (%)	58.0	51.7	

### Outlook 2005 – based on local statements:

- » Net profit to increase by about 15%
- » ROE between 18 - 20%
- » CIR to decrease to about 55%

NB - No change in FX rate: + 0.8%

# > International business and Corporate center

## International business – Highlights

- » Net profit continues to increase – up 7.6%
- » NII stable yoy (up 1.2%)
- » Ongoing strong performance of commission income (up 44.2% yoy) – mainly at foreign branches
- » Administrative expenses up 17.1% (EUR 2.6m) impacted by GBP appreciation
- » Stable asset quality supports further decline of risk provisions (down 18.0% yoy)
- » Other operating result (+ EUR 5.6m) affected by positive revaluation of financial assets

Segment International	H1 05	H1 04	% chg
Operating Income (EUR m)	90.7	85.2	6.4%
Operating Expenses (EUR m)	(17.9)	(15.3)	17.1%
Operating Result (EUR m)	72.8	69.9	4.1%
Net Profit (EUR m)	46.5	43.2	7.6%
ROE (%)	19.4	21.6	
Cost / Income ratio (%)	19.7	17.9	

## Corporate Center - Highlights

- » Lower intragroup profit elimination leads to declining commissions and expenses
- » Expenses affected negatively by Group initiatives and costs for mgmt stock option and employee share purchase programmes
- » Decline in other operating result mainly due to revaluation of non-core participations
- » Taxes - 2004 write-off of EUR 20m tax asset

Segment Corporate Center	H1 05	H1 04	% chg
NII (EUR m)	3.8	(5.9)	>100%
Commission income (EUR m)	(19.4)	3.3	> (100%)
Admin. Expenses (EUR m)	(17.9)	(24.9)	(28.2%)
Other operating result (EUR m)	(19.6)	(1.8)	> (100%)
<b>Pre-tax profit (EUR m)</b>	<b>(50.7)</b>	(31.6)	(60.4%)
Taxes (EUR m)	18.4	(11.2)	> (100%)
Minority interest (EUR m)	(27.5)	(27.8)	(0.9%)
<b>Net profit (EUR m)</b>	<b>(59.9)</b>	(70.7)	15.2%

## > Presentation Topics

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- 4. Asset quality**
5. Outlook and Targets
6. Appendix

## > H1 2005 Asset quality

### Improved cover ratio reflects quality of asset growth

	Low Risk		Mgmt. Att'n		Sub-standard		Non-Perform.		Total <sup>1</sup>		Risk Provisions		NPL Coverage <sup>2</sup>	
	H1 05	FY 04	H1 05	FY 04	H1 05	FY 04	H1 05	FY 04	H1 05	FY 04	H1 05	FY 04	H1 05	FY 04
<b>Austria Total</b>	77,778	70,733	11,019	10,440	2,657	3,075	3,387	3,327	94,841	87,575	2,202	2,122	65.0%	63.8%
<b>CE Total</b>	30,470	27,642	1,349	1,306	337	331	474	483	32,630	29,761	589	573	124.4%	118.6%
<b>Int'l Bus.s</b>	16,963	13,538	580	660	54	67	76	69	17,673	14,334	126	119	165.7%	172.9%
<b>Corp. Centre</b>	32	143	0	0	0	0	0	0	32	143	0	0	-	-
<b>Total</b>	<b>125,243</b>	<b>112,055</b>	<b>12,949</b>	<b>12,406</b>	<b>3,047</b>	<b>3,473</b>	<b>3,937</b>	<b>3,879</b>	<b>145,176</b>	<b>131,814</b>	<b>2,918</b>	<b>2,814</b>	<b>74.1%</b>	<b>72.5%</b>

- » **Low NPL growth (up 1.5% to EUR 3,937m ytd) leading to further decline of NPL ratio (2.7% vs 2.9% at YE 2004)**
  - » NPLs at Group level decline marginally by 0.8% on Q1 2005
  - » Austria - NPLs down 0.9% from EUR 3,416m in Q1 2005
  - » CE –NPLs decrease by 1.3% from EUR 480m in Q1 2005 - mainly in EB Hungary
- » **EB Group NPL coverage constantly improves quarter per quarter: 74.1% (Q1 2005: 73.6%)**
  - » Ratio in Austria rises from 64.6% in Q1 05, slight decline in Int'l business but on a high level
  - » Cover ratio further improves in CE (122.5% in Q1 2005) on declining NPLs in Hungary and higher creation of risk provisions (allocation of general reserve to specific reserves) at CS and EB Croatia
- » **Provision charge at EB Group slightly up on Q1 2005: 56 BP on total customer loans**
  - » 62BP at YE 2003 / 58 BP at YE 2004 / 55 BP in Q1 2005

<sup>1</sup> Including all loans customers and banks and all fixed income securities as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

<sup>2</sup> Without taking account of existing collateral

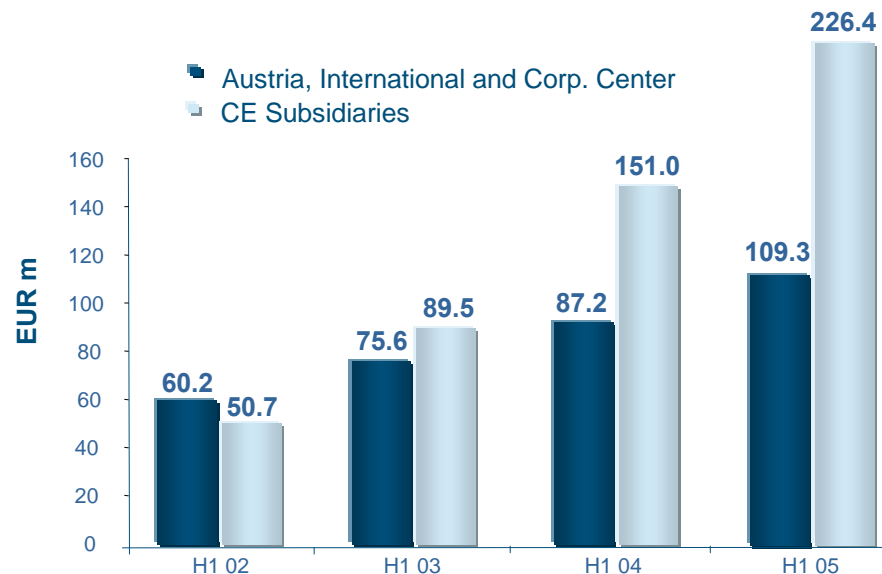
## > Presentation Topics

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# > CE plays an ever increasing role

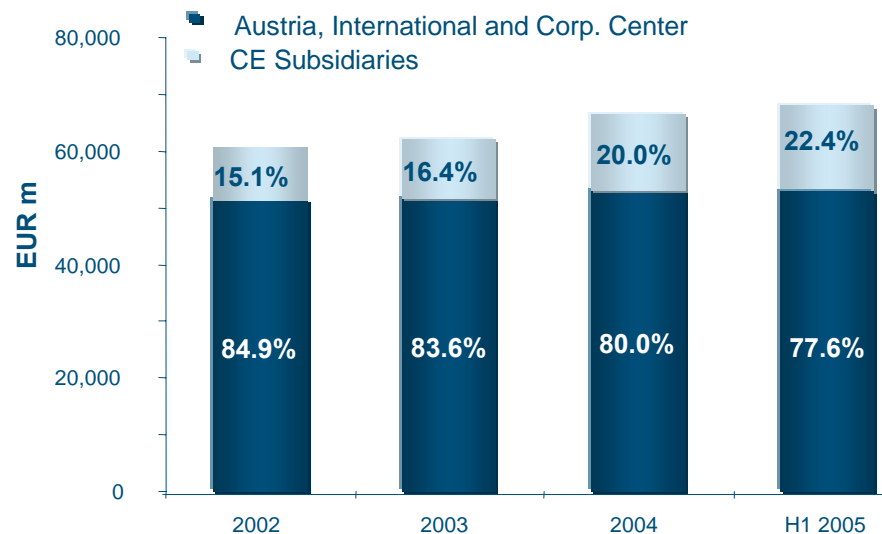
## CE contributes 67% to Group net profit

- » Net profit contribution of CE subsidiaries soars by 50% in first half 2005
- » Austrian contribution improves by 7%
  - » Retail and mortgage segment nearly triples supported by substantial improvement in all sub-segments



## Strong loan demand supports RWA shift

- » CE average RWA grow 13.5% ytd – substantially faster than overall growth rate of 1.4%
  - » Driven by loan growth between 8% and 18% ytd at CE subsidiaries
- » Average RWA in Austria decline by 1.8% compared to YE 2004
  - » Lower loan growth (4.8%) and change in securities database in view of BIS 2



## > Group Outlook and Targets

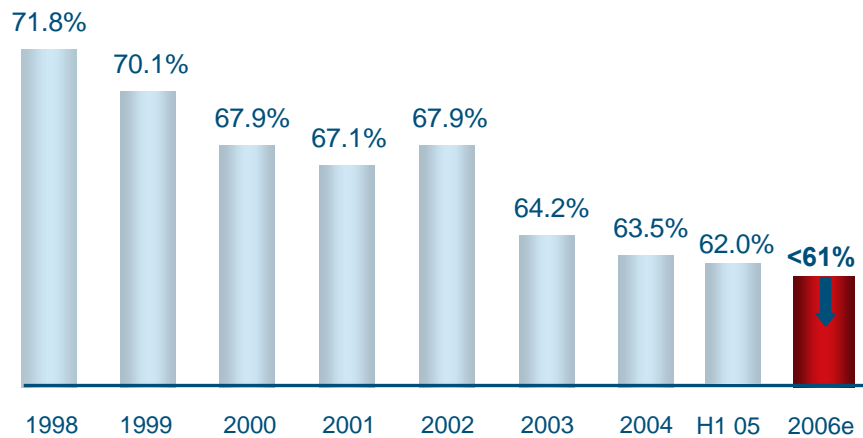
### Outlook 2005

- » Erste Bank is confident to reach a net profit of at least EUR 660m at YE 2005

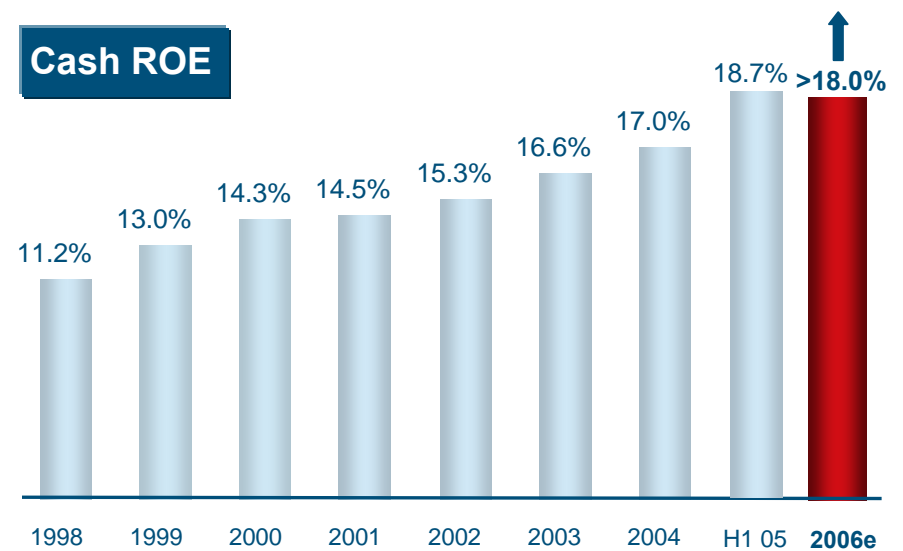
### Target 2006

- » Erste Bank confirms net profit target EUR 750m in 2006
- » Resulting in a ROE of at least 18%
- » Based on a CIR no higher than 61%

#### Cost-Income Ratio



#### Cash ROE



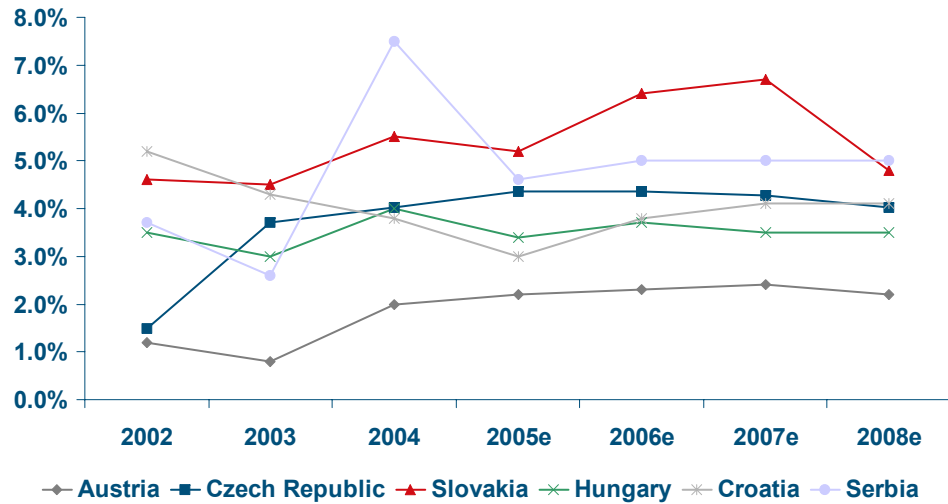
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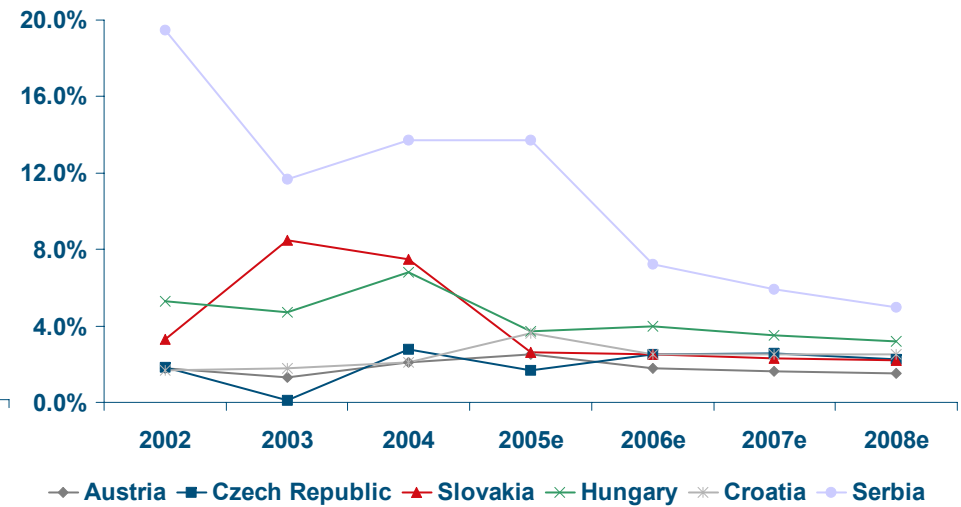


# > Macro overview

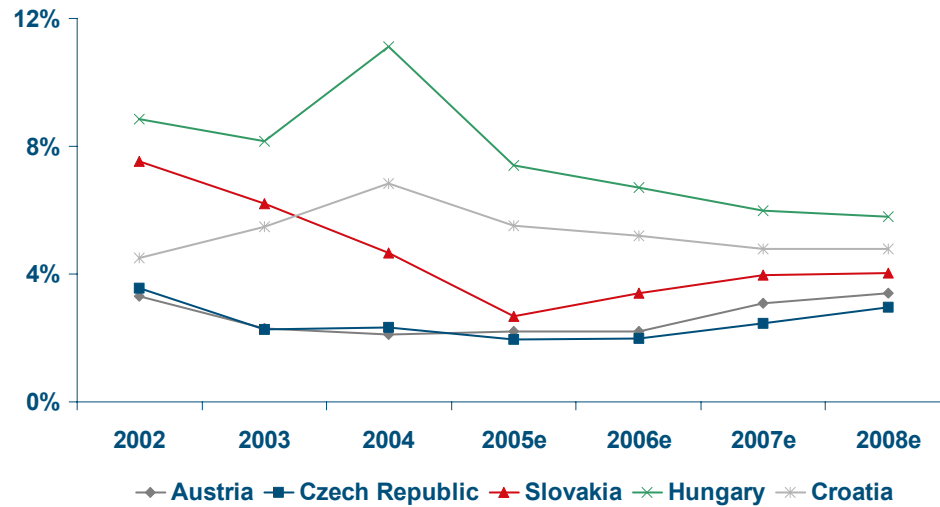
Real GDP growth



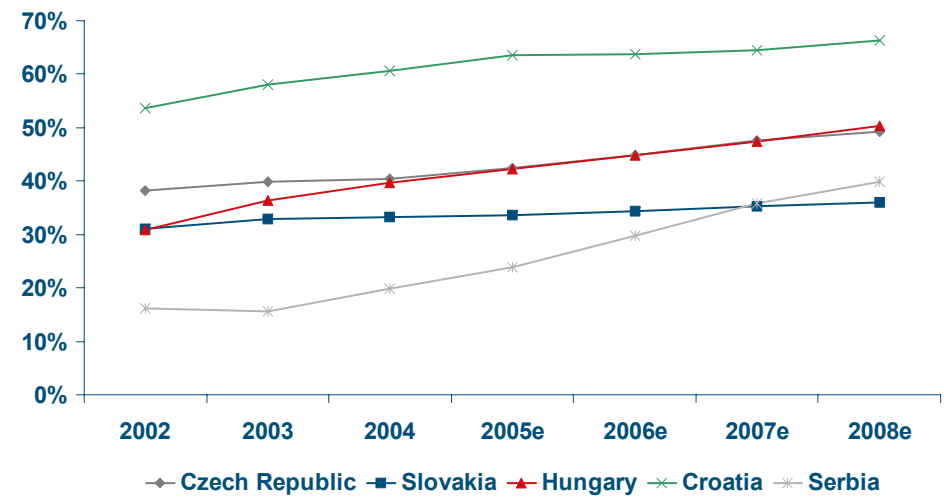
Inflation (average)



3m interest rates (average)



Loan-to-GDP Ratio



## > Overview of international exposures

### Credit Risk<sup>1</sup> by regions at EB Group

	Low Risk		Management attention		Substandard		Non performing		Total outstanding			
in EUR m	H1 2005	FY 2004	H1 2005	FY 2004	H1 2005	FY 2004	H1 2005	FY 2004	H1 2005		FY 2004	
									% of total		% of total	
<b>Core Markets</b>	<b>85,560</b>	<b>79,450</b>	<b>11,365</b>	<b>10,891</b>	<b>2,912</b>	<b>3,310</b>	<b>3,629</b>	<b>3,614</b>	<b>103,467</b>	<b>71.3%</b>	<b>97,264</b>	<b>73.8%</b>
- Austria	52,713	49,446	9,531	9,242	2,509	2,894	3,049	3,033	67,801	46.7%	64,615	49.0%
- Czech Republic	15,923	15,315	396	375	70	76	189	175	16,578	11.4%	15,941	12.1%
- Slovak Republic	6,570	5,348	258	281	74	74	104	100	7,005	4.8%	5,804	4.4%
- Hungary	6,304	5,869	504	424	99	130	118	134	7,024	4.8%	6,557	5.0%
- Croatia	2,943	2,541	479	446	132	111	132	130	3,685	2.5%	3,227	2.4%
- Slovenia	1,107	930	198	123	29	25	39	42	1,373	0.9%	1,121	0.9%
<b>Other EU Countries</b>	<b>25,944</b>	<b>21,811</b>	<b>744</b>	<b>719</b>	<b>59</b>	<b>68</b>	<b>197</b>	<b>165</b>	<b>26,944</b>	<b>18.6%</b>	<b>22,764</b>	<b>17.3%</b>
<b>Other Industrialized countries</b>	<b>10,592</b>	<b>8,433</b>	<b>288</b>	<b>246</b>	<b>41</b>	<b>58</b>	<b>63</b>	<b>46</b>	<b>10,984</b>	<b>7.6%</b>	<b>8,783</b>	<b>6.7%</b>
<b>Emerging markets</b>	<b>3,147</b>	<b>2,362</b>	<b>551</b>	<b>550</b>	<b>35</b>	<b>36</b>	<b>47</b>	<b>54</b>	<b>3,781</b>	<b>2.6%</b>	<b>3,002</b>	<b>2.3%</b>
- SE Europe/CIS	760	520	127	132	6	6	5	11	899	0.6%	669	0.5%
- Asia	1,207	945	83	49	4	2	15	16	1,308	0.9%	1,012	0.8%
- Latin America	739	600	63	49	25	28	6	5	832	0.6%	682	0.5%
- Middle East/Africa	441	298	279	319	1	0	22	22	742	0.5%	640	0.5%
<b>Total</b>	<b>125,243</b>	<b>112,055</b>	<b>12,949</b>	<b>12,406</b>	<b>3,047</b>	<b>3,473</b>	<b>3,937</b>	<b>3,879</b>	<b>145,176</b>	<b>100.0%</b>	<b>131,814</b>	<b>100.0%</b>
In % of exposure	86.3	85.0	8.9	9.4	2.1	2.6	2.7	2.9	100.0		100.0	
<b>Risk provisions</b>	<b>87</b>	<b>93</b>	<b>157</b>	<b>107</b>	<b>448</b>	<b>484</b>	<b>2,226</b>	<b>2,130</b>	<b>2,918</b>		<b>2,814</b>	
Cover ratio (%)	0.1	0.1	1.2	0.9	14.7	14.0	56.5	54.9	2.0		2.1	

1 Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

## > Overview of international exposures (cont)

### Credit Risk<sup>1</sup> by industry sectors at EB Group

	Low Risk		Management attention		Substandard		Non performing		Total outstanding			
in EUR m	H1 2005	FY 2004	H1 2005	FY 2004	H1 2005	FY 2004	H1 2005	FY 2004	H1 2005		FY 2004	
									% of total		% of total	
Banking & insurance	50,335	42,268	1,045	682	68	64	34	42	<b>51,481</b>	35.5%	<b>43,056</b>	32.7%
Private households	22,328	20,445	1,397	1,553	401	443	1,088	1,013	<b>25,214</b>	17.4%	<b>23,454</b>	17.8%
Public administration	21,114	19,837	168	206	7	9	24	24	<b>21,313</b>	14.7%	<b>20,076</b>	15.2%
Real Estate & other business	9,388	8,481	3,137	2,620	416	525	564	550	<b>13,505</b>	9.3%	<b>12,176</b>	9.2%
Manufacturing	5,739	5,427	1,475	1,421	641	712	394	405	<b>8,249</b>	5.7%	<b>7,966</b>	6.0%
Trade	5,221	5,207	1,685	1,564	544	618	549	566	<b>7,998</b>	5.5%	<b>7,955</b>	6.0%
Construction	2,745	2,610	827	882	243	274	326	343	<b>4,141</b>	2.9%	<b>4,108</b>	3.1%
Hotels & restaurants	1,235	1,062	1,014	973	378	441	432	409	<b>3,059</b>	2.1%	<b>2,884</b>	2.2%
Transport & communication	1,813	1,609	782	862	108	110	191	164	<b>2,894</b>	2.0%	<b>2,745</b>	2.1%
Energy & water supply	1,137	1,085	374	411	27	46	24	26	<b>1,562</b>	1.1%	<b>1,569</b>	1.2%
Other	4,188	4,024	1,045	1,234	214	230	311	337	<b>5,758</b>	4.0%	<b>5,824</b>	4.4%
<b>Total</b>	<b>125,243</b>	<b>112,055</b>	<b>12,949</b>	<b>12,406</b>	<b>3,047</b>	<b>3,473</b>	<b>3,937</b>	<b>3,879</b>	<b>145,176</b>	100.0%	<b>131,814</b>	100.0%
In % of exposure	86.3	85.0	8.9	9.4	2.1	2.6	2.7	2.9	100.0		100.0	
<b>Risk provisions</b>	<b>87</b>	<b>93</b>	<b>157</b>	<b>107</b>	<b>448</b>	<b>484</b>	<b>2,226</b>	<b>2,130</b>	<b>2,918</b>		<b>2,814</b>	
Cover ratio (%)	0.1	0.1	1.2	0.9	14.7	14.0	56.5	54.9	2.0		2.1	

1 Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

## > H1 2005 Financials (IFRS) of CE subsidiaries (cont)

### Česká spořitelna Group

EUR m	H1 2005	H1 2004 restated	% Change
Net interest income	299.1	279.0	7.2
Risk provisions for loans and advances	(3.1)	(13.2)	(76.7)
Net commission income	144.7	135.3	6.9
Net trading result	21.6	27.3	(20.9)
General administrative expenses	(267.3)	(259.5)	3.0
Income from insurance business	3.8	3.6	5.6
Other operating result	22.1	83.5	(73.5)
<b>Pre-tax profit</b>	<b>220.9</b>	<b>256.0</b>	<b>(13.7)</b>
<b>Net profit after minority interests</b>	<b>160.3</b>	<b>148.9</b>	<b>7.7</b>
Exchange rate EUR/CZK	30.1719	30.1719	
	<b>30.6.2005</b>	<b>31.12.2004 restated</b>	<b>% Change</b>
<b>Total assets</b>	<b>21,010</b>	<b>19,373</b>	<b>8.4</b>
Loans and advances to customers	8,761	7,968	10.0
Amounts owed to customers	15,591	14,811	5.3
Exchange rate EUR/CZK	30.0300	30.0300	

NB: To eliminate the currency effects, H1 2005 exchange rates have been used for all P & L and balance sheet data conversion

## > H1 2005 Financials (IFRS) of CE subsidiaries (cont)



### Slovenská sporiteľňa Group

EUR m	H1 2005	H1 2004 restated	% Change
Net interest income	99.2	102.0	(2.7)
Risk provisions for loans and advances	(5.1)	3.2	>100.0
Net commission income	41.1	33.7	22.0
Net trading result	7.5	7.4	1.4
General administrative expenses	(83.9)	(81.0)	3.6
Income from insurance business	0.0	0.0	n.a.
Other operating result	(2.5)	(18.4)	86.4
<b>Pre-tax profit</b>	<b>56.3</b>	<b>46.9</b>	<b>20.0</b>
<b>Net profit after minority interests</b>	<b>47.7</b>	<b>39.6</b>	<b>20.5</b>
Exchange rate EUR/SKK	38.6249	38.6249	
	30.6.2005	31.12.2004 restated	% Change
<b>Total assets</b>	<b>7,197</b>	<b>6,213</b>	<b>15.8</b>
Loans and advances to customers	1,930	1,630	18.4
Amounts owed to customers	5,130	4,558	12.5
Exchange rate EUR/SKK	38.4140	38.4140	

**NB:** To eliminate the currency effects, H1 2005 exchange rates have been used for all P & L and balance sheet data conversion

## > H1 2005 Financials (IFRS) of CE subsidiaries (cont)



### Erste Bank Hungary Group

EUR m	H1 2005	H1 2004 restated	% Change
Net interest income	107.8	94.3	14.3
Risk provisions for loans and advances	(13.6)	(19.5)	(30.3)
Net commission income	29.7	24.3	22.2
Net trading result	17.4	9.8	77.6
General administrative expenses	(86.7)	(86.2)	0.6
Income from insurance business	0.0	0.0	n.a.
Other operating result	(10.3)	(6.8)	(51.5)
<b>Pre-tax profit</b>	<b>44.3</b>	<b>15.9</b>	<b>&gt;100,0</b>
<b>Net profit after minority interests</b>	<b>34.5</b>	<b>13.4</b>	<b>&gt;100,0</b>
Exchange rate EUR/HUF	247.7086	247.7086	
	<b>30.6.2005</b>	<b>31.12.2004 restated</b>	<b>% Change</b>
<b>Total assets</b>	<b>4,974</b>	<b>4,737</b>	<b>5.0</b>
Loans and advances to customers	3,433	3,179	8.0
Amounts owed to customers	2,748	2,697	1.9
Exchange rate EUR/HUF	247.2400	247.2400	

NB: To eliminate the currency effects, H1 2005 exchange rates have been used for all P & L and balance sheet data conversion

## > H1 2005 Financials (IFRS) of CE subsidiaries (cont)



### Erste Bank Croatia

EUR m	H1 2005	H1 2004 restated	% Change
Net interest income	59.3	42.8	38.6
Risk provisions for loans and advances	(4.3)	2.1	>100.0
Net commission income	10.0	7.5	33.3
Net trading result	(0.6)	6.0	<-100.0
General administrative expenses	(34.3)	(30.6)	12.1
Income from insurance business	0.0	0.0	n.a.
Other operating result	(1.9)	0.2	<-100.0
<b>Pre-tax profit</b>	<b>28.2</b>	<b>28.0</b>	<b>0.7</b>
<b>Net profit after minority interests</b>	<b>22.7</b>	<b>22.7</b>	<b>0.0</b>
Exchange rate EUR/HRK	7.4431	7.4431	
	30.6.2005	31.12.2004 restated	% Change
<b>Total assets</b>	<b>3,461</b>	<b>3,525</b>	<b>(1.8)</b>
Loans and advances to customers	2,297	1,964	17.0
Amounts owed to customers	1,971	1,884	4.6
Exchange rate EUR/HRK	7.3130	7.3130	

NB: To eliminate the currency effects, H1 2005 exchange rates have been used for all P & L and balance sheet data conversion

## > EB Group Quarterly Results (IFRS)

### P&L Details

EUR m	Q1'03	Q2'03	Q3'03	Q4'03	Q1'04	Q2'04	Q3'04	Q4'04	Q1'05	Q2'05
Net interest income	618	673	645	652	658	661	677	703	681	705
Net commission income	229	253	246	269	281	283	285	287	311	306
Net trading result	60	55	56	44	62	46	48	60	57	48
Income from insurance	4	9	8	12	8	5	13	11	6	21
<b>Operating income</b>	<b>911</b>	<b>989</b>	<b>954</b>	<b>977</b>	<b>1,009</b>	<b>995</b>	<b>1,023</b>	<b>1,061</b>	<b>1,055</b>	<b>1,081</b>
Personnel expenses	(342)	(351)	(348)	(381)	(360)	(362)	(364)	(397)	(377)	(384)
Administrative expenses	(179)	(180)	(180)	(153)	(201)	(202)	(208)	(161)	(197)	(197)
Depreciation	(84)	(87)	(86)	(90)	(83)	(85)	(88)	(85)	(84)	(83)
<b>General admin. exp.</b>	<b>(605)</b>	<b>(618)</b>	<b>(614)</b>	<b>(624)</b>	<b>(643)</b>	<b>(650)</b>	<b>(660)</b>	<b>(642)</b>	<b>(659)</b>	<b>(664)</b>
Risk provisions	(97)	(109)	(93)	(108)	(108)	(89)	(110)	(99)	(101)	(109)
Other operating result	(23)	(38)	(68)	(73)	(3)	(7)	(13)	(30)	(2)	(7)
<b>Pre-tax profit</b>	<b>186</b>	<b>224</b>	<b>179</b>	<b>172</b>	<b>255</b>	<b>249</b>	<b>240</b>	<b>290</b>	<b>293</b>	<b>300</b>
Taxes	(54)	(65)	(52)	(53)	(86)	(56)	(57)	(79)	(69)	(71)
Minority interests	(56)	(70)	(37)	(21)	(76)	(49)	(58)	(54)	(64)	(54)
<b>Net profit after minorities</b>	<b>76</b>	<b>89</b>	<b>90</b>	<b>98</b>	<b>94</b>	<b>145</b>	<b>125</b>	<b>157</b>	<b>160</b>	<b>175</b>

NB: 2004 data restated according to revised standards IAS 32 and 39



# > EB Group Quarterly Balance Sheet (IFRS)

## Balance Sheet Details

EUR m	Q1'03	Q2'03	Q3'03	Q4'03	Q1'04	Q2'04	Q3'04	Q4'04	Q1'05	Q2'05
<b>Total assets</b>	<b>125,081</b>	<b>129,153</b>	<b>130,481</b>	<b>128,575</b>	<b>136,129</b>	<b>137,517</b>	<b>142,221</b>	<b>139,812</b>	<b>148,202</b>	<b>152,660</b>
Loans & advances credit inst.	16,535	18,146	17,851	13,140	18,747	17,846	19,304	15,684	19,545	19,840
Loans & advances to cust.	64,970	65,358	65,854	67,766	69,148	70,678	72,265	72,843	74,585	77,227
Risk provisions	(3,025)	(3,004)	(2,781)	(2,772)	(2,902)	(2,882)	(2,916)	(2,804)	(2,867)	(2,859)
Total securities portfolio and other financial inv.	35,756	37,665	38,791	39,092	40,269	40,987	42,294	42,521	45,407	46,917
Other assets	10,845	10,988	10,766	11,348	10,867	10,888	11,274	11,568	11,532	11,535
<b>Total liabilities</b>	<b>125,081</b>	<b>129,153</b>	<b>130,481</b>	<b>128,575</b>	<b>136,129</b>	<b>137,517</b>	<b>142,221</b>	<b>139,812</b>	<b>148,202</b>	<b>152,660</b>
Amounts owed to credit inst.	26,714	28,483	27,774	25,704	28,842	30,034	31,217	28,551	33,095	35,582
Amounts owed to customers	63,097	63,934	64,329	64,839	67,361	66,779	68,983	68,213	69,670	71,125
Debts evidenced by cert.	18,518	18,909	20,658	20,482	20,878	21,846	22,653	22,704	23,729	23,102
Other liabilities	14,212	15,284	15,119	14,760	16,071	15,821	16,192	16,920	18,082	19,148
Shareholders' equity (excl. minority interests)	2,540	2,543	2,601	2,791	2,977	3,037	3,176	3,424	3,626	3,703

NB: 2004 data restated according to revised standards IAS 32 and 39

# > EB Group Quarterly Divisionals

## Overview

In EUR m	Savings Banks										Retail & Mortgage							
	Q2 03	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	
Net interest income	220.5	202.6	215.4	210.2	199.4	208.5	231.5	204.1	204.9	135.5	126.9	125.8	131.1	127.0	132.1	128.4	128.9	
Risk provisions	(47.0)	(39.8)	(66.3)	(48.6)	(38.3)	(46.6)	(51.0)	(40.5)	(46.3)	(31.6)	(34.5)	(28.8)	(28.1)	(27.8)	(34.3)	(26.5)	(26.1)	
Net commission income	85.6	77.3	91.8	85.1	79.4	79.8	74.5	85.1	82.5	66.2	63.7	70.8	68.2	66.6	74.9	77.8	76.7	
Net trading result	9.1	6.0	8.1	7.0	1.9	3.8	6.1	5.1	2.7	4.6	3.2	3.1	2.6	2.3	2.6	2.1	2.9	
General admin.exp.	(203.6)	(203.8)	(211.1)	(205.7)	(204.5)	(204.9)	(186.6)	(204.2)	(208.4)	(164.8)	(159.9)	(161.9)	(159.5)	(159.7)	(153.8)	(156.9)	(157.7)	
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	10.4	6.3	3.4	9.5	9.2	3.7	19.3	
Other operating results	10.8	(15.5)	(27.4)	1.0	13.4	3.4	(36.5)	(1.4)	(3.0)	(3.7)	(3.1)	3.6	(4.4)	3.9	(8.5)	3.4	1.9	
<b>Pre-tax profit</b>	<b>75.4</b>	<b>26.7</b>	<b>10.6</b>	<b>48.8</b>	<b>51.3</b>	<b>44.0</b>	<b>38.0</b>	<b>48.1</b>	<b>32.5</b>	<b>12.3</b>	<b>6.7</b>	<b>18.9</b>	<b>13.3</b>	<b>21.8</b>	<b>22.2</b>	<b>32.0</b>	<b>45.9</b>	
Taxes	(18.2)	(7.3)	(6.9)	(13.5)	(14.9)	(11.6)	(7.1)	(12.2)	(9.5)	(4.3)	(3.2)	(5.8)	(3.2)	(5.4)	(5.5)	(8.0)	(10.8)	
Minority interests	(48.3)	(18.1)	(5.3)	(32.5)	(29.5)	(30.4)	(35.5)	(35.6)	(22.7)	(1.5)	1.4	(4.6)	(2.5)	(5.4)	(2.7)	(4.8)	(6.9)	
<b>Net profit after minorities</b>	<b>8.9</b>	<b>1.3</b>	<b>(1.6)</b>	<b>2.8</b>	<b>7.0</b>	<b>2.0</b>	<b>(4.7)</b>	<b>0.3</b>	<b>0.3</b>	<b>6.4</b>	<b>4.9</b>	<b>8.4</b>	<b>7.6</b>	<b>11.1</b>	<b>14.0</b>	<b>19.2</b>	<b>28.2</b>	

In EUR m	Large Corporate Customers										Trading & Investment Banking							
	Q2 03	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	
Net interest income	39.0	38.3	33.7	37.2	37.0	34.6	31.1	35.5	37.5	42.6	26.4	25.0	27.1	28.7	21.6	16.2	17.1	
Risk provisions	(14.1)	(13.5)	(4.0)	(13.0)	(11.9)	(12.3)	(0.6)	(13.1)	(15.8)	(0.1)	(0.0)	0.0	0.0	0.0	(0.0)	(0.0)	0.0	
Net commission income	9.9	12.2	18.6	15.0	14.0	16.3	26.0	18.9	16.5	10.1	12.4	15.5	12.3	12.1	11.8	21.0	16.8	
Net trading result	0.5	0.3	0.4	0.2	0.3	0.3	0.3	(1.9)	2.6	20.2	11.1	27.2	20.6	18.0	21.3	25.2	18.7	
General admin.exp.	(19.1)	(21.6)	(21.1)	(19.5)	(21.0)	(21.4)	(21.0)	(21.3)	(21.2)	(24.6)	(24.1)	(23.6)	(23.6)	(24.9)	(21.4)	(22.6)	(22.6)	
Income from insurance	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	0.0	0.0	0.0	
Other operating results	(1.7)	1.5	9.5	7.2	1.7	(0.9)	(15.7)	4.4	(3.5)	(13.1)	7.7	(0.7)	(2.1)	(1.3)	(2.9)	0.4	(1.7)	
<b>Pre-tax profit</b>	<b>14.5</b>	<b>17.1</b>	<b>37.1</b>	<b>27.0</b>	<b>20.0</b>	<b>16.6</b>	<b>20.2</b>	<b>22.4</b>	<b>16.1</b>	<b>35.2</b>	<b>33.4</b>	<b>43.4</b>	<b>34.3</b>	<b>32.7</b>	<b>30.4</b>	<b>40.1</b>	<b>28.1</b>	
Taxes	(3.0)	(4.8)	(11.3)	(6.8)	(3.8)	(2.9)	(4.4)	(5.6)	(3.9)	(10.7)	(10.7)	(11.7)	(8.1)	(7.9)	(7.5)	(11.3)	(6.6)	
Minority interests	(1.3)	(2.2)	1.2	(2.1)	(3.3)	(2.5)	(2.2)	(2.0)	(2.8)	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Net profit after minorities</b>	<b>10.2</b>	<b>10.1</b>	<b>27.0</b>	<b>18.1</b>	<b>12.8</b>	<b>11.2</b>	<b>13.6</b>	<b>14.7</b>	<b>9.5</b>	<b>24.6</b>	<b>22.7</b>	<b>31.7</b>	<b>26.2</b>	<b>24.8</b>	<b>22.9</b>	<b>28.9</b>	<b>21.6</b>	

2004 data restated according to revised standards IAS 32 and 39

# > EB Group Quarterly Divisionals

## Austria - Details

In EUR m	Savings Banks									Retail & Mortgage							
	Q2 03	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05
Net interest income	220.5	202.6	215.4	210.2	199.4	208.5	231.5	204.1	204.9	135.5	126.9	125.8	131.1	127.0	132.1	128.4	128.9
Risk provisions	(47.0)	(39.8)	(66.3)	(48.6)	(38.3)	(46.6)	(51.0)	(40.5)	(46.3)	(31.6)	(34.5)	(28.8)	(28.1)	(27.8)	(34.3)	(26.5)	(26.1)
Net commission income	85.6	77.3	91.8	85.1	79.4	79.8	74.5	85.1	82.5	66.2	63.7	70.8	68.2	66.6	74.9	77.8	76.7
Net trading result	9.1	6.0	8.1	7.0	1.9	3.8	6.1	5.1	2.7	4.6	3.2	3.1	2.6	2.3	2.6	2.1	2.9
General admin.exp.	(203.6)	(203.8)	(211.1)	(205.7)	(204.5)	(204.9)	(186.6)	(204.2)	(208.4)	(164.8)	(159.9)	(161.9)	(159.5)	(159.7)	(153.8)	(156.9)	(157.7)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	10.4	6.3	3.4	9.5	9.2	3.7	19.3
Other operating results	10.8	(15.5)	(27.4)	1.0	13.4	3.4	(36.5)	(1.4)	(3.0)	(3.7)	(3.1)	3.6	(4.4)	3.9	(8.5)	3.4	1.9
<b>Pre-tax profit</b>	<b>75.4</b>	<b>26.7</b>	<b>10.6</b>	<b>48.8</b>	<b>51.3</b>	<b>44.0</b>	<b>38.0</b>	<b>48.1</b>	<b>32.5</b>	<b>12.3</b>	<b>6.7</b>	<b>18.9</b>	<b>13.3</b>	<b>21.8</b>	<b>22.2</b>	<b>32.0</b>	<b>45.9</b>
Taxes	(18.2)	(7.3)	(6.9)	(13.5)	(14.9)	(11.6)	(7.1)	(12.2)	(9.5)	(4.3)	(3.2)	(5.8)	(3.2)	(5.4)	(5.5)	(8.0)	(10.8)
Minority interests	(48.3)	(18.1)	(5.3)	(32.5)	(29.5)	(30.4)	(35.5)	(35.6)	(22.7)	(1.5)	1.4	(4.6)	(2.5)	(5.4)	(2.7)	(4.8)	(6.9)
<b>Net profit after minorities</b>	<b>8.9</b>	<b>1.3</b>	<b>(1.6)</b>	<b>2.8</b>	<b>7.0</b>	<b>2.0</b>	<b>(4.7)</b>	<b>0.3</b>	<b>0.3</b>	<b>6.4</b>	<b>4.9</b>	<b>8.4</b>	<b>7.6</b>	<b>11.1</b>	<b>14.0</b>	<b>19.2</b>	<b>28.2</b>

In EUR m	Large Corporate Customers									Trading & Investment Banking							
	Q2 03	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05
Net interest income	39.0	38.3	33.7	37.2	37.0	34.6	31.1	35.5	37.5	42.6	26.4	25.0	27.1	28.7	21.6	16.2	17.1
Risk provisions	(14.1)	(13.5)	(4.0)	(13.0)	(11.9)	(12.3)	(0.6)	(13.1)	(15.8)	(0.1)	(0.0)	0.0	0.0	0.0	(0.0)	(0.0)	0.0
Net commission income	9.9	12.2	18.6	15.0	14.0	16.3	26.0	18.9	16.5	10.1	12.4	15.5	12.3	12.1	11.8	21.0	16.8
Net trading result	0.5	0.3	0.4	0.2	0.3	0.3	0.3	(1.9)	2.6	20.2	11.1	27.2	20.6	18.0	21.3	25.2	18.7
General admin.exp.	(19.1)	(21.6)	(21.1)	(19.5)	(21.0)	(21.4)	(21.0)	(21.3)	(21.2)	(24.6)	(24.1)	(23.6)	(23.6)	(24.9)	(21.4)	(22.6)	(22.6)
Income from insurance	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	0.0	0.0	0.0
Other operating results	(1.7)	1.5	9.5	7.2	1.7	(0.9)	(15.7)	4.4	(3.5)	(13.1)	7.7	(0.7)	(2.1)	(1.3)	(2.9)	0.4	(1.7)
<b>Pre-tax profit</b>	<b>14.5</b>	<b>17.1</b>	<b>37.1</b>	<b>27.0</b>	<b>20.0</b>	<b>16.6</b>	<b>20.2</b>	<b>22.4</b>	<b>16.1</b>	<b>35.2</b>	<b>33.4</b>	<b>43.4</b>	<b>34.3</b>	<b>32.7</b>	<b>30.4</b>	<b>40.1</b>	<b>28.1</b>
Taxes	(3.0)	(4.8)	(11.3)	(6.8)	(3.8)	(2.9)	(4.4)	(5.6)	(3.9)	(10.7)	(10.7)	(11.7)	(8.1)	(7.9)	(7.5)	(11.3)	(6.6)
Minority interests	(1.3)	(2.2)	1.2	(2.1)	(3.3)	(2.5)	(2.2)	(2.0)	(2.8)	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Net profit after minorities</b>	<b>10.2</b>	<b>10.1</b>	<b>27.0</b>	<b>18.1</b>	<b>12.8</b>	<b>11.2</b>	<b>13.6</b>	<b>14.7</b>	<b>9.5</b>	<b>24.6</b>	<b>22.7</b>	<b>31.7</b>	<b>26.2</b>	<b>24.8</b>	<b>22.9</b>	<b>28.9</b>	<b>21.6</b>

2004 data restated according to revised standards IAS 32 and 39

# > EB Group Quarterly Divisionals

## Central Europe - Details

In EUR m	Ceska sporitelna								Slovenska sporitelna							
	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05
Net interest income	111.6	119.1	122.2	122.5	124.9	140.4	141.2	146.4	57.2	55.4	45.5	47.0	47.8	45.5	45.6	47.2
Risk provisions	2.4	(5.4)	(9.4)	(2.9)	(6.3)	2.8	(7.0)	(6.4)	1.9	3.0	0.1	3.0	(0.2)	(2.1)	(0.1)	(5.0)
Net commission income	60.9	72.3	61.0	64.8	65.1	71.9	72.6	72.0	12.8	15.2	15.0	17.2	17.3	16.9	19.2	21.9
Net trading result	12.5	9.5	11.5	13.9	5.0	10.6	12.9	8.6	3.2	2.8	3.0	4.0	3.4	6.1	3.5	4.0
General admin.exp.	(118.2)	(118.5)	(118.6)	(123.7)	(117.8)	(140.4)	(136.3)	(131.0)	(40.0)	(44.4)	(38.5)	(38.7)	(40.4)	(40.9)	(41.7)	(42.2)
Income from insurance	1.6	5.0	2.1	1.2	3.2	1.9	1.8	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(20.7)	(26.9)	(3.4)	(2.4)	0.4	(5.4)	8.7	13.4	(19.4)	(15.5)	(6.0)	(5.8)	(9.3)	(7.3)	(3.1)	0.6
<b>Pre-tax profit</b>	<b>50.1</b>	<b>55.1</b>	<b>65.6</b>	<b>73.3</b>	<b>74.5</b>	<b>81.7</b>	<b>94.1</b>	<b>105.0</b>	<b>15.5</b>	<b>16.3</b>	<b>19.2</b>	<b>26.6</b>	<b>18.5</b>	<b>18.3</b>	<b>23.4</b>	<b>26.4</b>
Taxes	(19.9)	(14.8)	(19.9)	(19.9)	(21.2)	(28.5)	(24.1)	(28.4)	(2.5)	0.0	(3.0)	(3.9)	(2.2)	1.9	(3.0)	(3.5)
Minority interests	(3.1)	(3.0)	(1.9)	(3.2)	(3.5)	(3.3)	(3.5)	(3.5)	(5.5)	(6.1)	(5.3)	(4.6)	(3.7)	(4.6)	0.0	0.0
<b>Net profit after minorities</b>	<b>27.1</b>	<b>37.2</b>	<b>43.8</b>	<b>50.2</b>	<b>49.7</b>	<b>50.0</b>	<b>66.5</b>	<b>73.1</b>	<b>7.6</b>	<b>10.2</b>	<b>10.9</b>	<b>18.0</b>	<b>12.7</b>	<b>15.6</b>	<b>20.5</b>	<b>22.9</b>

In EUR m	Erste Bank Hungary								Erste Bank Croatia							
	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05	Q3 03	Q4 03	Q1 04	Q2 04	Q3 04	Q4 04	Q1 05	Q2 05
Net interest income	14.3	15.6	38.7	42.0	39.4	53.9	47.1	50.5	19.2	20.9	19.8	19.5	21.9	23.2	27.4	29.7
Risk provisions	(3.8)	0.9	(5.5)	(3.4)	(7.9)	(13.2)	(4.7)	(4.4)	(0.9)	(4.1)	5.0	(2.9)	(5.6)	(1.4)	(2.1)	(2.2)
Net commission income	7.6	8.3	11.5	12.1	12.9	16.1	16.3	13.4	3.2	3.6	3.3	4.2	4.6	4.7	4.6	5.4
Net trading result	6.2	2.0	7.7	1.9	9.9	11.8	8.9	8.5	1.2	4.8	4.5	1.5	5.1	1.5	0.1	(0.7)
General admin.exp.	(17.1)	(18.4)	(41.0)	(42.5)	(44.2)	(48.1)	(42.4)	(44.3)	(15.7)	(22.8)	(14.8)	(15.8)	(17.0)	(16.7)	(16.3)	(18.0)
Income from insurance	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	0.0	0.0
Other operating results	(1.9)	(4.9)	(2.5)	(4.1)	(6.0)	(8.4)	(4.7)	(5.6)	(1.6)	(1.1)	(0.7)	0.9	(2.5)	0.9	(0.7)	(1.2)
<b>Pre-tax profit</b>	<b>5.2</b>	<b>3.5</b>	<b>8.9</b>	<b>6.1</b>	<b>4.2</b>	<b>12.1</b>	<b>20.4</b>	<b>18.1</b>	<b>5.4</b>	<b>1.3</b>	<b>17.0</b>	<b>7.5</b>	<b>6.6</b>	<b>12.1</b>	<b>13.0</b>	<b>12.9</b>
Taxes	(0.4)	(0.0)	(0.4)	0.7	0.3	(0.2)	(3.8)	(3.6)	2.7	2.8	(3.3)	(1.2)	(1.5)	(2.6)	(2.5)	(2.5)
Minority interests	(0.1)	0.1	(0.1)	(0.1)	0.0	(0.0)	(0.0)	0.0	(0.2)	(2.1)	(4.7)	(2.4)	(1.9)	(3.4)	(4.3)	(4.3)
<b>Net profit after minorities</b>	<b>4.7</b>	<b>3.5</b>	<b>8.4</b>	<b>6.7</b>	<b>4.5</b>	<b>11.8</b>	<b>16.6</b>	<b>14.5</b>	<b>8.0</b>	<b>2.0</b>	<b>9.0</b>	<b>3.9</b>	<b>3.1</b>	<b>6.1</b>	<b>6.2</b>	<b>6.2</b>

2004 data restated according to revised standards IAS 32 and 39

## > H1 2005 Results

### Key financial data

in EUR m	YE 1998	YE 1999	YE 2000	YE 2001	YE 2002	YE 2003	YE 2004 <sup>1</sup>	H1 2005
<b>Tier 1 Capital pursuant to § Austrian Banking Act</b>	1,611	1,753	2,125	2,337	3,800	3,912	4,377	4,462
<b>Total own funds pursuant to § Austrian Banking Act<sup>2</sup></b>	3,176	3,296	3,956	4,308	6,983	7,009	7,286	7,302
<b>Risk weighted assets</b>	26,488	27,750	31,879	37,803	60,257	62,188	65,384	68,411
<b>Tier 1 ratio (%)</b>	6.1	6.3	6.7	6.2	6.3	6.3	6.7	6.5
<b>Solvency ratio (%)</b>	11.0	10.8	11.2	10.7	11.0	10.7	10.7	10.2
<b>Market capitalisation</b>	2,020	1,950	2,417	3,006	3,837	5,873	9,489	10,061
<b>Book value per share<sup>3</sup></b>	7.41	8.09	9.21	9.45	10.37	11.64	14.18	15.0
<b>Price-book value ratio<sup>3</sup></b>	1.5	1.4	1.3	1.6	1.5	2.1	2.8	2.7

1 YE 2004 restated according to revised standards IAS 32 and 39

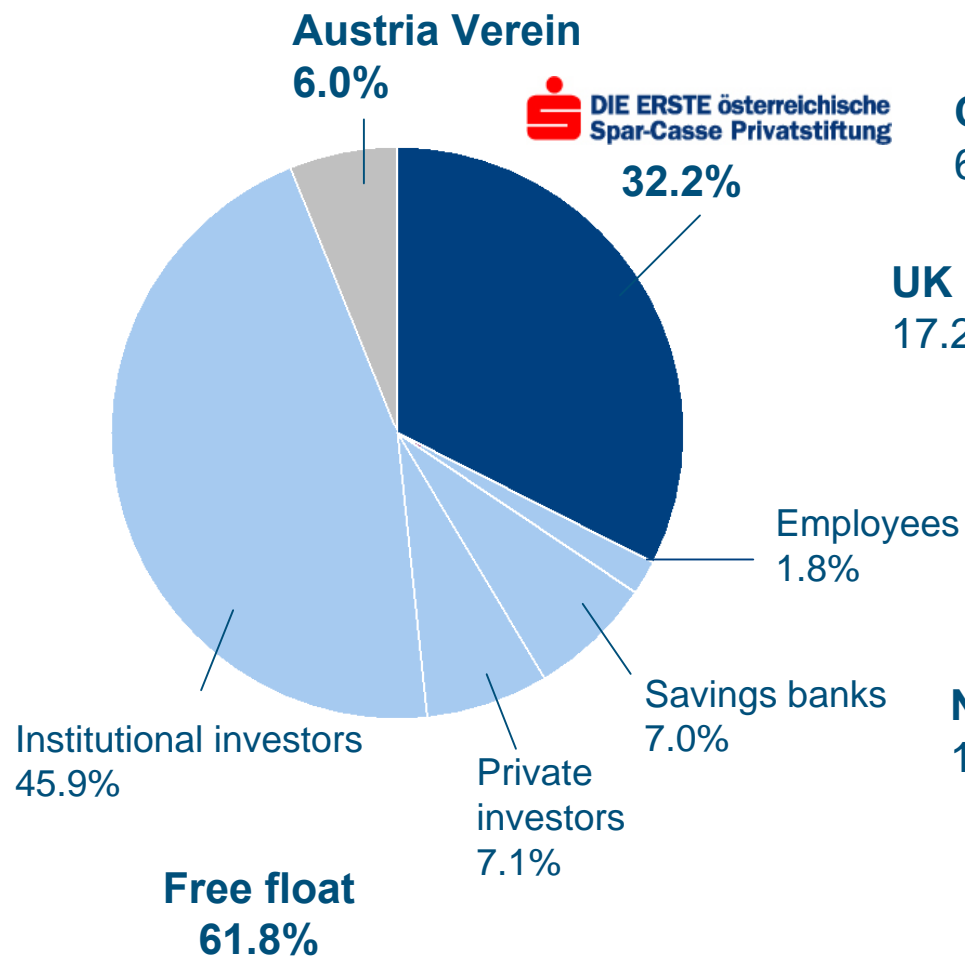
2 Total eligible qualifying capital

3 1998 - 2003 data adjusted for 4:1 stock split

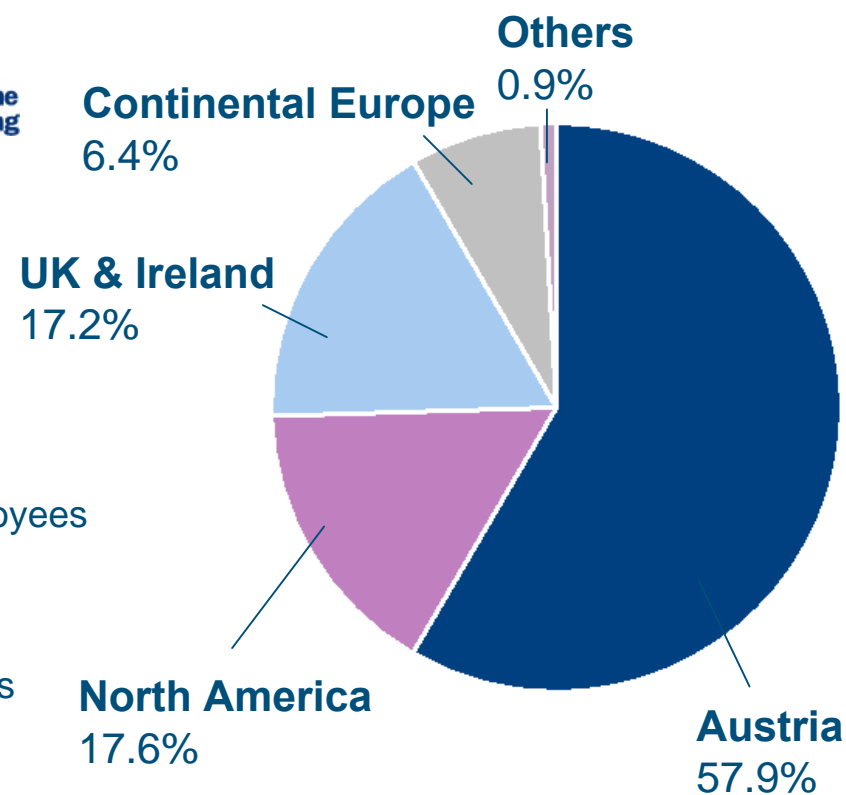
## > Current shareholder structure

Total numbers of shares: 243,183,600

### By Investor Type



### By Region



## > Investor relations contacts

### Erste Bank, Graben 21, 1010 Vienna

**Fax** +43 (0)5 0100-13112  
**E-mail:** investor.relations@erstebank.at  
**Internet:** www.erstebank.com

**Reuters:** ERST.VI  
**Datastream:** O:ERS  
**Bloomberg:** EBS AV  
**Securities ID:** 065201

### Investor relations

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**Gabriele Werzer**

**Tel:** +43 (0)5 0100-11286

**E-Mail:** gabriele.werzer@erstebank.at

**Thomas Sommerauer**

**Tel:** 43 (0)5 0100-17326

**E-Mail:** thomas.sommerauer@erstebank.at

**Monika Peraus**

**Tel:** +43 (0)5 0100-11282

**E-Mail:** monika.peraus@erstebank.at

**Isabella Sykora**

**Tel:** +43 (0)5 0100-13036

**E-Mail:** isabella.sykora@erstebank.at