

PROGRAMME FOR THE CAPITAL MARKETS DAY 2011

Erste Group Bank AG – 8th Capital Markets Day

Vienna, Friday, December 9, 2011

from 9.00 am to 5.15 pm (CET)

“Reinforcing our customer banking focus in Central and Eastern Europe”

9.00 Welcome and opening remarks by Andreas TREICHL, Chief Executive Officer, Erste Group

1. On- and off-balance sheet assets

9.15 Bernhard SPALT, Chief Risk Officer, Erste Group

2. Capital markets business

10.00 Stefan DÖRFLER, Head of Group Capital Markets, Erste Group

3. Funding

11.00 Franz HOCHSTRASSER, Deputy CEO, Erste Group

4. Capital planning & regulation

11.30 Manfred WIMMER, Chief Financial Officer, Erste Group

5. CEE core country review –

13.30 EB Hungary – Radovan JELASITY, CEO Erste Bank Hungary

14.15 BCR – Dominic BRUYNSEELS, CEO BCR & Michael BEITZ, Chief Risk Officer BCR

15.00 SLSP – Jozef SIKELA, CEO Slovenska sporitelna

15.30 CS – Pavel KYSILKA, CEO Ceska sporitelna

6. Strategy

16.30 Andreas TREICHL, Chief Executive Officer, Erste Group