

PROGRAMME FOR THE CAPITAL MARKETS DAY 2019

Erste Group Bank AG – 9th Capital Markets Day Vienna, Thursday, November 21, 2019

CMD theme: “CEE convergence goes digital”

Thursday, November 21, 2019

Conference venue address: Erste Campus (D12), Am Belvedere 1, 1100 Wien, Austria

- 8.15 Registration for the Capital Markets Day
- 9.00 Welcome & housekeeping by **Thomas SOMMERAUER**, Head of Group IR, Erste Group
- 9.15 Opening keynote by **Andreas TREICHL**, Chief Executive Officer, Erste Group
- 1. Strategy session I: The big picture, financials & outlook
 - 09.45 Presentation by **Bernhard SPALT**, Deputy CEO, Erste Group (30m)
 - 10.15 Presentation by **Stefan DÖRFLER**, Chief Financial Officer, Erste Group (15m)
 - 10.30 Presentation by **Alexandra HABELER-DRABEK**, Chief Risk Officer, Erste Group (15m)
 - 10.45 Combined Q&A on previous 3 presentations (30m)
- 11.15 Coffee break
- 2. Strategy session II: The business
 - 11.45 Presentation by **Peter BOSEK**, Member of the board for Retail Banking, Erste Group, **Boris MARTE** (Head of Erste Hub) and **Maurizio POLETTI** (Managing Director, George Labs) (45m)
 - 12.30 Presentation by **Ingo BLEIER**, Member of the board for Corporates and Markets, Erste Group (15m)
 - 12.45 Combined Q&A on previous 2 presentations (30m)

13.15 Lunch break

3. Strategy session III: The business enablers - IT & digital

- 14.15 Presentation by **Ara ABRAHAMYAN**, Designated Chief Digital Transformation Officer, Erste Group (15m)
- 14.30 Presentation by **David O'MAHONY**, Designated Chief Operating Officer, Erste Group (15m)
- 14.45 Combined Q&A on previous 2 presentations (15m)

4. All country CEO fireside chat

- 15.00 Fireside chat moderated by **Thomas SOMMERAUER**, Head of Group IR, Erste Group followed by Q&A

Participants:

Austria: Erste Bank Oesterreich – **Peter BOSEK**, CEO
Croatia: Erste Bank Croatia – **Christoph SCHÖFBÖCK**, CEO
Czechia: Česká spořitelna – **Tomáš SALOMON**, CEO
Hungary: Erste Bank Hungary – **Radovan JELASITY**, CEO
Romania: Banca Comercială Română – **Sergiu MANEA**, CEO
Serbia: Erste Bank Serbia – **Slavko CARIĆ**, CEO
Slovakia: Slovenská sporiteľňa – **Peter KRUTIL**, CEO

5. Close

- 16.30 Closing remarks by **Bernhard SPALT**, Deputy CEO, Erste Group