Erste Group investor presentation
Q3 2020 results

2 November 2020

Improving operating performance and lower risk costs – conditional dividend proposal of EUR 0.75 per share for 2019

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Presentation topics

- Key topics amid Covid 19
  - CEE Covid-19 evolution update
  - Macroeconomic update
  - Business update
  - Operating trends
  - Asset quality and impairments
  - Capital trends and dividends
  - Key takeaways and outlook

- Q3 20 presentation
  - Executive summary
  - Business environment
  - Business performance
  - Assets and liabilities
  - Additional information
    - Covid-19 measures update

CEE Covid-19 evolution update –

Number of positively tested persons rises across CEE, Europe

- Main features of current virus spread in Central and Eastern Europe
  - Coronavirus has gone mainstream, reaching all sections of the population, while proliferation in spring was immaterial in Central and Eastern Europe
  - Testing capacities have multiplied over past weeks and months, resulting in higher detection rate
  - (Relative) mortality continues to decline, while absolute number of deaths attributed to Covid-19 rises
  - Hospital capacities remain intact in most countries, but load factors rise everywhere, albeit from low levels
  - More pragmatic approach instead of full lockdown to protect economies (reducing social interaction, but keeping industry open)

- Summary of government measures in Central and Eastern Europe
  - Austria: partial lockdown (production, retail trade and services, industry remain open), selective curfew
  - Hungary: travel restrictions, increased mask usage, limitation of restaurant opening hours
  - Czechia: re-introduction of temporary state of emergency and measures equivalent to lockdown, but with aim to keep industry open
  - Slovakia: embarking on nationwide testing exercise, selective curfew, school closures
  - Romania: mask usage, social distancing, school closures
  - Croatia: social distancing, smaller event sizes, mask usage
  - Serbia: stricter mask usage, shorter restaurant opening hours, limitation of event sizes

Macroeconomic update (1) –
CEE tackles Covid-19 challenge from a position of strength

Economy

- Strong labour markets
  - Unemployment rates at historic lows in most countries at the end of 2019
  - Real wage growth
- Reduced external vulnerabilities
  - Materially improved current account balances in all Erste CEE countries
- Sound government finances
- Manageable public debt
- Low interest rates

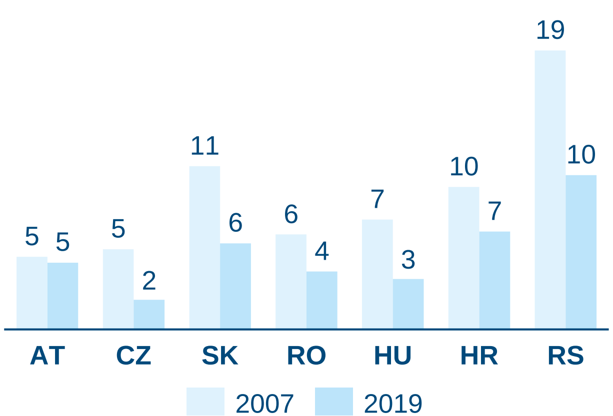
Banking markets

- Deposit overhang & excess liquidity on system level in all key markets
- No excesses, rather sustainable asset growth over the past years
- Sustainable growth opportunities

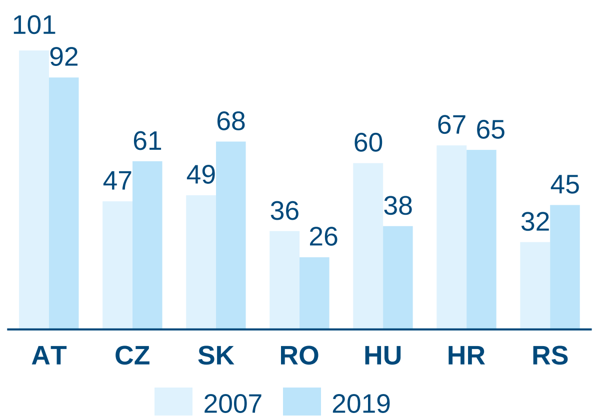
Subsidiary banks

- Fully self-funded business model as opposed to parent company dependency
- Focus on local currency lending
- Historically low NPL ratios
- Strong market shares
- High capital ratios

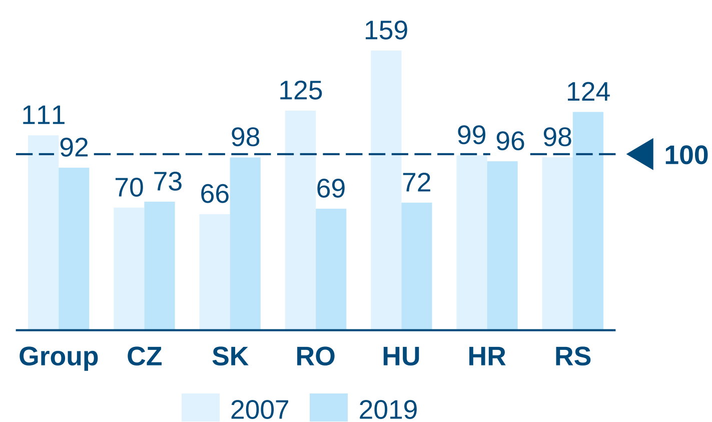
Unemployment rates (in %)



Customer loans/GDP (in %)

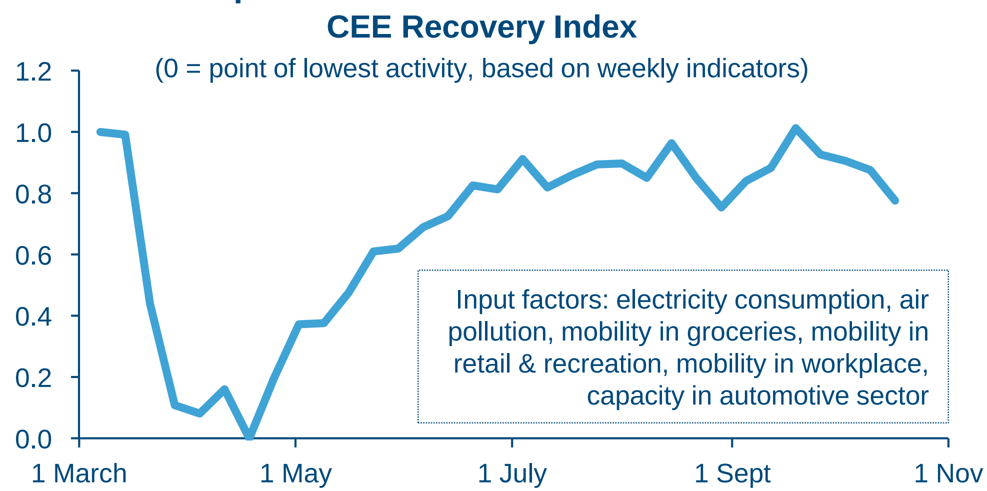


Loan/deposit ratios (in %)

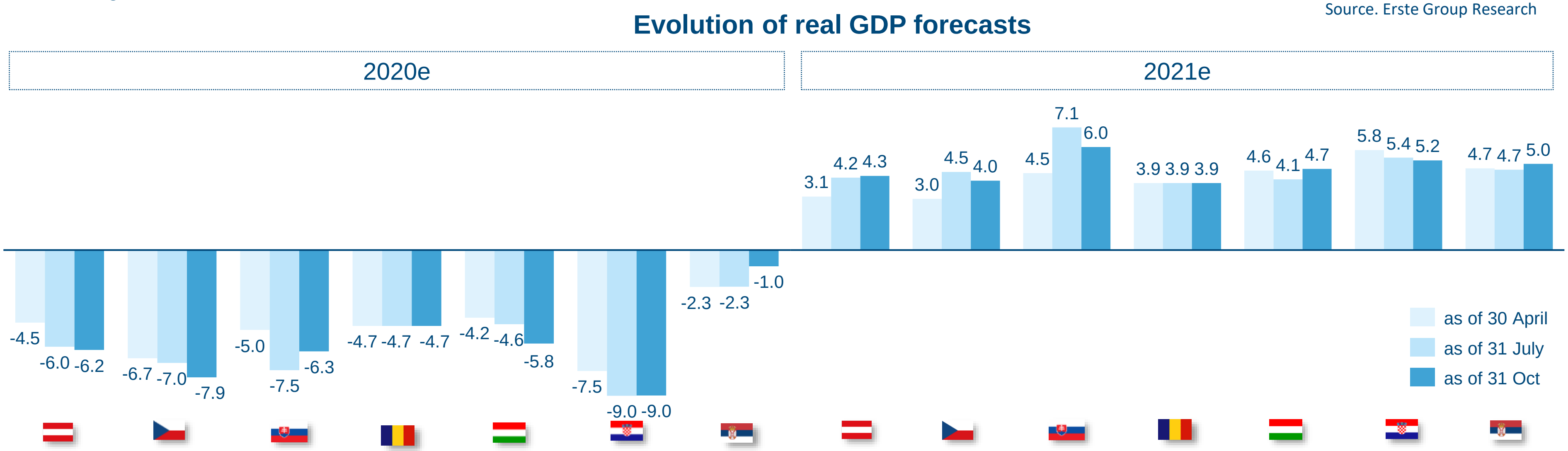


Macroeconomic update (2) –
2020 will see economic slump, partial rebound expected in 2021

- **Real GDP to decline 4%-9% in 2020 in Erste Group's core markets**
  - Both exports and consumption will suffer in 2020
  - Hardest hit industries expected to be tourism, services, transport, and retail trade
  - Q2 expected to be hit hardest followed by Q3 & Q4 recovery
- **Economic activity expected to partially rebound in 2021**
  - Recent government measures will mainly be concentrated on retail & services
  - Production expected to be less impacted
  - In case of broad-based lockdown downward revisions very likely
- **CEE Recovery Index shows the performance of various indicators compared to mid April**
  - Current decline reflects recent government measures as a response to rising new Covid cases



Source. Erste Group Research

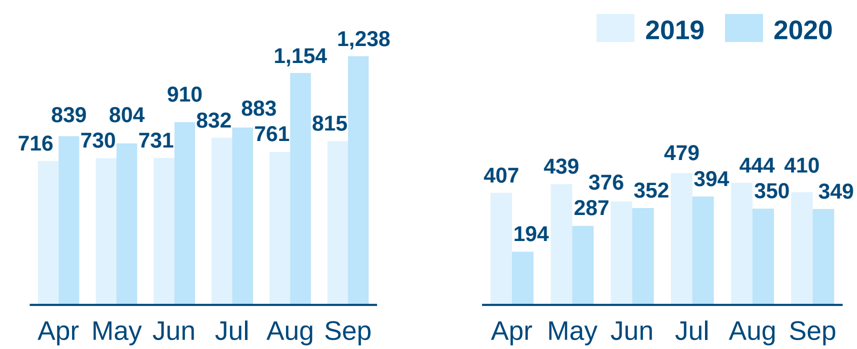


Business update (1) –
Retail – what‘s happening on the ground?

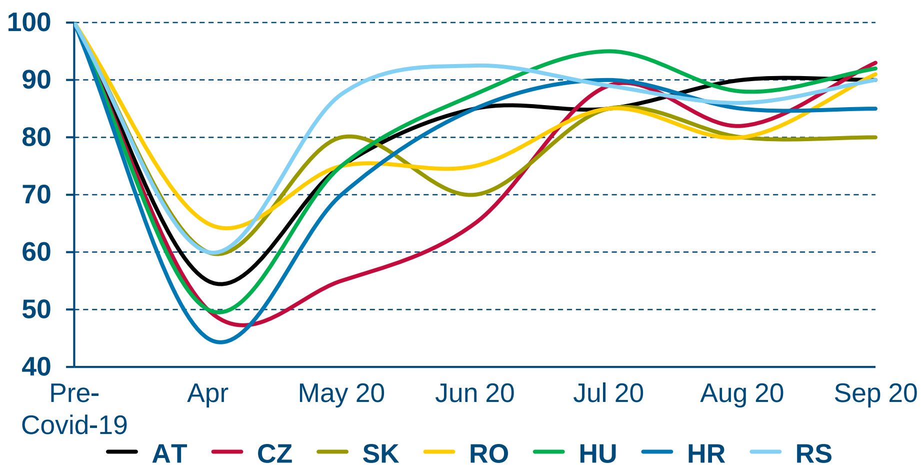
- **Diverging demand trends** in Q3 20
  - Continued strong demand for housing loans; customers see importance of owning real-estate
  - Lower demand for consumer loans, reflecting uncertainty among client base
  - Deposit volumes continue to increase, customers see Erste as a trusted partner
  - Asset management sales volumes affected by a volatile market environment; strategic focus on long term savings plans
  - Insurance sales with strong recovery after lockdown in Spring, solid demand from customers
- **Customer interactions are changing due to COVID-crisis**
  - Branch traffic recovered strongly after lockdowns to almost pre Covid-19 levels, however decreases again in October due to the pandemic
  - Generally higher digital activity of customers
  - Digital sales peaked during lockdowns and in September; customers appreciate digital offering
  - Cashless and mobile transactions on the rise
- The Covid-19 crisis proves again that Erste Group fulfills its role as **critical infrastructure**, but even more that advice and support both by Erste advisors and in George is highly relevant to our customers.

Monthly new sales volumes

(2019 vs 2020, in EUR million)



Branch traffic development since Covid-19 (in %)

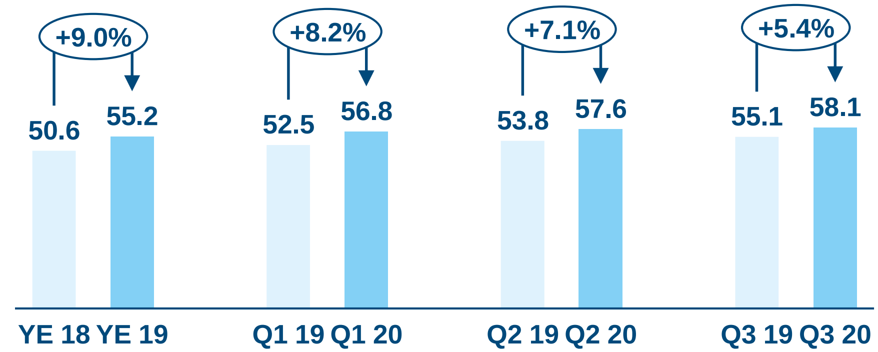


Business update (2) –
Corporates – what's happening on the ground?

- **Clients continue to adjust**
  - Loan demand is still increasing, but at a slowing pace in Q3
  - State guaranteed loan programmes mostly done in Austria; guaranteed volumes by comparison low in CEE
  - Large acquisition finance facilities still in preparation, M&A has not picked up yet
  - After strong reductions in earnings projections in Q2, we saw a stabilisation in forecasts on the lower level in Q3 at listed Corporates in CEE for 2020 and 2021
- **Clients continue to tap capital markets**
  - 126 mandated transactions ytd with a total issuance volume of EUR 82 bn accompanied by Erste, mostly debt capital markets
- **Drawdown behaviour**
  - Ratio of drawn loan volume to overall loan and guarantee exposure has gone from 67.2% (YE19) to 70.4% (Q3 20)
- **Core revenue slightly down**
  - NII increase yoy despite the negative impact from rate cuts (primarily in CZ hitting liability side), continued margin pressure
  - Fees decline yoy (-7.3%) on the back of lower economic activity and negative SEPA regulation impact (primarily in CS and EBC)
  - Trading & FV results below 2019, driven by CVA/ DVA valuations
- **SME business growth slowed**
  - The number of active SME clients increases slower in 2020 than in 2019 (low single digit growth rate)
  - SME loan volume grew by 3% yoy

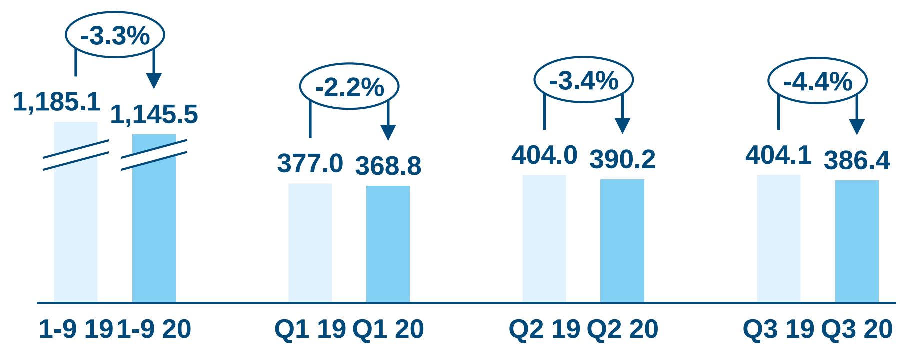
Corporate loan stock development

(gross, business line view, in EUR bn)



Operating income development

(business line view, in EUR m)



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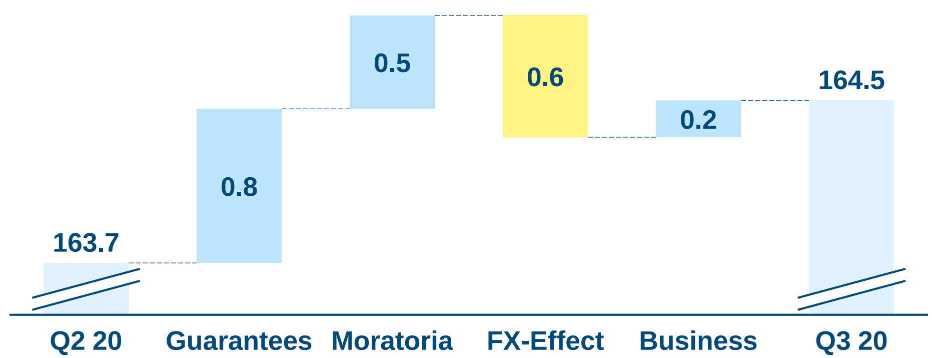
Understanding operating trends (1) –
Low single-digit underlying net loan growth expected in 2020

- Qoq net loan growth amounted to +0.5% in Q3 (Q2 20: +1.6%)
  - Impact of state-guaranteed loans: approx. EUR +0.8bn
  - Moratoria effect (reduced redemptions): EUR +0.5bn
  - Currency effect: EUR -0.6bn in Q3 20 (ytd ~ EUR -2.0bn)
  - Real business growth: EUR +0.2bn
- Erste Group so far supported more than 1m customers amid evolving Covid-19 situation
  - Stable moratoria participation trends
  - State guaranteed loans continue to be an Austria feature

Composition of net loan growth in Q3 20

(in EUR bn)

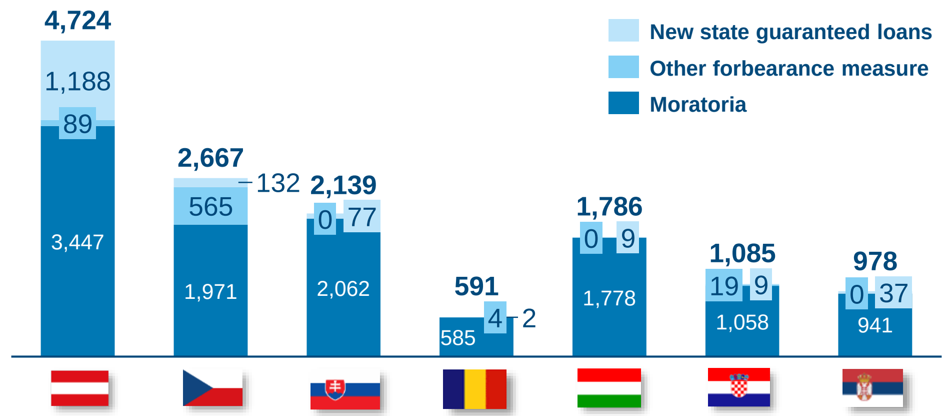


Volume-based active moratoria participation

(in % of loans to customers)

Active volumes subject to key Covid-19 measures

(as of 30 September, in EUR m)



Data source: EBA reporting, internal reports

Understanding operating trends (2) –
Strong NII and fee performance in Q3 20, while costs were flat

- **NII improved in Q3 20, both qoq and yoy**
  - NII continues to get accrued for moratoria loans, only PV- negative modification losses lead to negative impact on NII (EUR 5.5m in Q3 20 vs EUR 26.1m in Q2 20)
  - Negative impact from rate cuts only partly mitigated by TLTRO3
  - **Expectation is for flattish NII vs 2019**

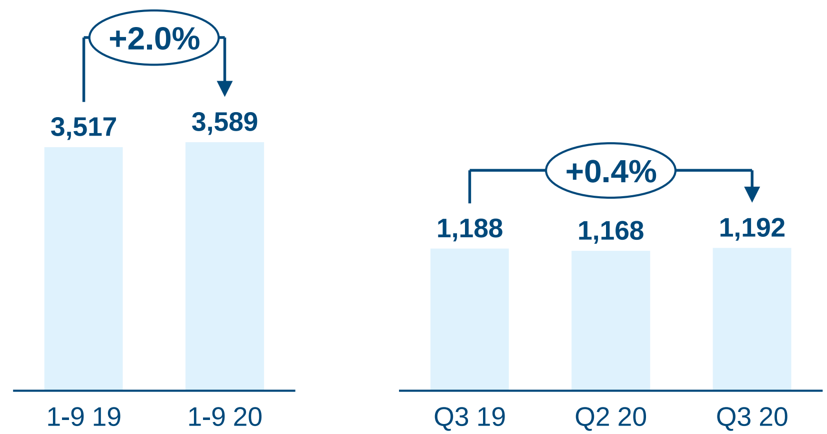
- **Fees recovered almost to prior year level**, primarily driven by asset management and payment services
  - Yoy decline mainly driven by lending business while payment services fees recovered despite negative SEPA impact (about EUR 6m in Q3 20, EUR 17m ytd); securities and asset management business still grew
  - **Fees are expected to decline in low-single digits in 2020**

- **Trading & FV result** continued to perform well in Q3 20, after recovery in Q2 20 and negative result in Q1 20

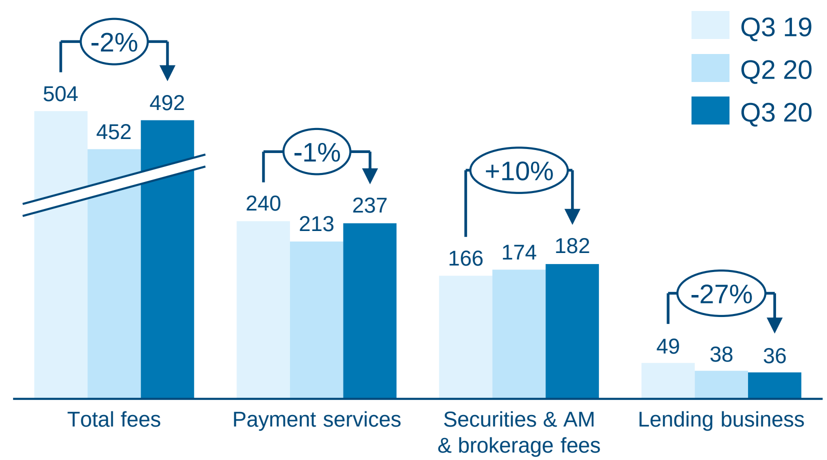
- **Operating costs broadly flat yoy and qoq**, as lower other administrative expenses offset minor increases elsewhere
  - Lower advertising/marketing expenses yoy and qoq
  - Lower legal and consulting costs yoy and qoq
  - **Costs set to decline yoy**

- **Cost/income ratio at solid 55.6%** in Q3 20, driven by strong revenue and cost performance

NII development



Fee development

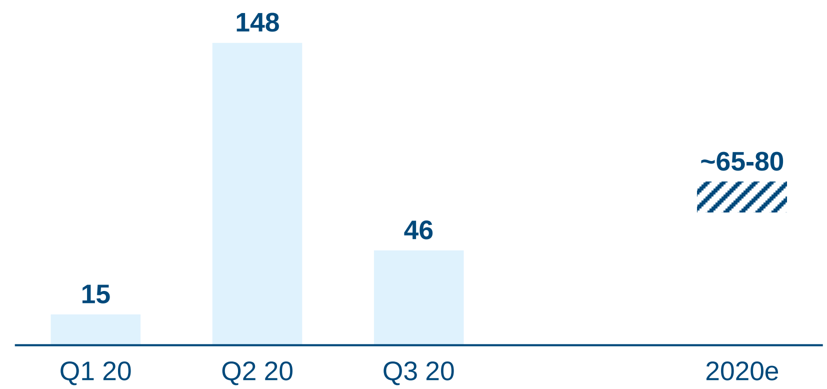


Credit risk –

Risk provisions: heavy-lifting executed in Q2, lower risk costs expected in 2021

- **Total risk provisions of EUR 194.7m or 46bps in Q3 20**
  - September review of macro forecasts did not lead to significant FLI updrift - additional allocation of EUR 5.5m (Q2: EUR 300m)
  - Significant increase in credit risk (SICR) overlays in relation to most Covid-19-affected sectors (cyclical industries, transportation, hotels and leisure), resulted in an expected credit loss (ECL) additional increase of EUR 22.3 m (Q2: EUR 90m)
  - Ordinary course of business risk costs, driven primarily by Covid-19 related negative corporate rating migrations, amounted to approx. EUR 167m
- Provisioning peak for 2020 likely in Q2 20, outlook for 2020 confirmed at 65-80bps
- Improved outlook for 2021, assuming no significant deterioration in macro environment
- **Key IFRS 9 stage migration trends**
  - Stage 2 increased (driven by FLI update as well as SICR overlays described above) from 8.3% at YE19 to 16.7% as of Q3 20
  - Stage 1 declined almost by the same amount to 80.4% in Q3 20
  - Stage 3 was stable at 2.2%, as reflected in the NPL ratio
  - For Q4 20 slight increase in stage 3 expected, due to increased migrations to default after the end of some moratoria
- **Comfortable coverage ratios across the stage spectrum**
  - Stage 1 and Stage 2 coverages slight increase vs YE19, while Stage 3 increased to 58.8% in Q3 20 from 56.6% at YE19
  - In Q4 20 maintenance of strong coverage ratios expected

Risk cost development in 2020e
(baseline scenario, in bps of average gross customer loans)

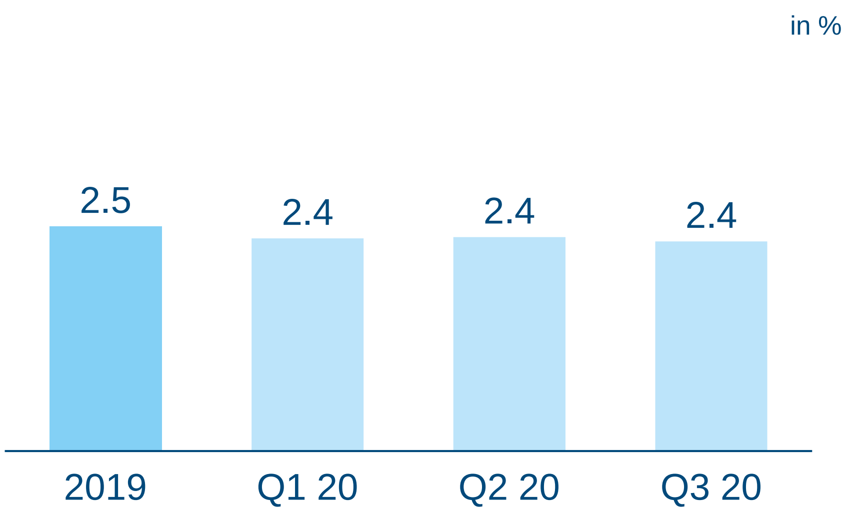


Risk provisions by IFRS9 stages

in EUR million	Dec 19	Mar 20	Jun 20	Sep 20	CLA Sep 20	Coverage Sep 20
Stage 1	88.8%	86.5%	81.0%	80.4%	341	**0.3%**
Stage 2	8.3%	10.7%	16.1%	16.7%	1,124	**4.0%**
Stage 3	2.3%	2.2%	2.3%	2.2%	2,200	**58.8%**
POCI	0.3%	0.2%	0.2%	0.2%	124	**33.0%**
Subject to IFRS9	99.7%	99.7%	99.6%	99.6%	3,789	**2.3%**
Not subject to IFRS 9	0.3%	0.3%	0.4%	0.4%	0	**0.0%**
Gross customer loans	**163,417**	**164,268**	**167,369**	**168,276**	**3,789**	**2.3%**

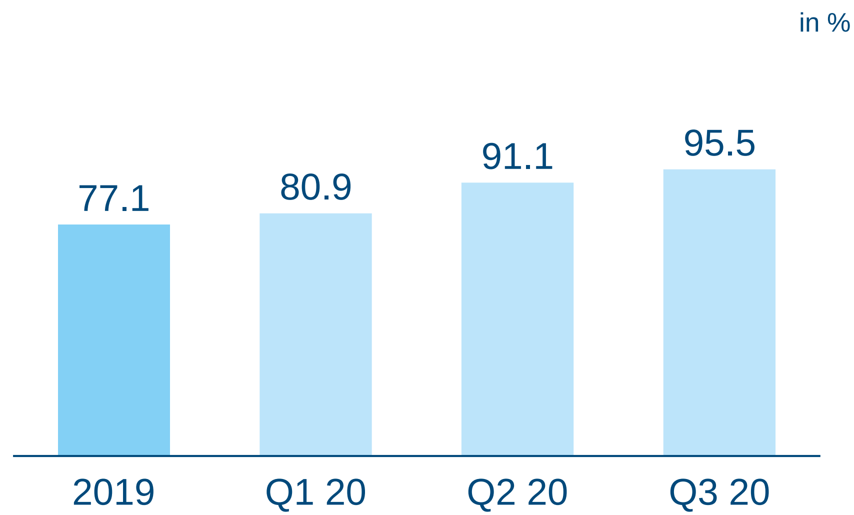
Credit risk –
Asset quality: NPL ratio stable ytd as NPL coverage continues to build

Development of NPL ratio



- Stable NPL ratio year-to-date
  - No material rise in defaults (yet) due to multitude of government support measures (moratoria, guarantees, tax breaks, labour market support measures, etc)
- No significant regional divergences

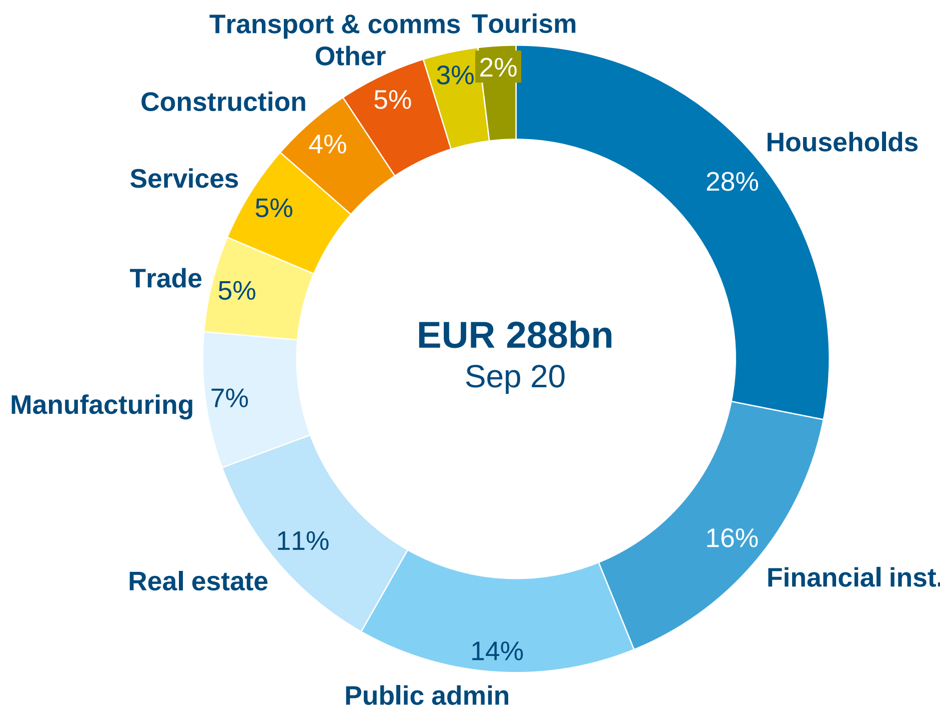
Development of NPL coverage



- NPL coverage at multi-year high of 95.5% in Sept 2020 excluding collateral
  - NPL coverage ratio above 100% in CEEs, except Croatia (89%)
  - NPL coverage in Austria also increased; currently at 82%
- Increase in Q3 2020 driven primarily by Stage 2 provisions

Credit risk –
Gross credit exposure overview

Gross credit exposure by NACE code

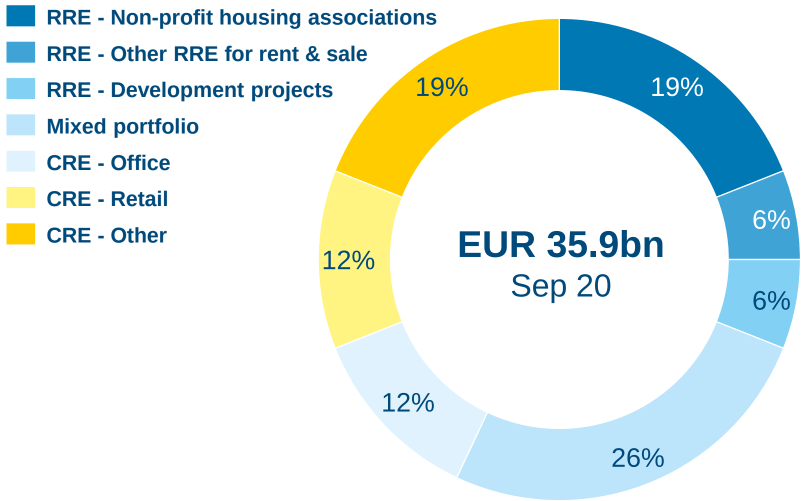


Focus exposures (gross)

Industry / Category	as of Sep 20	*of which* Savings Banks	Comments
Metals	€ 3.8bn	€ 0.8bn	• Demand from construction industry compensated partially for lower capacities in automotive; • Production has restarted, furlough schemes used to adjust, diversified client & product base
Oil & gas	€ 2.6bn	€ 0.1bn	• More than half of exposure is with 6 major oil & gas companies in the region; most of them entail large downstream operations
Automotive	€ 3.6bn	€ 0.9bn	• Car plants in our region are back to operation • Car sales in China supported German premium carmakers in Q3, • ST benefitting from public support schemes, slow recovery expected in the LT
Cyclical consumer products	€ 4.3bn	€ 1.3bn	• Mixed picture, DIY and sports retail profited while apparel & fashion is one of the hardest hit; second lock-downs are a threat • Booming e-commerce as a mitigator
Machinery	€ 4.7bn	€ 1.6bn	• Capacity utilization around 20-30% below pre-crisis level; impact varies significantly between sub-sectors due to the high diversity of the industry • Stabilization at slightly lower level expected
Passenger transportation	€ 1.5bn	€ 0.1bn	• Segments with a strong link / dependency on tourism industry are particularly hit, a prolonged period with no return to pre-crisis level in the mid-term to be expected
Hotels & leisure	€ 8.8bn	€ 3.5bn	• Hotel exposure: € 4.4bn: Summer season in our main regions was better than expected but 2020 will be below previous years • Governmental support in our core regions AT and HR

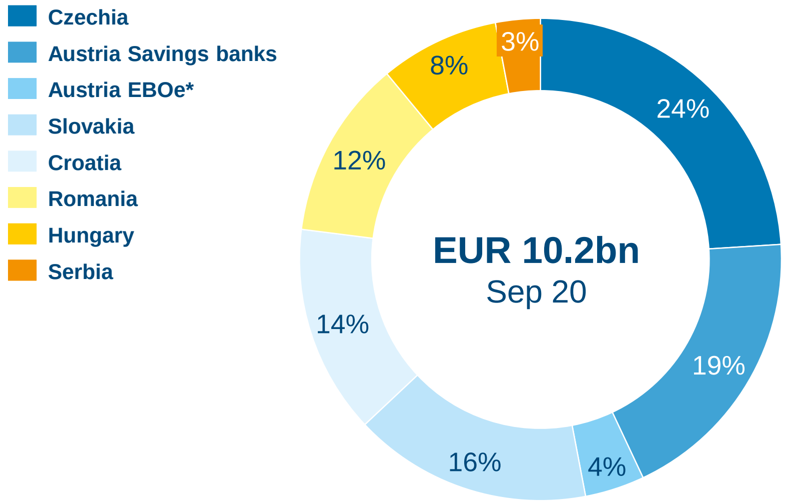
Credit risk –
Further details on selected exposures

Snapshot: real estate*



- After the first wave of lockdowns footfall & recoveries in CRE – Retail recovered very fast, hence a second wave expected to have short-term effects only. So far no payment deferrals applied for due to second wave of Covid-19
- Benign outlook for residential portfolio (with non-profit-housing associations AT making up 2/3 of the portfolio)
- Strong **focus (more than 80%) on income producing projects**
- Low risk profile: LTVs ~60%, NPE ratio 1.2% (Q2: 1.3%)
- Exposure focused on capitals and regional centres in CEE markets showing a positive demographic development

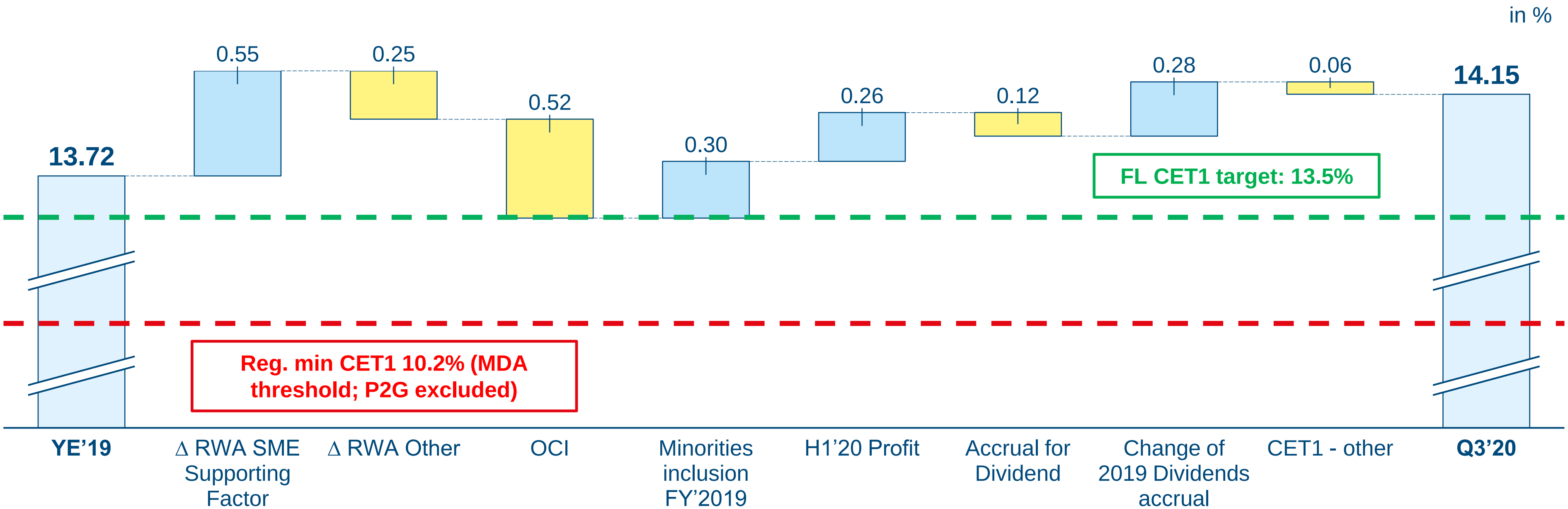
Snapshot: consumer loans



- **Consumer loan exposure represents 13% of the total retail portfolio exposure** of Erste Group
- 30+DPD delinquency rate at 1.13%, and 90+ DPD delinquency rate at 0.47%, both better than in June and a year ago – partially also supported by the moratoria
- First experience with post moratoria repayments show no material deterioration
- Moderate deterioration expected, to be handled by strengthened collection capacities and early preparations (pre-delinquency communication before end of moratoria, collection processes optimization).

*) Business view distribution before risk transfer, includes exposure classified in various NACE categories. Mixed portfolio includes both residential and commercial assets whose rating is based on financial standing of client rather than asset type or value.

Capital position –
Strong fully loaded CET1 ratio of 14.1% with additional cushion



- **Main 1-9 20 capital/risk-weighted asset trends**
  - RWA relief from early implementation of SME Supporting Factor in the amount of EUR 4.5bn
  - RWA Other: increase in credit RWA from business growth and market risk (-33bps) balanced with decreases in operational risk and other risks (+8bps)
  - OCI positions worsening mainly due to decrease in foreign currency translation (-46bps) and the FV changes of debt and equity instruments (-6bps)
  - **Accrual of 2020 dividend EUR 0.32 per share in H1 20 (-12bps); as usual no accrual in Q3 20; final dividend announcement on 26 Feb 2021**

- **CET1 cushion amounts to approx. 70bps at 30 Sept 2020**
  - Combined cushion of Q3 20 interim profit and accrued but unpaid dividend for 2020: approx. 40bps
  - Exclusion of YTD 20 minorities profit and deduction of minorities risk costs in the aggregate amount of approx. EUR 350m or 30bps

Conclusion –
Key takeaways and outlook for 2020/21

	Q3 20 key takeaways	2020/21 outlook
Operating environment	• After initial Covid-19 shock, adoption of more pragmatic approaches, aiming to keep industry open • Early warning signs as positive tests start to mount • Authorities aiming for flexible, regional approaches	• **Real GDP decline of between 4-9%** expected in 2020, Q4 restrictions not yet incorporated • Non-linear economic recovery in 2021 • CEE-wide concerted fiscal mitigation efforts
Business performance	• **NII and fees recovered well** • Good performance of trading/FV result • **Flat costs** due to reduced other admin expenses	• Challenged revenue outlook amid economic downturn, rate cuts & market volatility, **costs to decline in 2020** • Lower organic growth, protected growth (guarantees) and freezing of good portfolio through moratoria
Credit risk	• Following spike in provisioning in Q2 20, reflecting macro deterioration and vulnerable industries overlays, significantly lower FLI and overlay impact in Q3 20 • Asset quality remains strong, due to lack of defaults	• 2020e risk costs confirmed at approx. 65-80bps (of average gross customer loans) • **2021e risk charge expected to be below 2020 level**
Capital position	• **Fully loaded CET 1 ratio remained strong** at **14.1%,** as 50% of 2019 dividend accrual added back to capital • Q3 profit not included in capital	• CET1 ratio is expected to remain strong with significant cushion in case of worse than expected economic performance • **CET1 target of 13.5% unchanged**
Profitability	• Profitability improved significantly, resulting **in double-digit return on tangible equity (10.5%)**	• 2020e net result to be meaningfully lower than in 2019 • Management **intends to pay cash dividend both for 2019 and 2020**, subject to business conditions and no regulatory or legal restrictions being in force
Risk factors to guidance		• Longer than expected duration of Covid-19 crisis • Political or regulatory measures against banks • Geopolitical, global economic and global health risks • Economic downturn may put goodwill at risk

Presentation topics

- Addressing the key questions in an uncertain environment
  - CEE Covid-19 evolution update
  - Macroeconomic update
  - Business update
  - Operating trends
  - Asset quality and impairments
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  - Key takeaways and outlook

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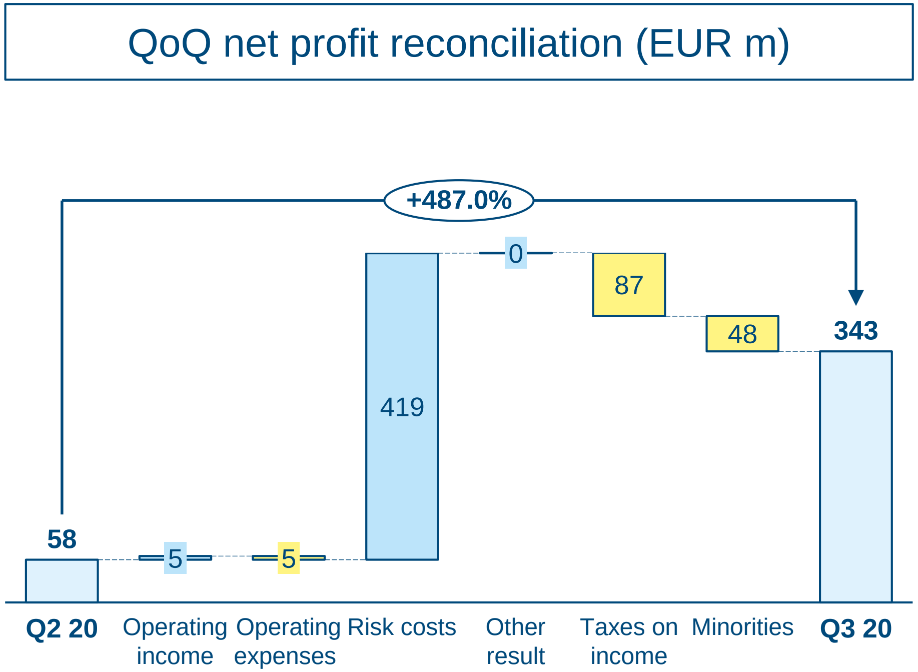
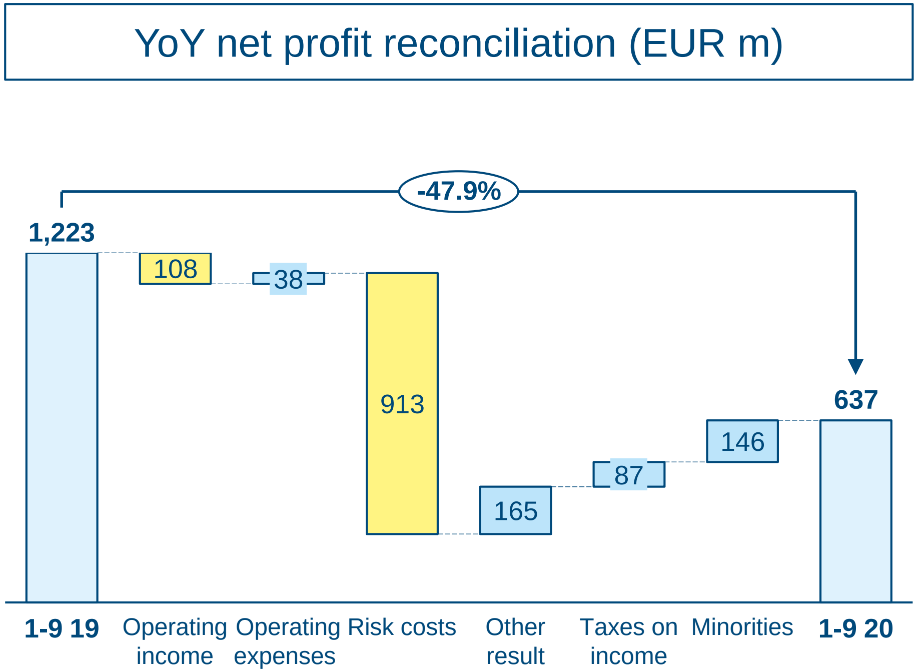
Executive summary –
Group income statement performance





- Q3 20 net result rose to EUR 343.3m on lower risk costs due to Covid-19 induced update of risk parameters in Q2 20
- Improvement in operating income driven by strong performance in fees and better NII; offsetting lower trading/FV result
- Taxes on income reflect better pre-tax result, while higher minorities charge is due to better performance of the savings banks

- Yoy net profit mainly down on substantial rise in risk costs driven by parameter updates
- Operating income declined mainly on trading/FV result following an exceptional performance in 1-9 19; improving NII (+2.0%) offsets weaker fees (-2.4%), while operating expenses improve slightly
- Other result improves on neg. one-off in RO in 1-9 19

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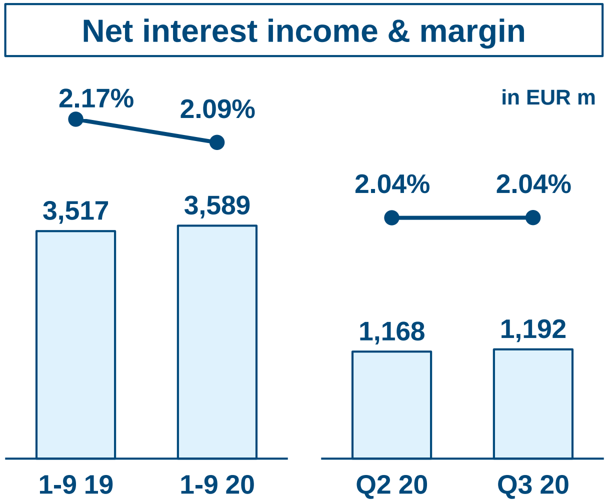
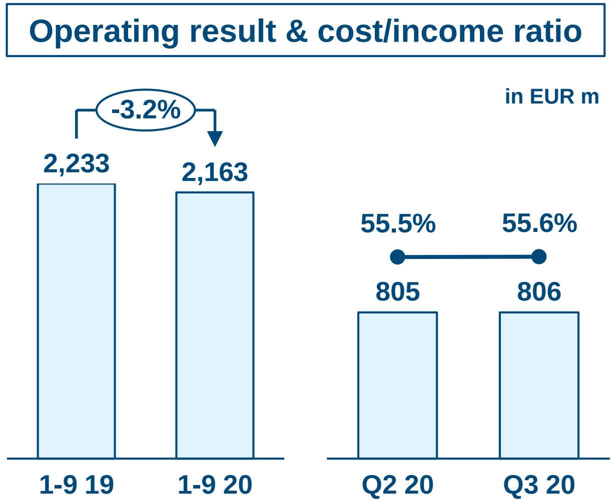
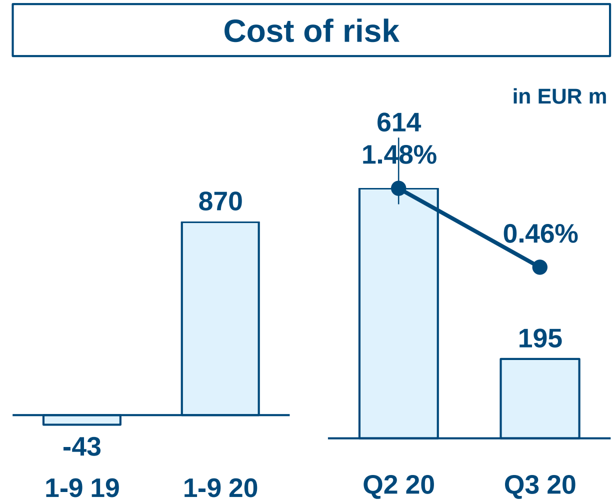
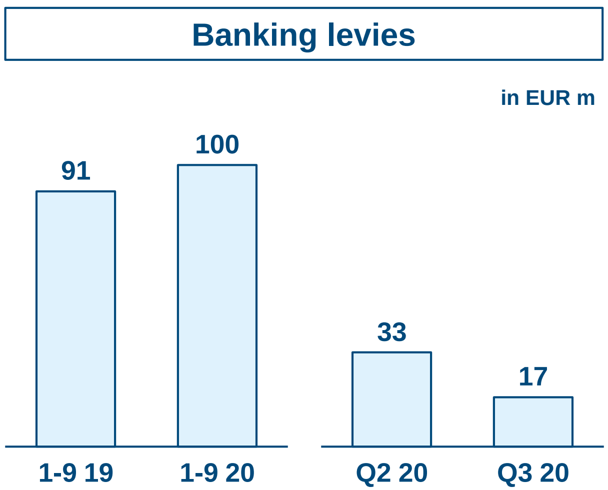
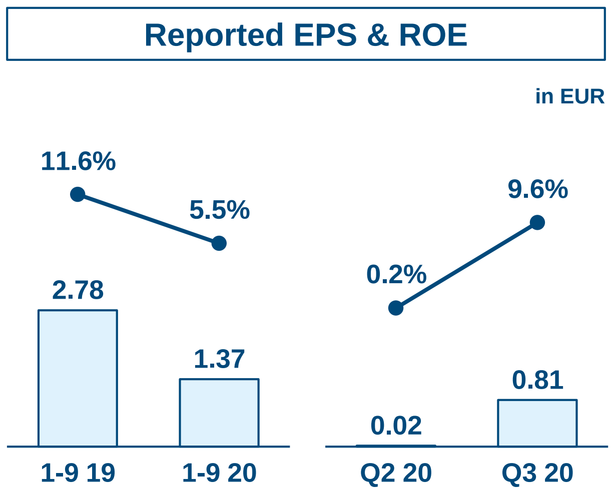
Executive summary –
Key income statement data

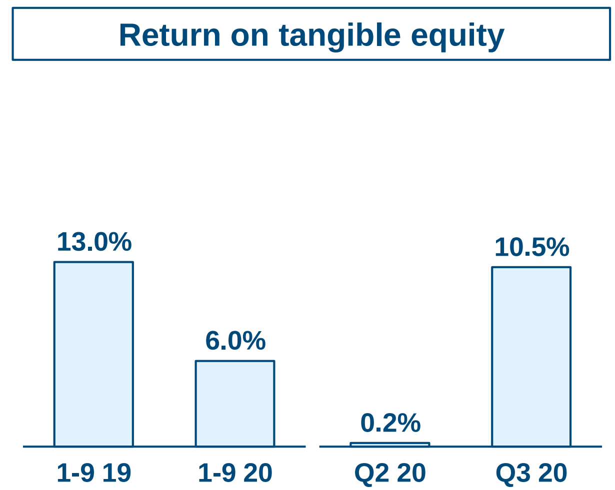






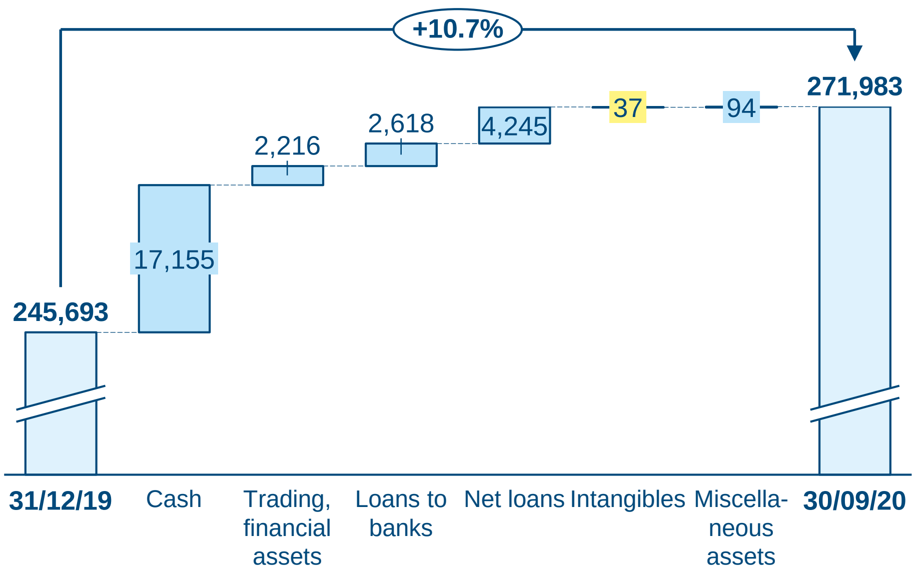




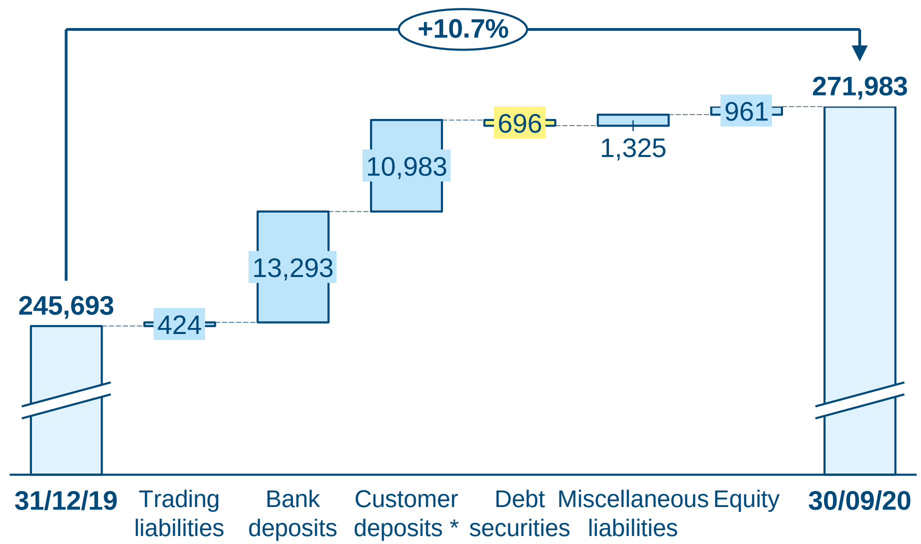


Executive summary –
Group balance sheet performance

YTD total asset reconciliation (EUR m)



YTD equity & total liability reconciliation (EUR m)



- Total assets up by 10.7%, mainly driven by a substantial increase in cash (+160.4%); net loans to customers increased by 2.6%
- Increase in cash attributable to AT (liquidity placed at central banks) mainly driven by TLTRO and to CZ (rise in cash position mirrors development in interbank and customer deposits)

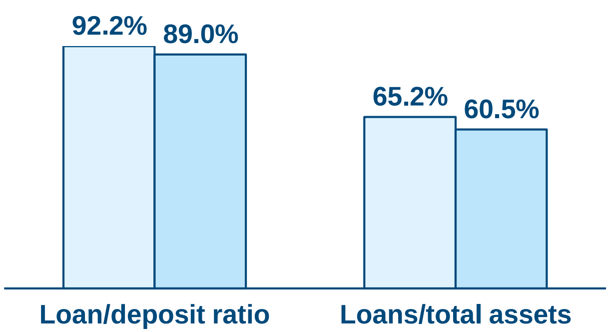
- Total liability growth driven by a continuation of rising bank deposits (+101.2%) and customer deposits (+6.3%)
- Growing customer deposits result in a loan/deposit ratio of 89.0% (YE19: 92.2%)
- Increase in equity attributable to the issuance of AT1 instruments (+EUR 497m) in Q1 20 and an increase in retained earnings (+EUR 341m) in Q3 20

* excl. lease liabilities as of 2020

Executive summary –
Key balance sheet data

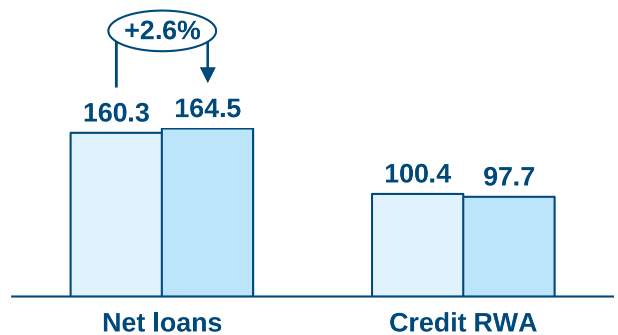
31/12/19
30/09/20

Loan/deposit & loan/TA ratio

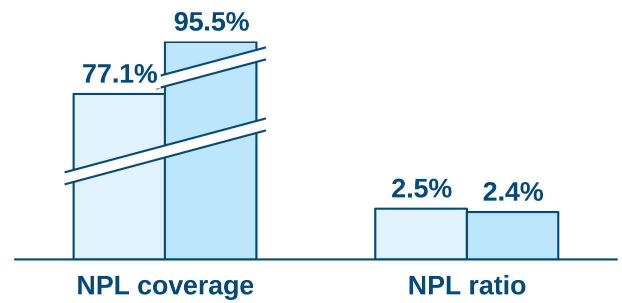


Net loans & credit RWA

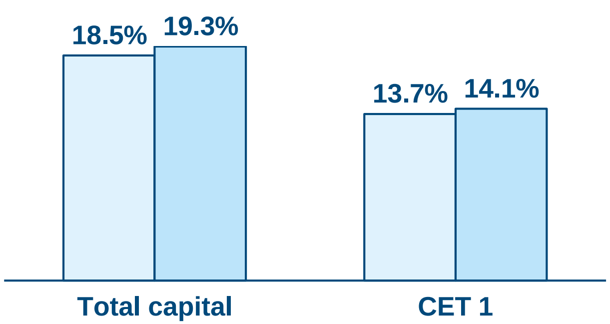
in EUR bn



NPL coverage ratio & NPL ratio

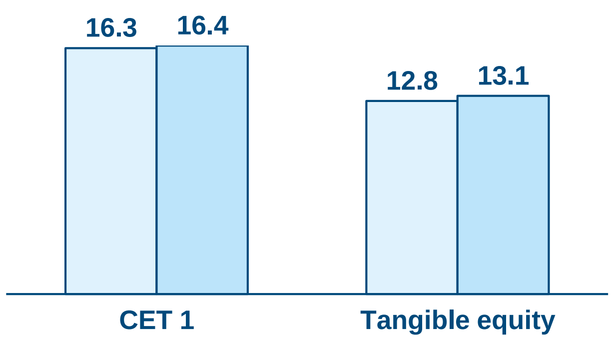


B3FL capital ratios

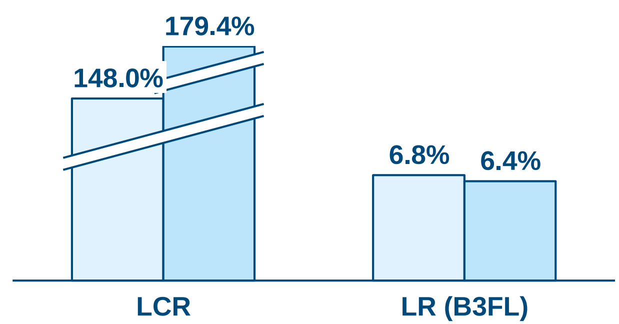


B3FL capital & tangible equity[1]

in EUR bn



Liquidity coverage & leverage ratio[2]



1) Based on shareholders' equity, not total equity

2) Pursuant to Delegated Act

Presentation topics

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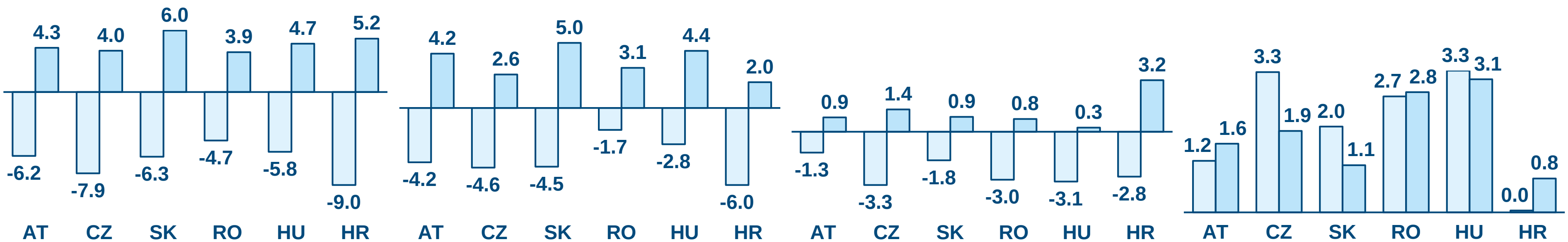
Business environment –
Recession in 2020 due to Coronavirus; partial rebound expected in 2021

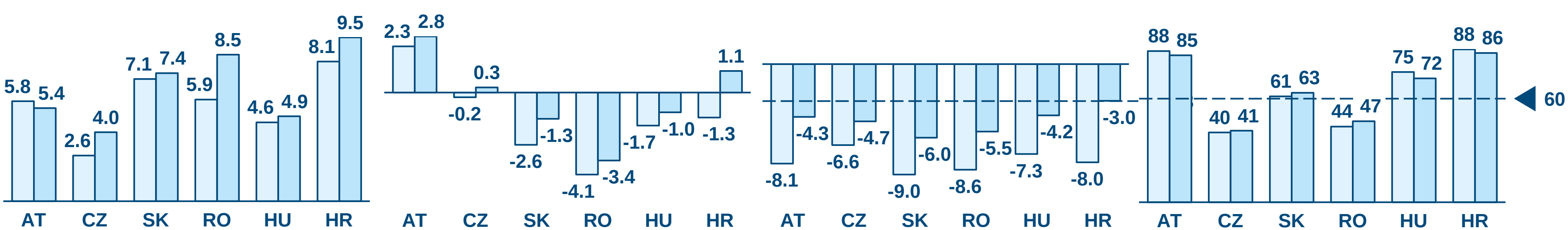
2020
2021

Real GDP growth (in %) | **Dom. demand contribution* (in %)** | **Net export contribution* (in %)** | **Consumer price inflation (avg, in %)**



- Erste Group’s markets to decline by 4-9% in 2020; rebound expected in 2021
  - Both exports and consumption will suffer in 2020; hardest hit industries expected to be tourism, services, transport, and retail trade
  - Real GDP expected to rebound in 2021 as recent government measures will mainly be concentrated on retail & services; production less impacted

Unemployment rate (avg, in %) | **Current account balance (% of GDP)** | **Gen gov balance (% of GDP)** | **Public debt (% of GDP)**



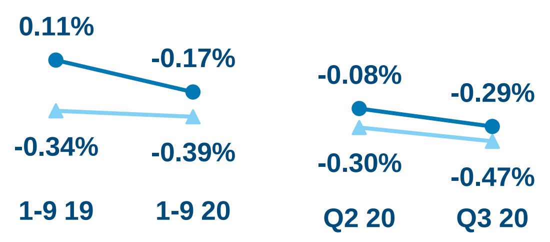
- Unemployment rates will increase across the region in 2020
- Lower tax revenues and higher social payments will lead to rising fiscal deficits

* Contribution to real GDP growth. Domestic demand contribution includes inventory change. Source: Erste Group Research, EU Commission

Business environment –
Policy rate cuts in across CEE

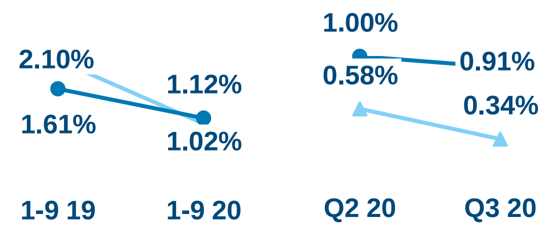
3M Interbank
10YR GOV

Austria



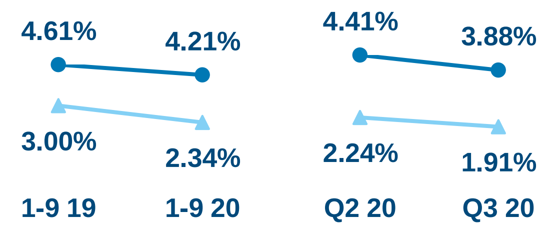
- ECB has kept its discount rate at zero & significantly increased quantitative easing as response to Coronavirus

Czech Republic



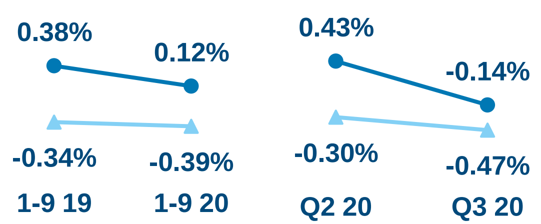
- National bank has cut the base rate in three steps by 200bps to 0.25% in March & May 2020

Romania



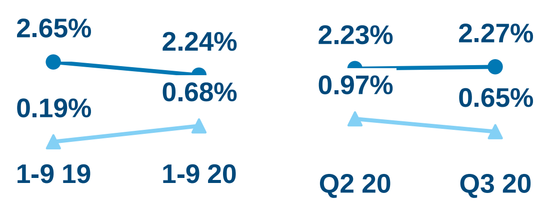
- Central bank cut the key policy rate in three steps by 100bps to 1.50% in March, May & August 2020

Slovakia



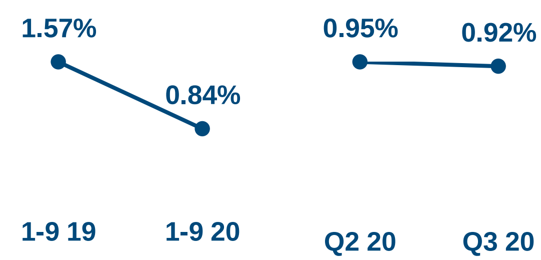
- As part of the euro zone ECB rates and actions are applicable in SK

Hungary



- National bank cut the key policy rate in two steps by 30bps to 0.60% in June & July 2020

Croatia

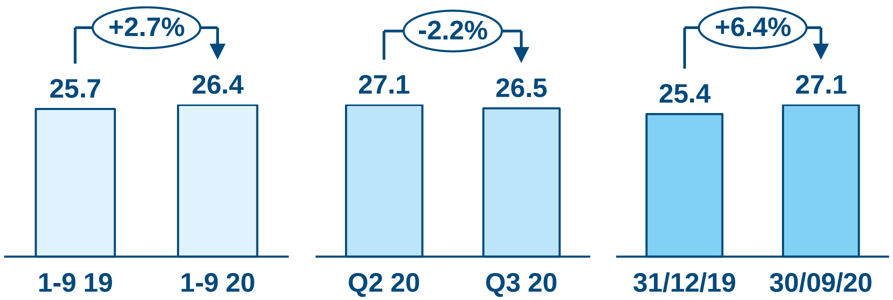


- Croatia joined ERM II in July 2020
- Central bank cut its 1w repo from 0.3% to 0.05% in March 2020

Source: Bloomberg, Reuters for SK 10Y. Annual and quarterly averages.

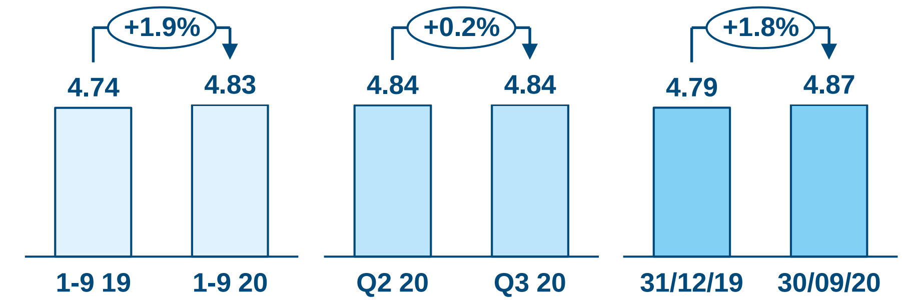
Business environment –
CEE currencies have weakened versus the euro since Covid-19 outbreak

EUR/CZK



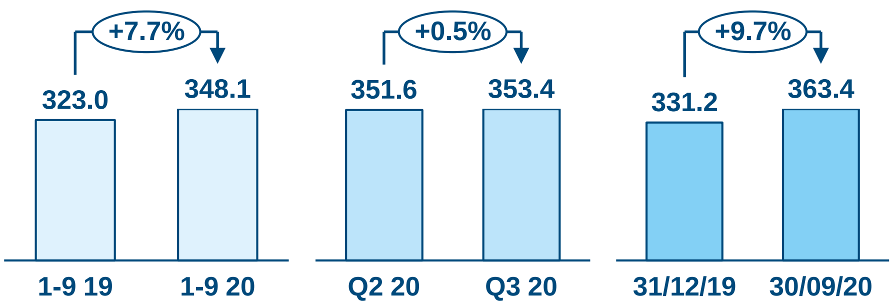
- CZK reached its weakest level in March 2020 since 2014; benchmark rate cut in three steps from 2.25% to 0.25% in March & May 2020

EUR/RON



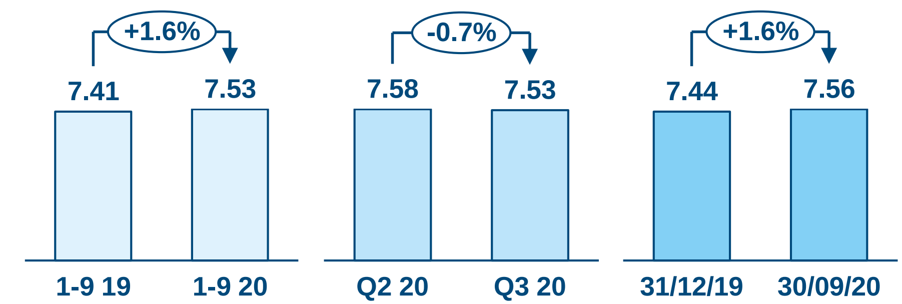
- RON depreciated significantly and remained close to its all time low in Q3 2020; policy rate cut by 100bps to 1.50% in March, May & August 2020

EUR/HUF



- HUF reached all time low versus the euro and remained relatively weak since then; key policy rate was cut by 30bps to 0.60% in June & July 2020

EUR/HRK



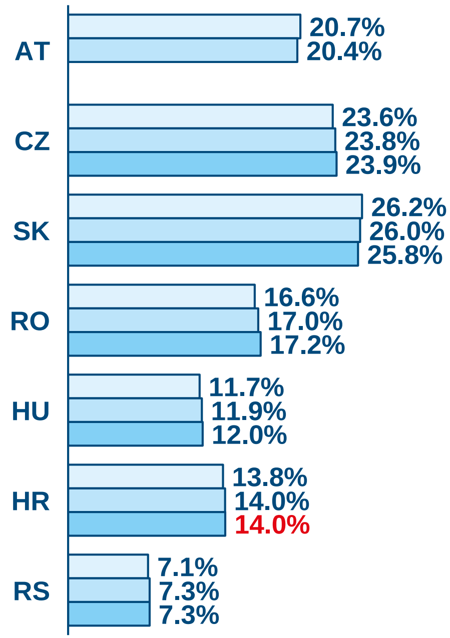
- HRK depreciated to its weakest level in April 2020 since 2016; 1w repo was cut to 0.05% in March 2020

Source: Bloomberg

Business environment –
Stable market shares across the region

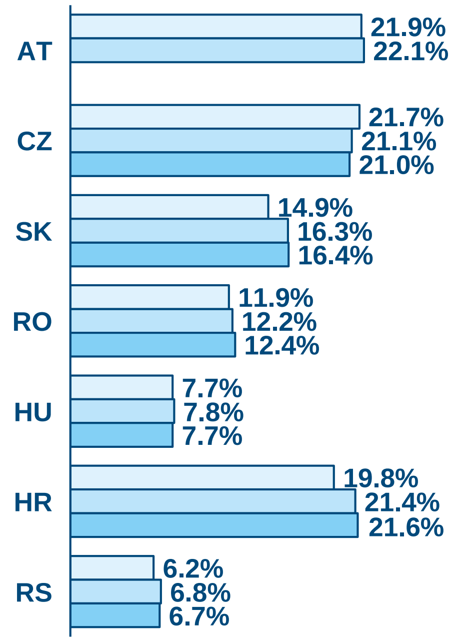
30/09/19
30/06/20
30/09/20

Gross retail loans



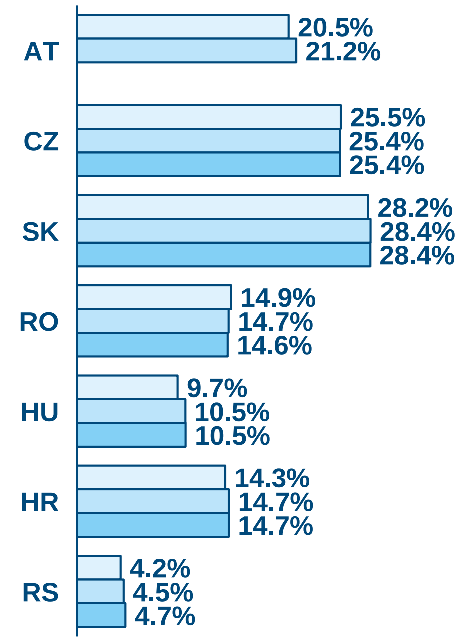
- CZ: increasing market share in a growing market
- RO: increasing market shares driven mainly by mortgages
- SK: slightly declining market share caused by aggressive pricing by some of the smaller competitors

Gross corporate loans



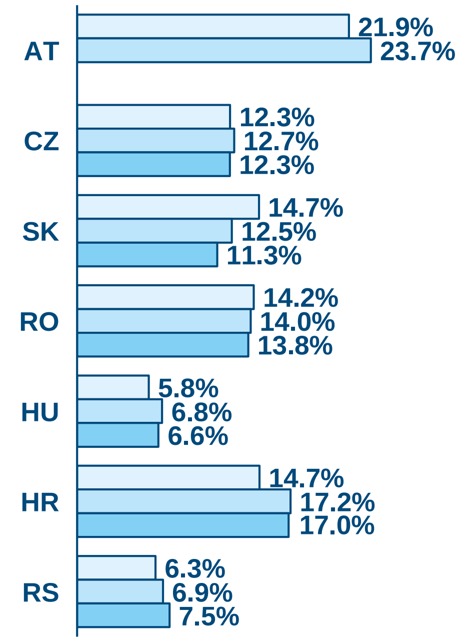
- SK: increasing market shares in both Large Corporate and SME segments
- RO: increasing market share mainly in SME segment
- HR: increasing yoy market share driven by strong SME business

Retail deposits



- Continued inflows in all markets despite low interest rate environment
- Stable qoq market shares across the region

Corporate deposits



- Changes mainly due to normal quarterly volatility in corporate business
- SK: declining market share mainly in the large corporate segment due to pricing

* 30/09/2020 market share data for Austria not yet available

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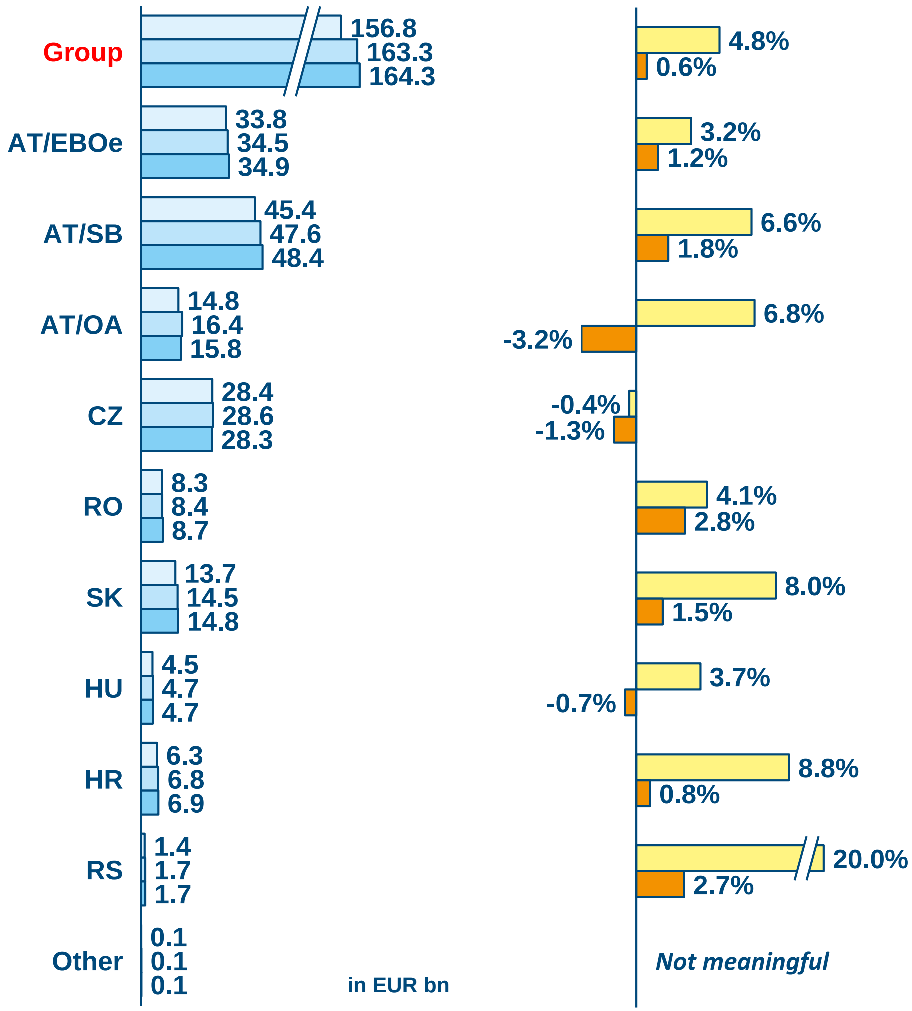
Business performance: performing loan stock & growth –
Performing loans continued to grow, supported by state guarantees

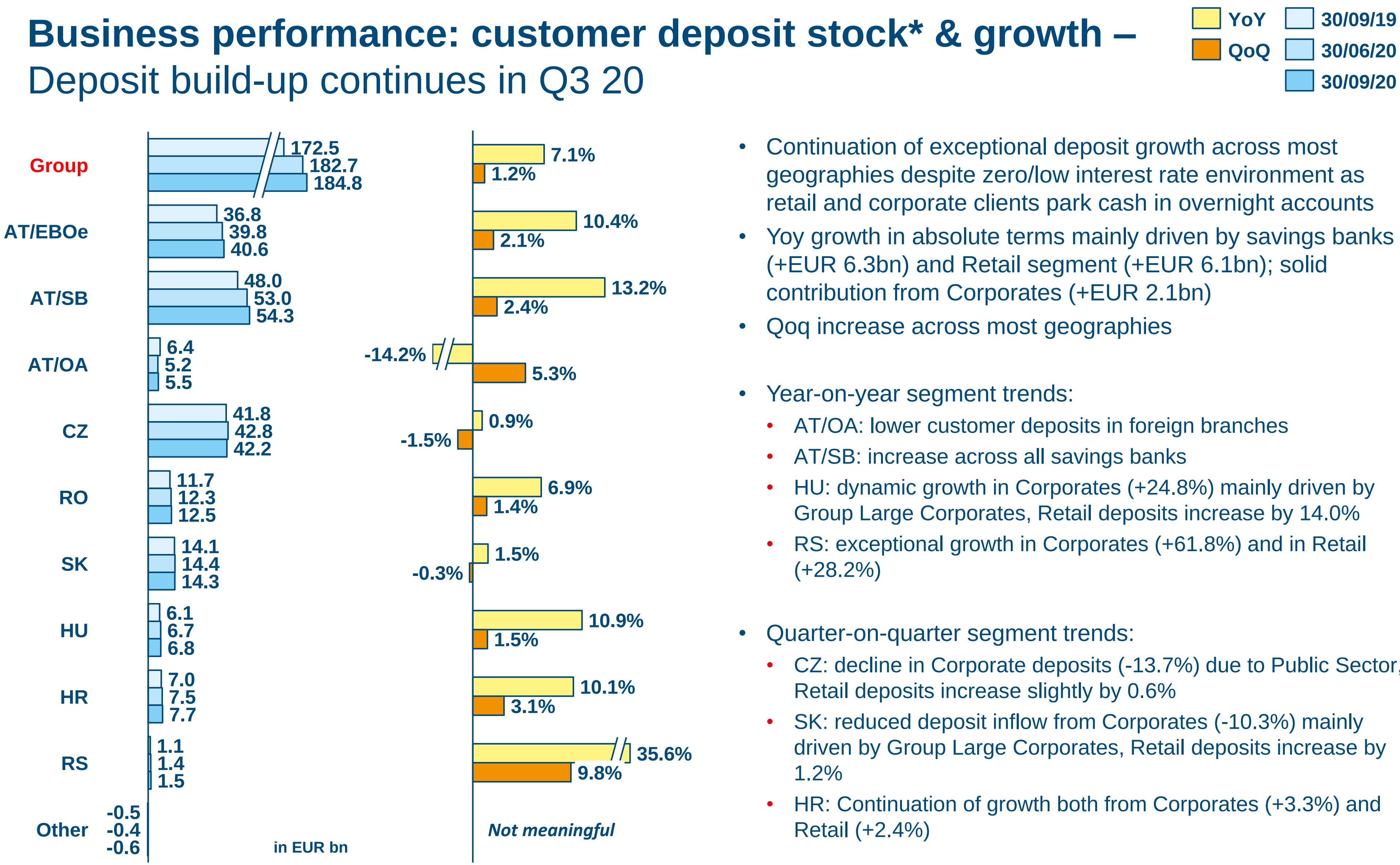


- Yoy development more pronounced in Corporates (+5.9%) than in Retail (+2.5%); solid contribution from Savings Banks
- Qoq growth dynamics slowed down both in Retail (+1.0%) and Corporates (+0.3%)

- Year-on-year segment trends:
  - CZ: decline solely due to CZK depreciation; currency-adjusted solid growth of 5.1%
  - SK: strong development in Corporates (+14.0%), mainly in Large Corporates; Retail up by 6.0%
  - HR: growth in Corporates (+13.9%) more pronounced than in Retail (+3.1%)
  - RS: continuation of dynamic growth

- Quarter-on-quarter segment trends:
  - AT/OA: decline mainly driven by lower short-term loans
  - CZ: decline solely due to CZK depreciation; currency-adjusted relatively stable at +0.5%
  - HU: decline owing to HUF depreciation (-2.5%)
  - AT/SB: increase across most savings banks

Business performance: customer deposit stock* & growth –
Deposit build-up continues in Q3 20



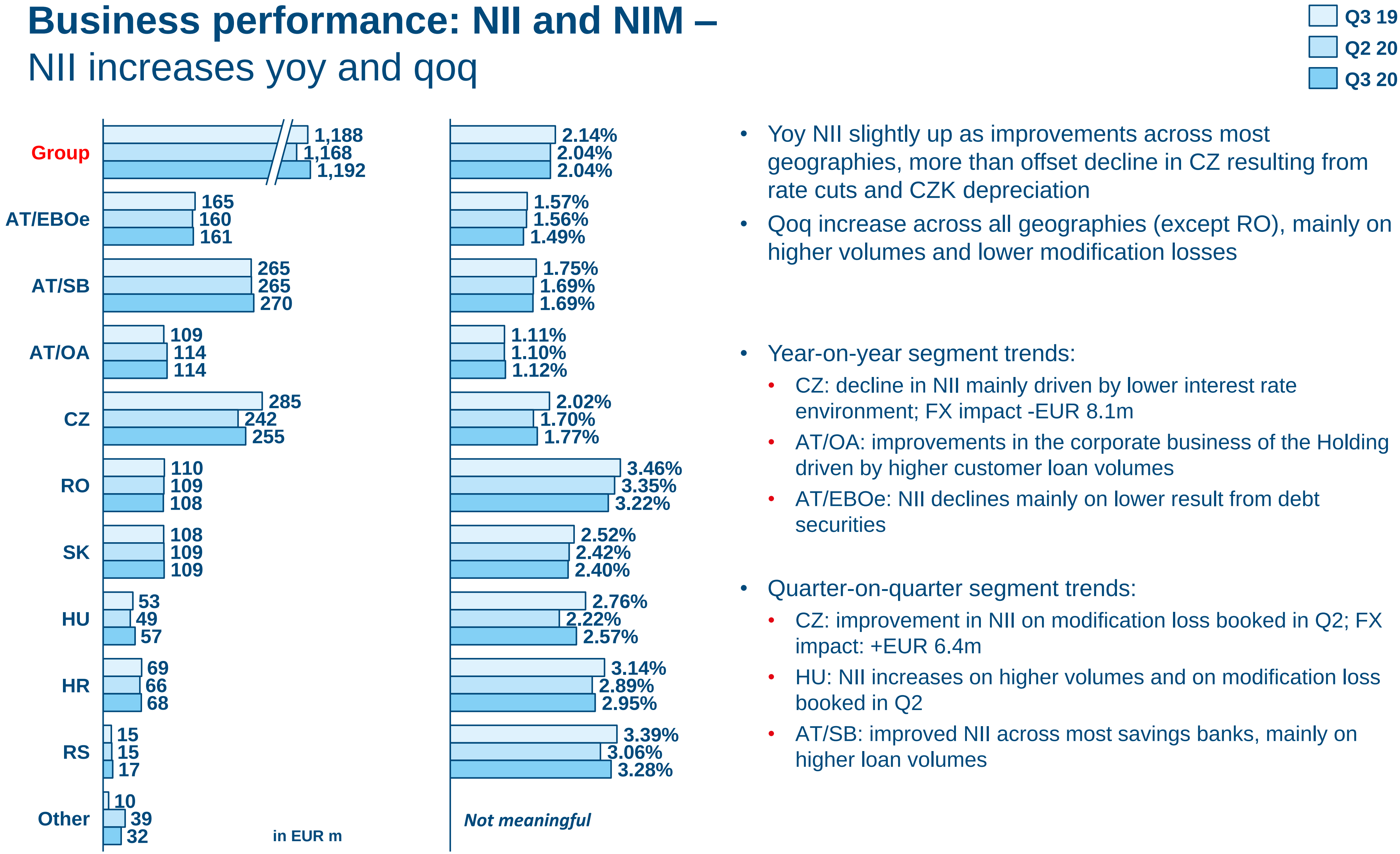
* Excludes lease liabilities as of 2020

- Continuation of exceptional deposit growth across most geographies despite zero/low interest rate environment as retail and corporate clients park cash in overnight accounts
- Yoy growth in absolute terms mainly driven by savings banks (+EUR 6.3bn) and Retail segment (+EUR 6.1bn); solid contribution from Corporates (+EUR 2.1bn)
- Qoq increase across most geographies

- Year-on-year segment trends:
  - AT/OA: lower customer deposits in foreign branches
  - AT/SB: increase across all savings banks
  - HU: dynamic growth in Corporates (+24.8%) mainly driven by Group Large Corporates, Retail deposits increase by 14.0%
  - RS: exceptional growth in Corporates (+61.8%) and in Retail (+28.2%)

- Quarter-on-quarter segment trends:
  - CZ: decline in Corporate deposits (-13.7%) due to Public Sector, Retail deposits increase slightly by 0.6%
  - SK: reduced deposit inflow from Corporates (-10.3%) mainly driven by Group Large Corporates, Retail deposits increase by 1.2%
  - HR: Continuation of growth both from Corporates (+3.3%) and Retail (+2.4%)

Business performance: NII and NIM –
NII increases yoy and qoq

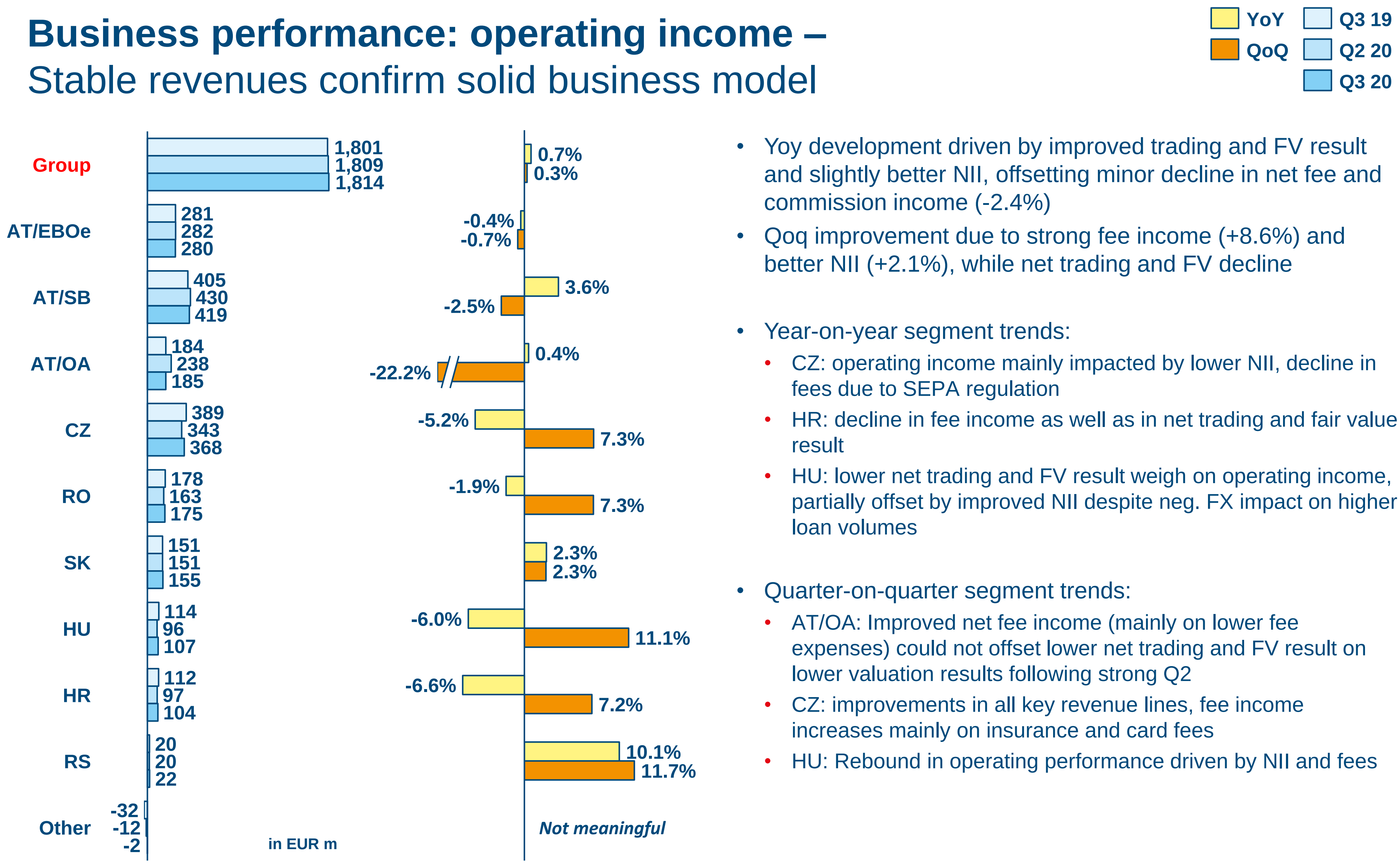


- Yoy NII slightly up as improvements across most geographies, more than offset decline in CZ resulting from rate cuts and CZK depreciation
- Qoq increase across all geographies (except RO), mainly on higher volumes and lower modification losses

- Year-on-year segment trends:
  - CZ: decline in NII mainly driven by lower interest rate environment; FX impact -EUR 8.1m
  - AT/OA: improvements in the corporate business of the Holding driven by higher customer loan volumes
  - AT/EBOe: NII declines mainly on lower result from debt securities

- Quarter-on-quarter segment trends:
  - CZ: improvement in NII on modification loss booked in Q2; FX impact: +EUR 6.4m
  - HU: NII increases on higher volumes and on modification loss booked in Q2
  - AT/SB: improved NII across most savings banks, mainly on higher loan volumes

Business performance: operating income –
Stable revenues confirm solid business model

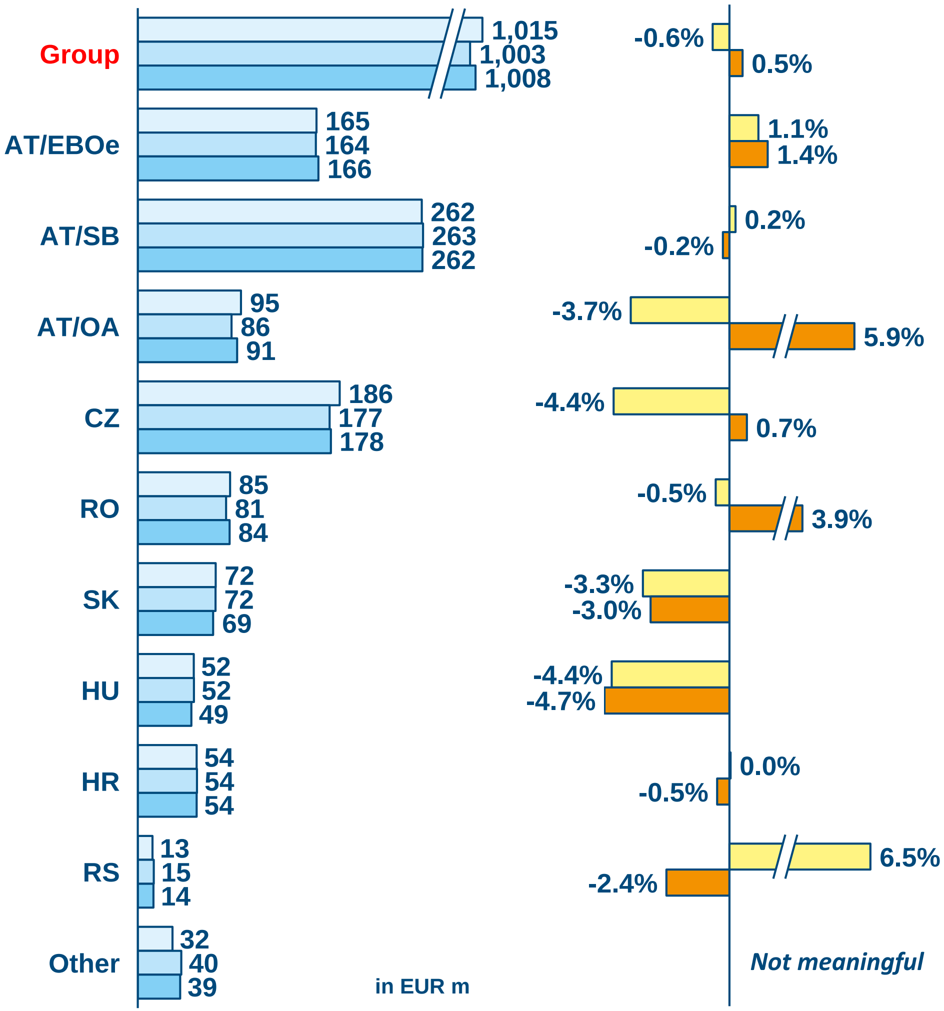


- Yoy development driven by improved trading and FV result and slightly better NII, offsetting minor decline in net fee and commission income (-2.4%)
- Qoq improvement due to strong fee income (+8.6%) and better NII (+2.1%), while net trading and FV decline

- Year-on-year segment trends:
  - CZ: operating income mainly impacted by lower NII, decline in fees due to SEPA regulation
  - HR: decline in fee income as well as in net trading and fair value result
  - HU: lower net trading and FV result weigh on operating income, partially offset by improved NII despite neg. FX impact on higher loan volumes

- Quarter-on-quarter segment trends:
  - AT/OA: Improved net fee income (mainly on lower fee expenses) could not offset lower net trading and FV result on lower valuation results following strong Q2
  - CZ: improvements in all key revenue lines, fee income increases mainly on insurance and card fees
  - HU: Rebound in operating performance driven by NII and fees

Business performance: operating expenses –
Continued cost discipline results in lower expenses yoy

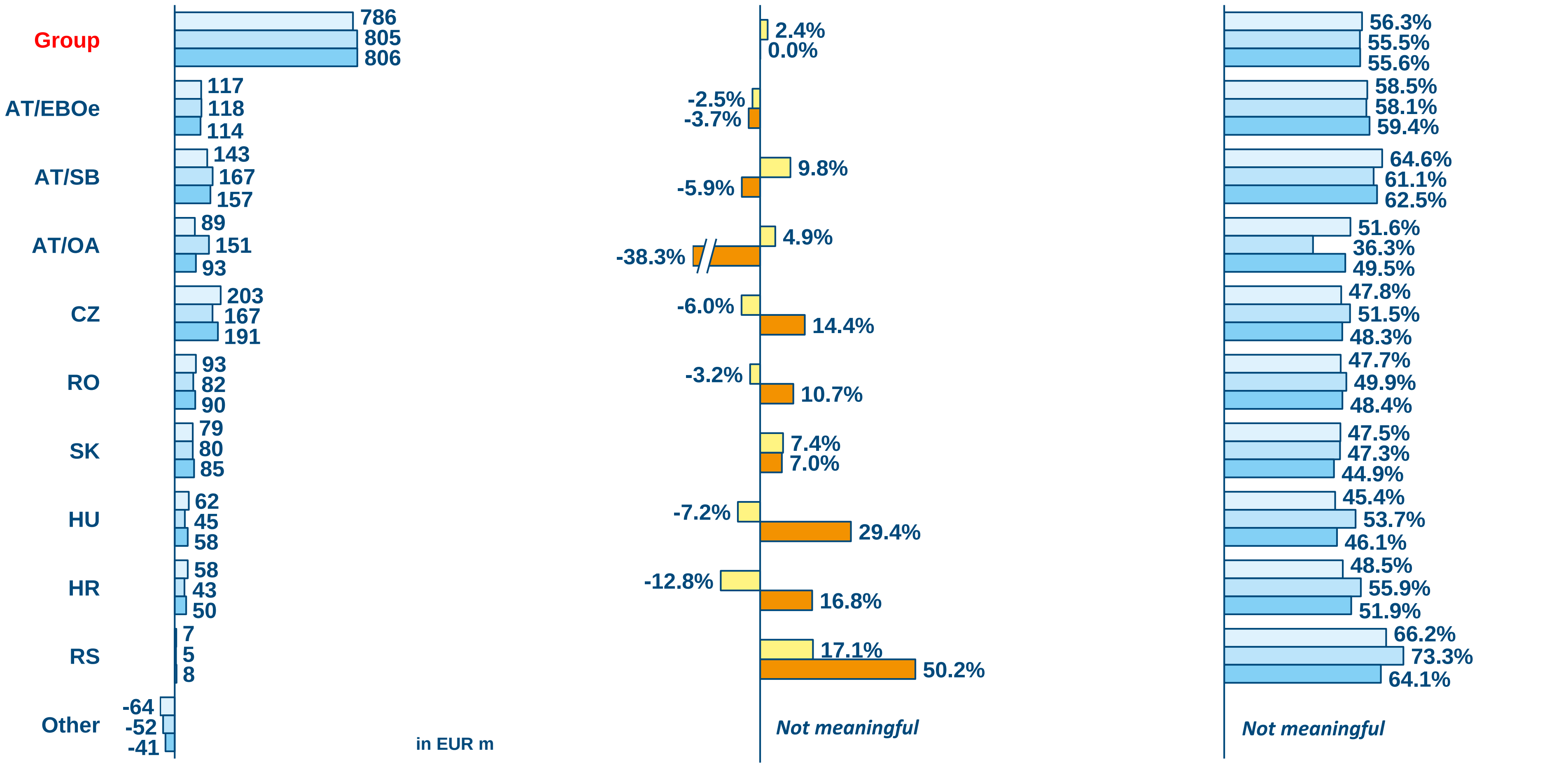


- Yoy costs continue positive development; higher wages and higher IT expenses offset by lower consulting and marketing expenses
- Qoq minor cost increase mainly due to higher wages and depreciation
- Year-on-year segment trends:
  - CZ: declining operating expenses driven by lower marketing and travel costs, offsetting higher personnel expenses resulting from higher salaries; FX impact: -EUR 5.3m
  - AT/OA: improvement driven by lower personnel and consultancy expenses in the Holding
- Quarter-on-quarter segment trends:
  - RO: operating expenses increase on IT, mainly due to the roll-out of George
  - AT/OA: higher IT (run the bank) costs in the Holding
  - SK: lower marketing and consultancy expenses

Business performance: operating result and CIR –
CIR at 55.6% in Q3 20

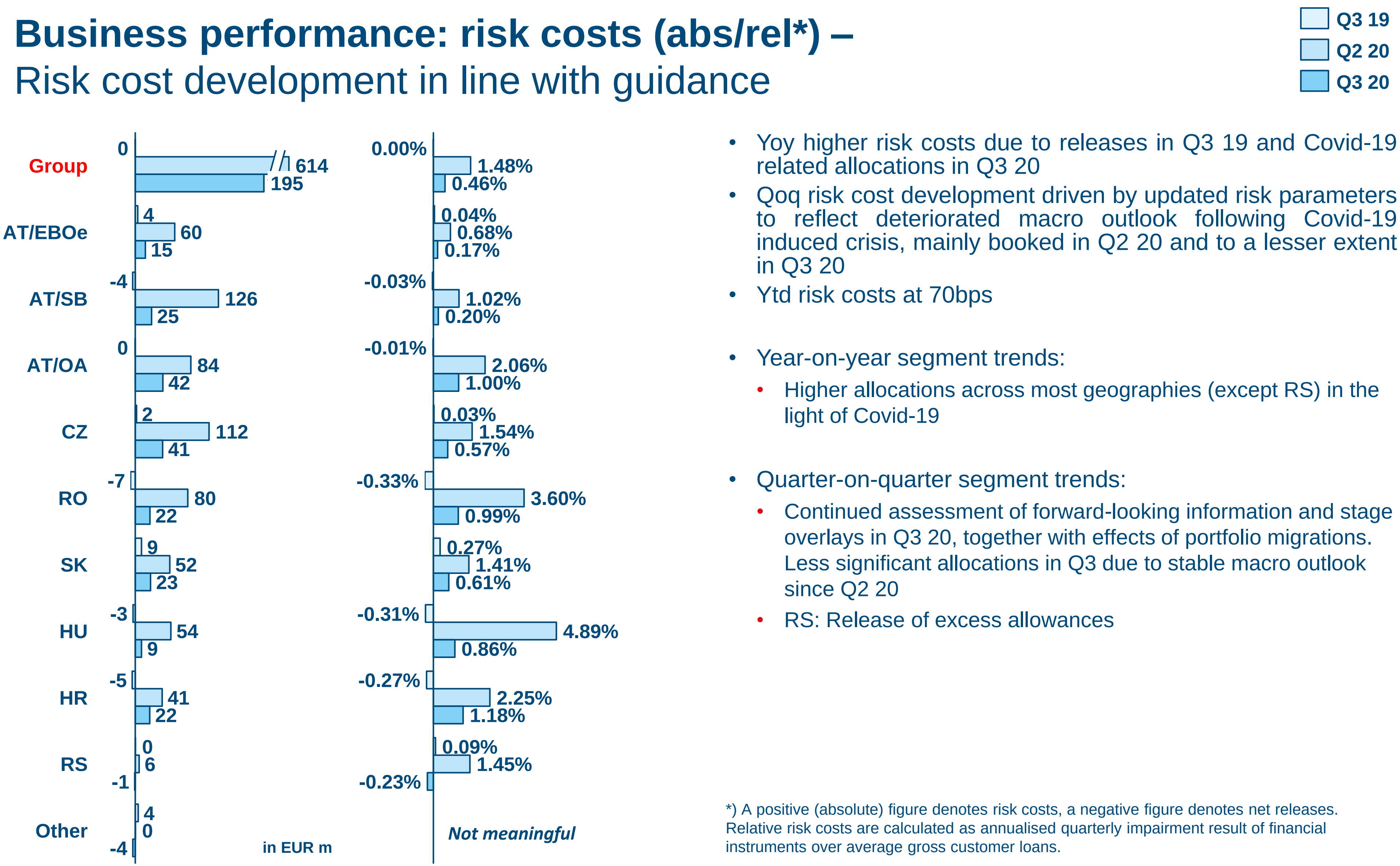
YoY QoQ Q3 19 Q2 20 Q3 20

Operating result	YoY & QoQ change	Cost/income ratio



ERSTE Group

Business performance: risk costs (abs/rel*) –
Risk cost development in line with guidance



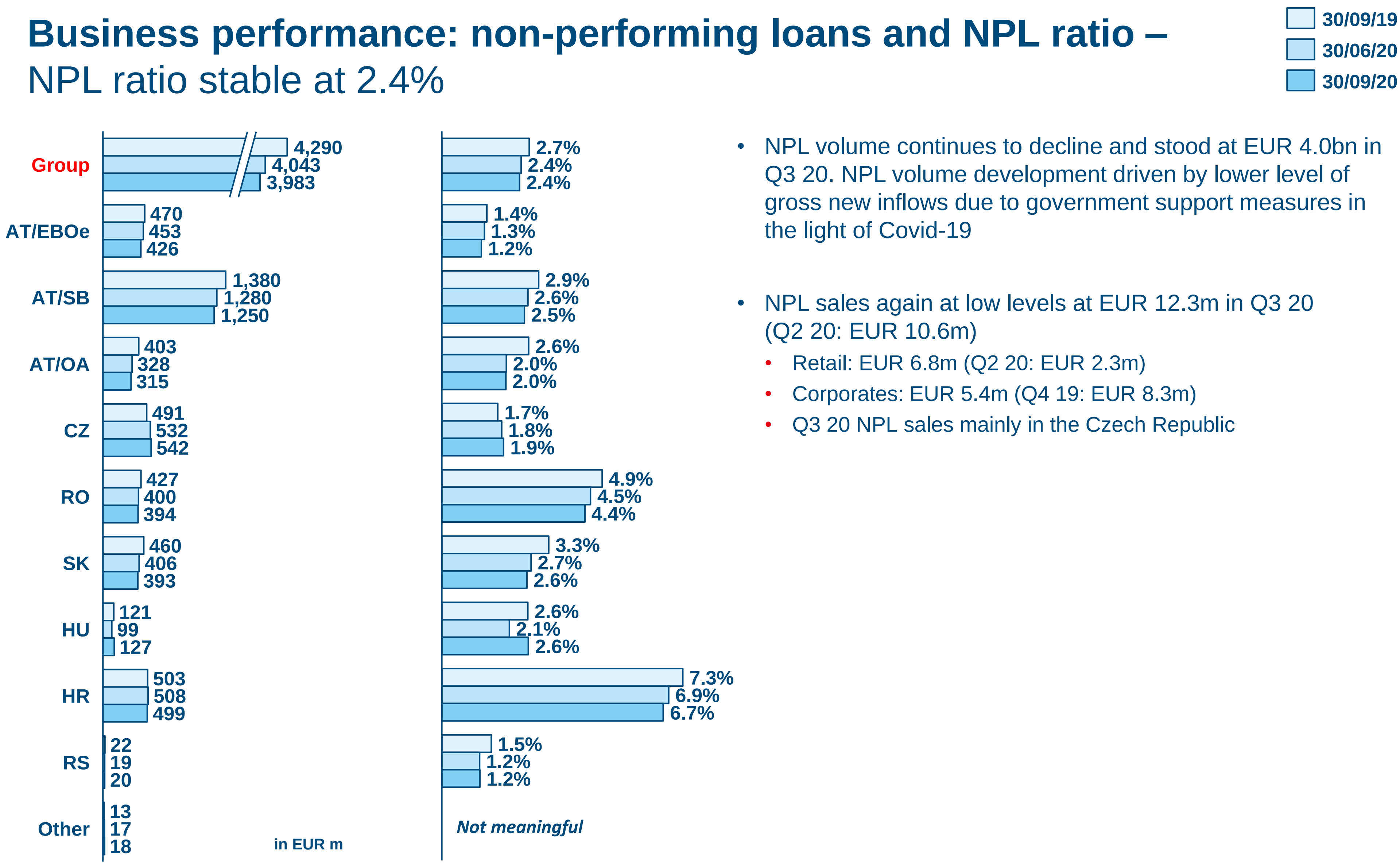
- Yoy higher risk costs due to releases in Q3 19 and Covid-19 related allocations in Q3 20
- Qoq risk cost development driven by updated risk parameters to reflect deteriorated macro outlook following Covid-19 induced crisis, mainly booked in Q2 20 and to a lesser extent in Q3 20
- Ytd risk costs at 70bps

- Year-on-year segment trends:
  - Higher allocations across most geographies (except RS) in the light of Covid-19

- Quarter-on-quarter segment trends:
  - Continued assessment of forward-looking information and stage overlays in Q3 20, together with effects of portfolio migrations. Less significant allocations in Q3 due to stable macro outlook since Q2 20
  - RS: Release of excess allowances

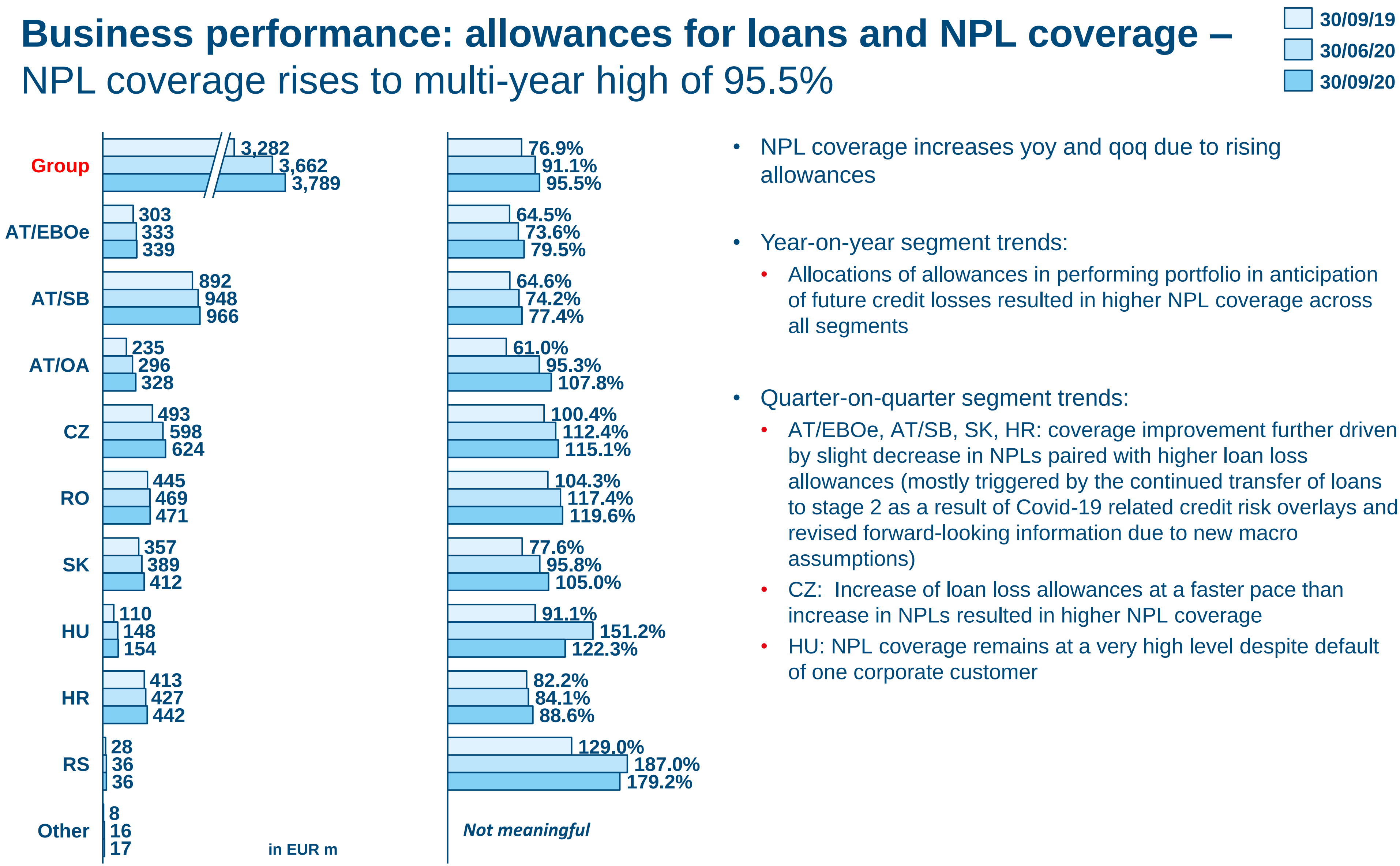
*) A positive (absolute) figure denotes risk costs, a negative figure denotes net releases. Relative risk costs are calculated as annualised quarterly impairment result of financial instruments over average gross customer loans.

Business performance: non-performing loans and NPL ratio – NPL ratio stable at 2.4%



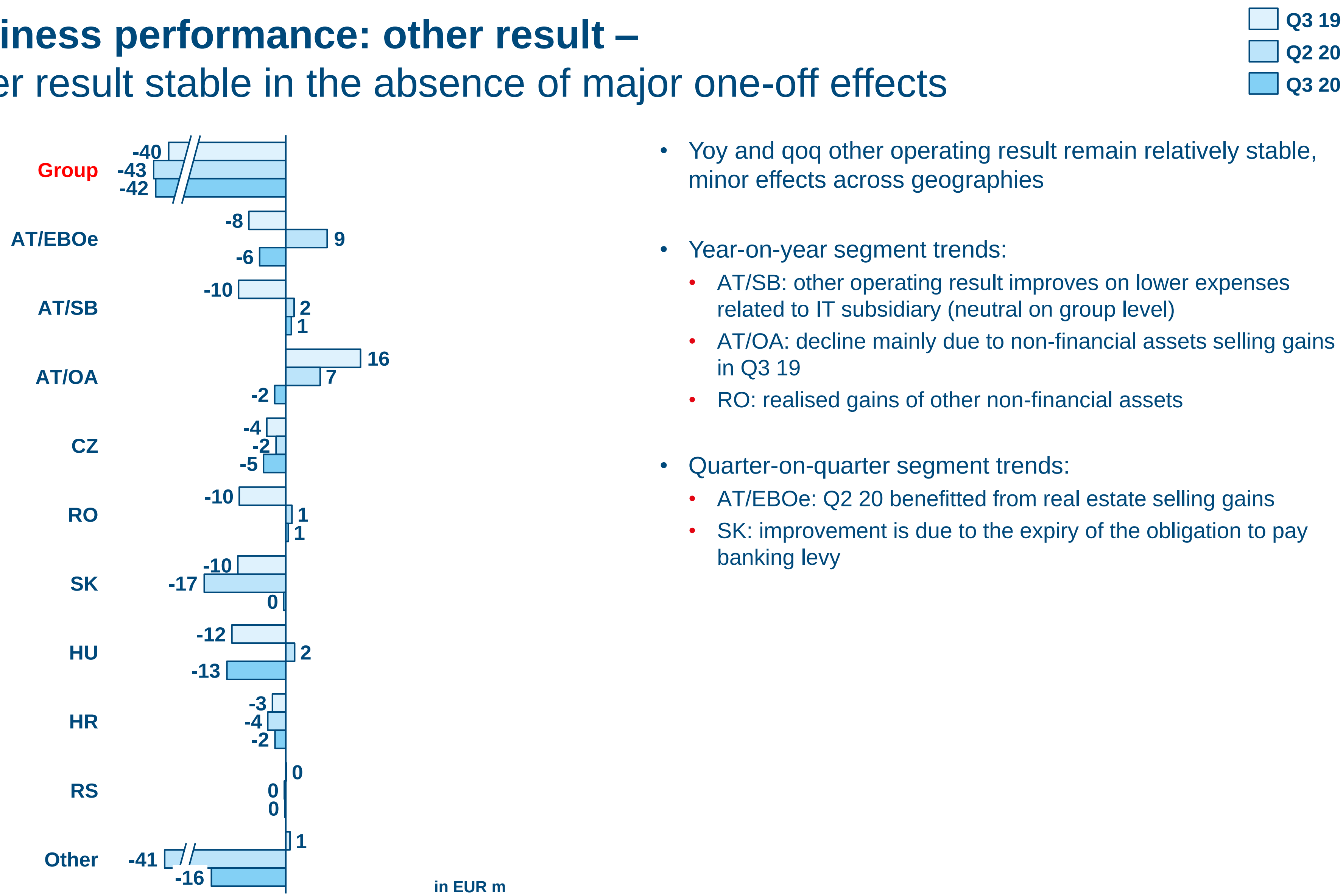
- NPL volume continues to decline and stood at EUR 4.0bn in Q3 20. NPL volume development driven by lower level of gross new inflows due to government support measures in the light of Covid-19
- NPL sales again at low levels at EUR 12.3m in Q3 20 (Q2 20: EUR 10.6m)
  - Retail: EUR 6.8m (Q2 20: EUR 2.3m)
  - Corporates: EUR 5.4m (Q4 19: EUR 8.3m)
  - Q3 20 NPL sales mainly in the Czech Republic

Business performance: allowances for loans and NPL coverage –
NPL coverage rises to multi-year high of 95.5%



- NPL coverage increases yoy and qoq due to rising allowances
- Year-on-year segment trends:
  - Allocations of allowances in performing portfolio in anticipation of future credit losses resulted in higher NPL coverage across all segments
- Quarter-on-quarter segment trends:
  - AT/EBOe, AT/SB, SK, HR: coverage improvement further driven by slight decrease in NPLs paired with higher loan loss allowances (mostly triggered by the continued transfer of loans to stage 2 as a result of Covid-19 related credit risk overlays and revised forward-looking information due to new macro assumptions)
  - CZ: Increase of loan loss allowances at a faster pace than increase in NPLs resulted in higher NPL coverage
  - HU: NPL coverage remains at a very high level despite default of one corporate customer

Business performance: other result –
Other result stable in the absence of major one-off effects

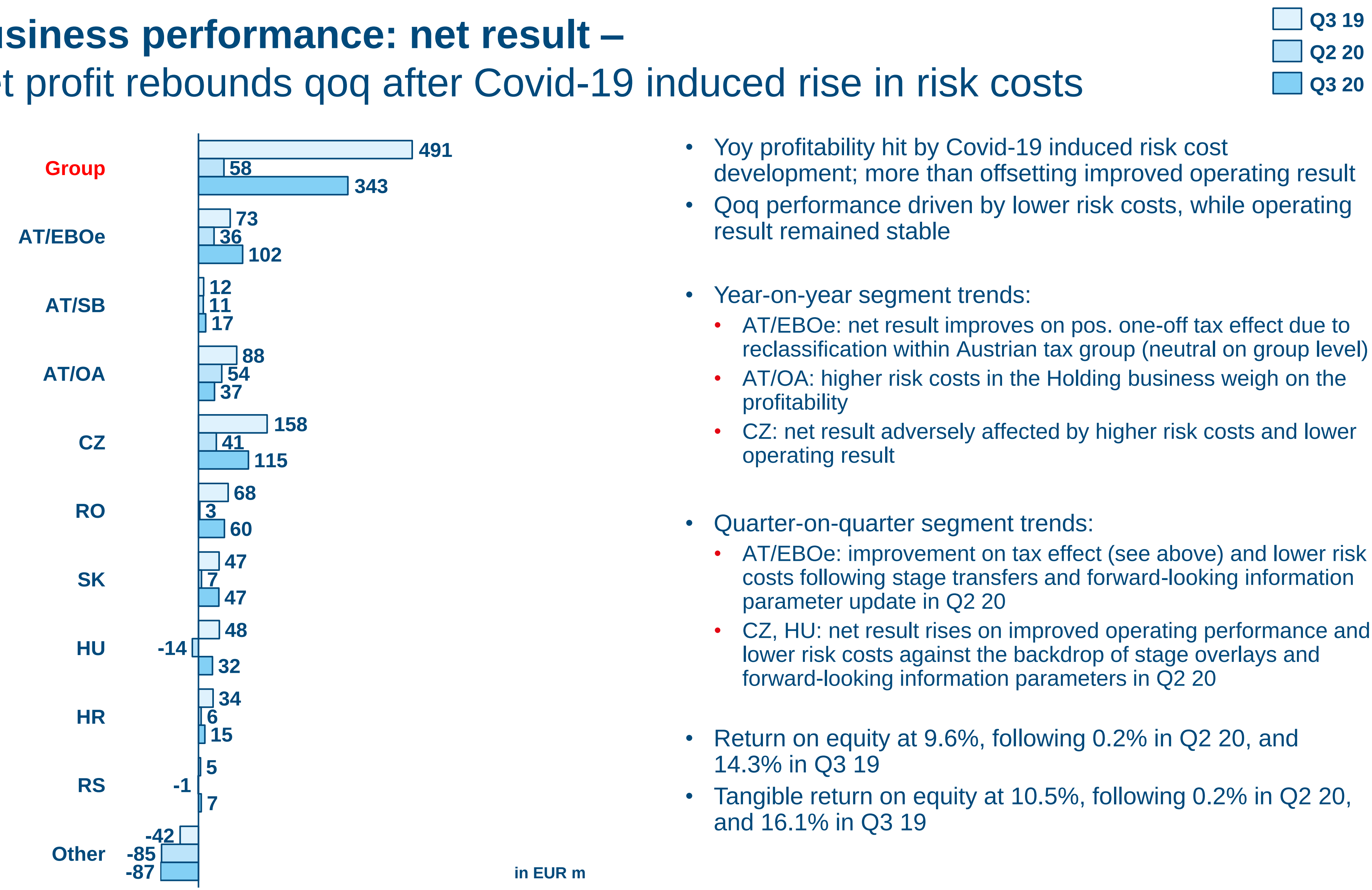


- Yoy and qoq other operating result remain relatively stable, minor effects across geographies

- Year-on-year segment trends:
  - AT/SB: other operating result improves on lower expenses related to IT subsidiary (neutral on group level)
  - AT/OA: decline mainly due to non-financial assets selling gains in Q3 19
  - RO: realised gains of other non-financial assets

- Quarter-on-quarter segment trends:
  - AT/EBOe: Q2 20 benefitted from real estate selling gains
  - SK: improvement is due to the expiry of the obligation to pay banking levy

Business performance: net result –
Net profit rebounds qoq after Covid-19 induced rise in risk costs



- Yoy profitability hit by Covid-19 induced risk cost development; more than offsetting improved operating result
- Qoq performance driven by lower risk costs, while operating result remained stable

- Year-on-year segment trends:
  - AT/EBOe: net result improves on pos. one-off tax effect due to reclassification within Austrian tax group (neutral on group level)
  - AT/OA: higher risk costs in the Holding business weigh on the profitability
  - CZ: net result adversely affected by higher risk costs and lower operating result

- Quarter-on-quarter segment trends:
  - AT/EBOe: improvement on tax effect (see above) and lower risk costs following stage transfers and forward-looking information parameter update in Q2 20
  - CZ, HU: net result rises on improved operating performance and lower risk costs against the backdrop of stage overlays and forward-looking information parameters in Q2 20

- Return on equity at 9.6%, following 0.2% in Q2 20, and 14.3% in Q3 19
- Tangible return on equity at 10.5%, following 0.2% in Q2 20, and 16.1% in Q3 19

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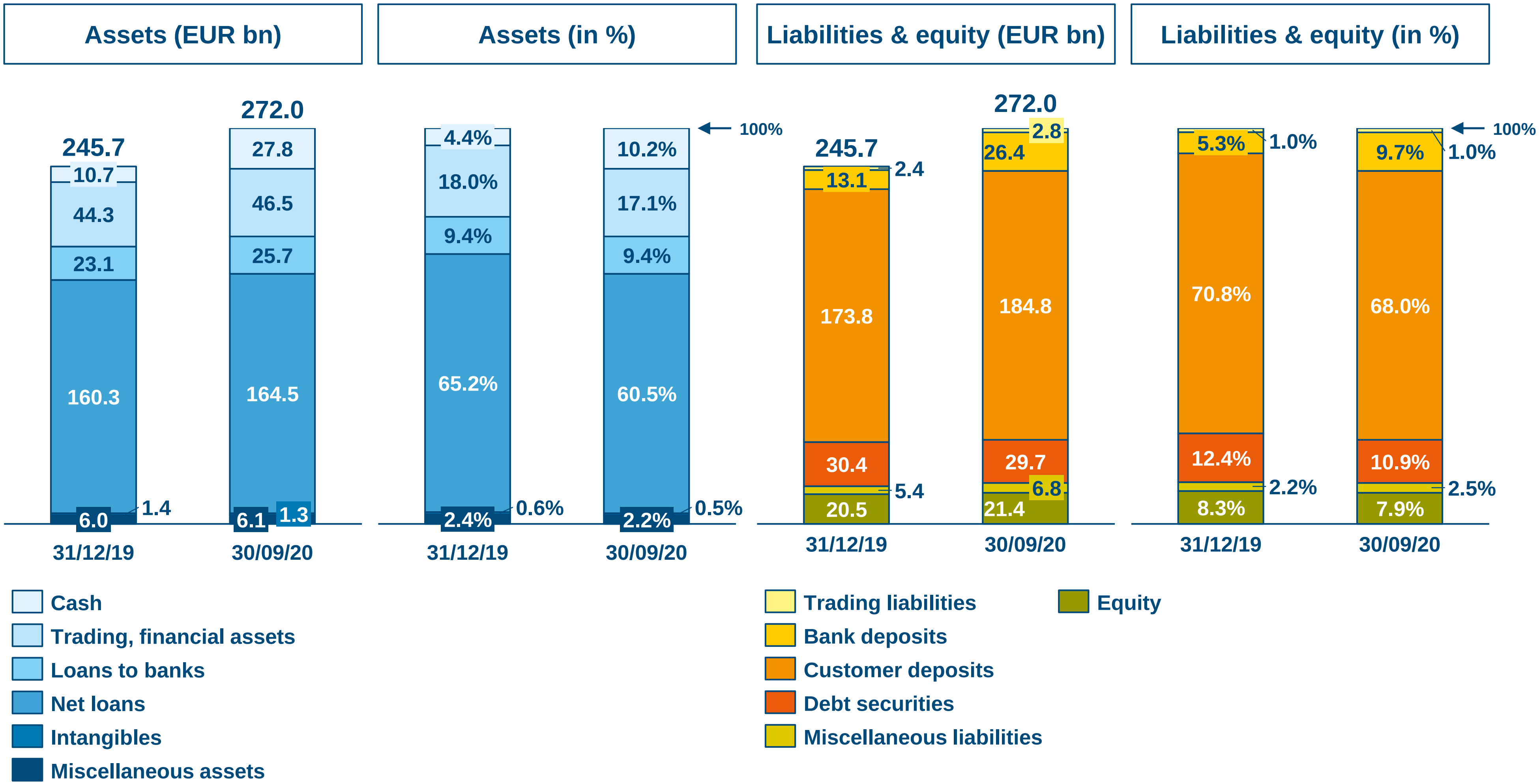
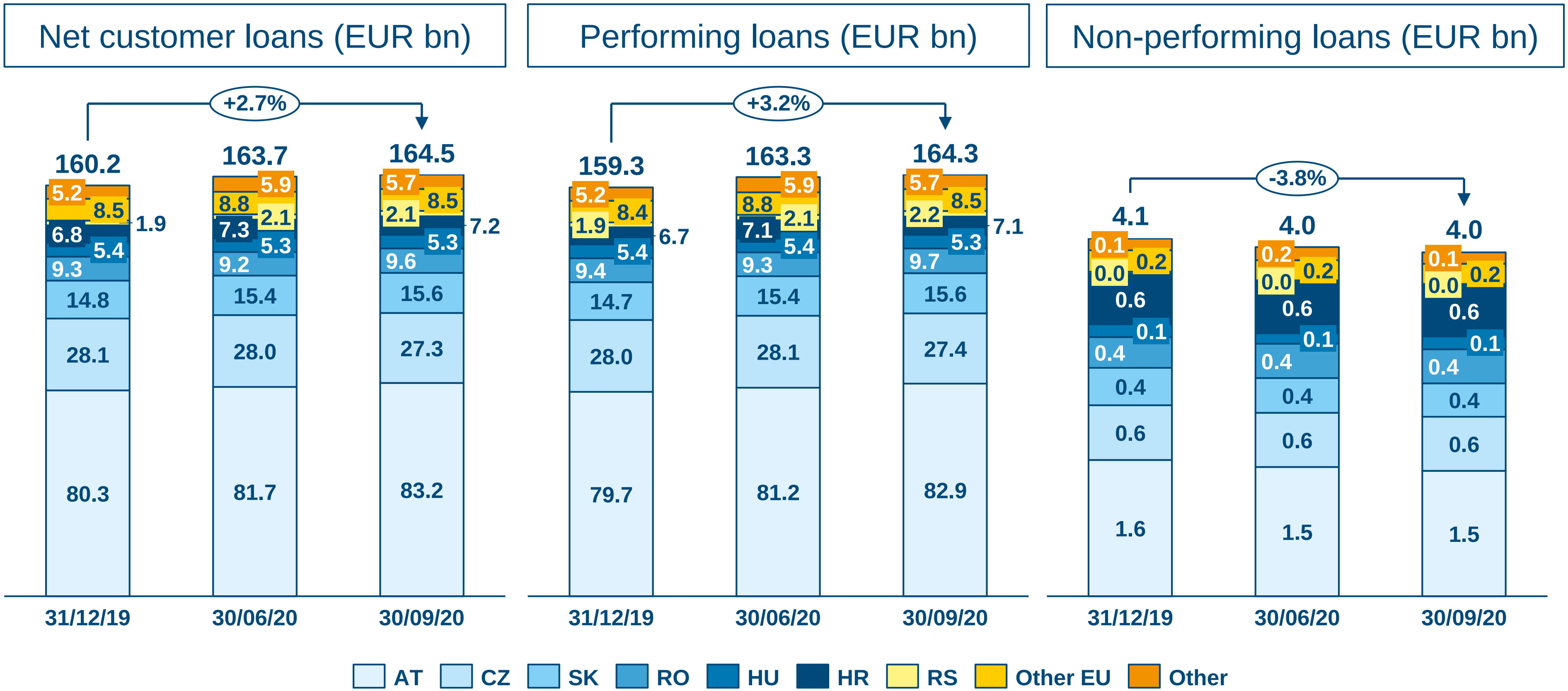
Assets and liabilities: YTD overview –
Loan/deposit ratio at 89.0% (Dec 19: 92.2%)



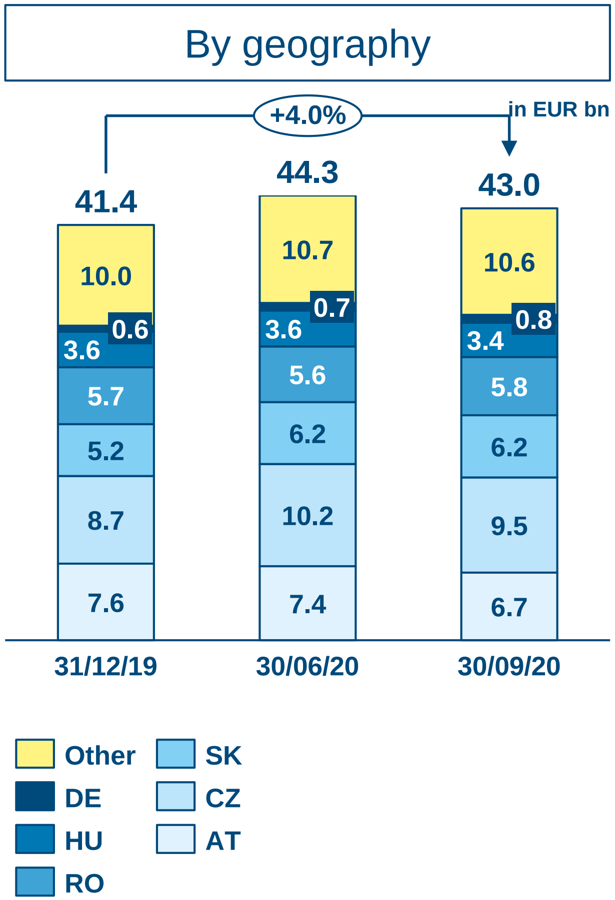
ERSTE Group

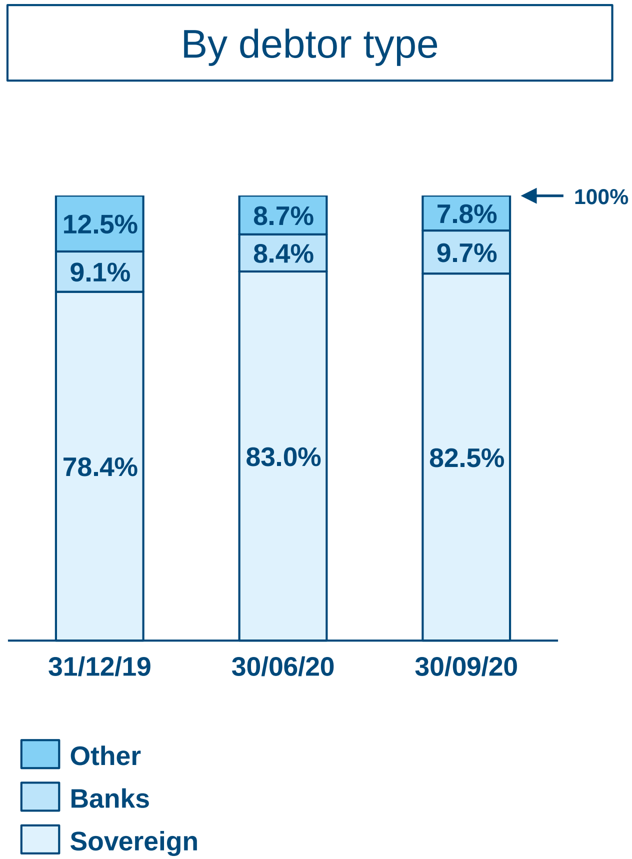
Assets and liabilities: customer loans by country of risk –
Net customer loans up 2.7%, NPLs down 7.0% ytd

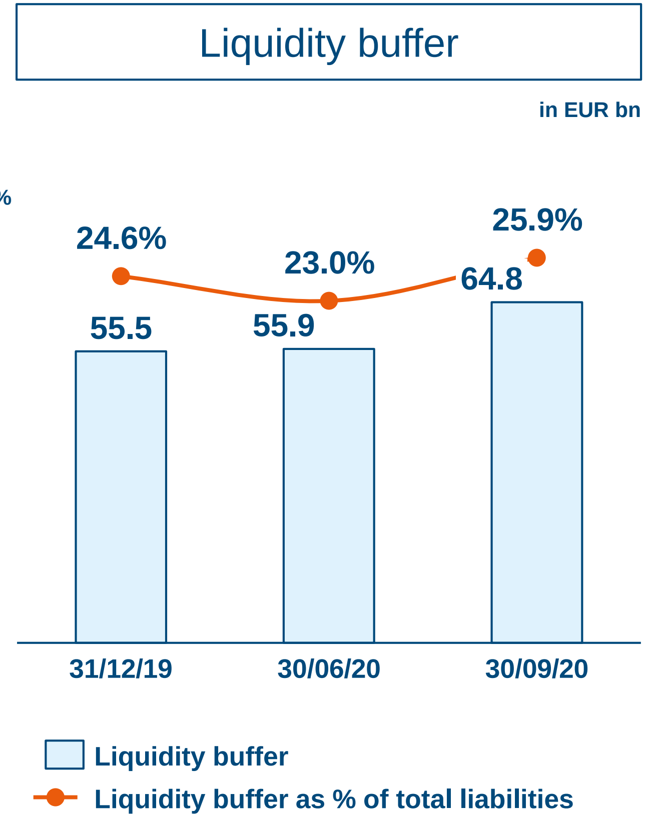


- Performing loans enjoyed solid growth across most geographies, decline in CZ and HU due to FX depreciation
- Corporates performed better than Retail
- Decline in NPL stock continued

Assets and liabilities: financial and trading assets* –
LCR at excellent 179.4%







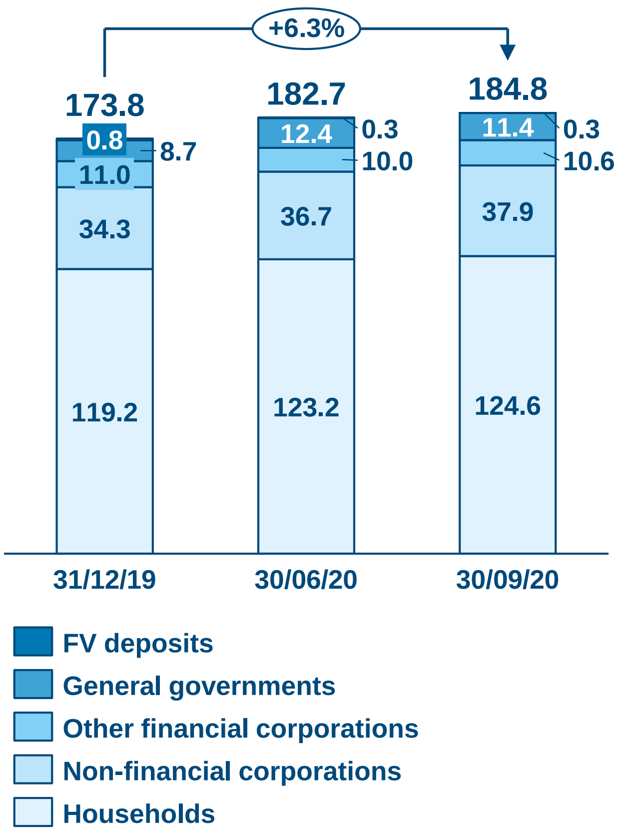
- Liquidity buffer is defined as unencumbered collateral plus cash
- Total liabilities are defined as total on balance sheet liabilities excluding total equity

* Excludes derivatives held for trading

Assets and liabilities: customer deposit funding –
Customer deposits* up 6.3% ytd, driven by households

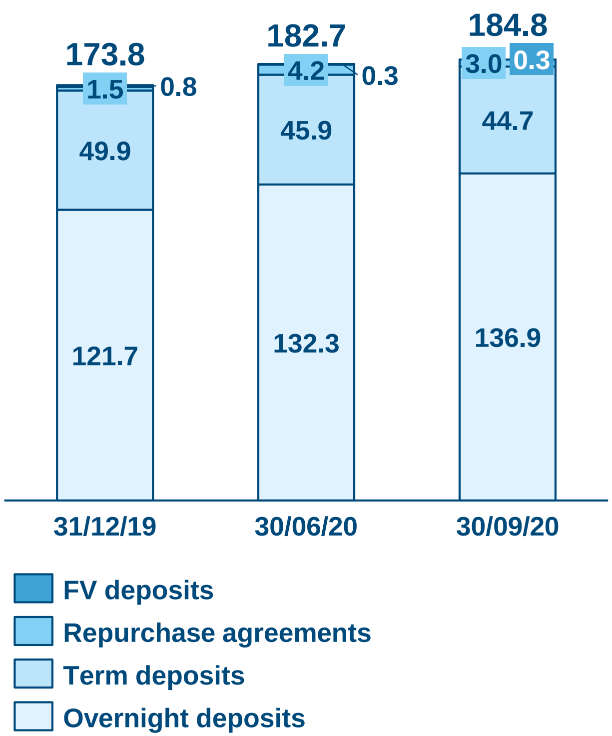
By customer type

in EUR bn



By product type

in EUR bn



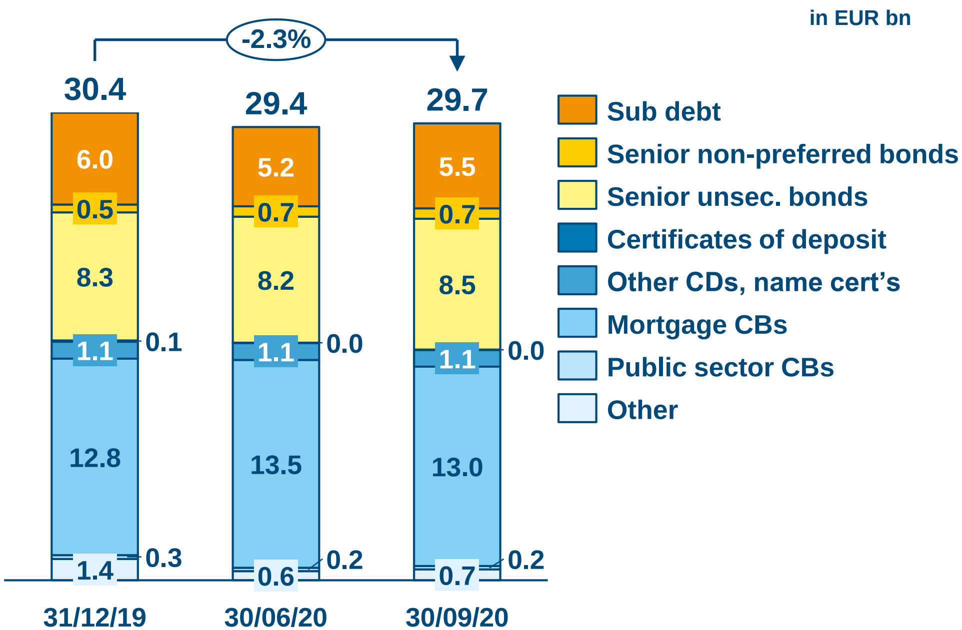
Highlights

- Continued deposit inflows driven by Retail segment with strong contribution from Corporate segment (esp. public sector) with highest demand for overnight deposits amid low interest rate environment
- Increasing share of overnight deposits with significantly longer behavioural maturity provides a cost effective funding source

* excludes lease liabilities as of 2020

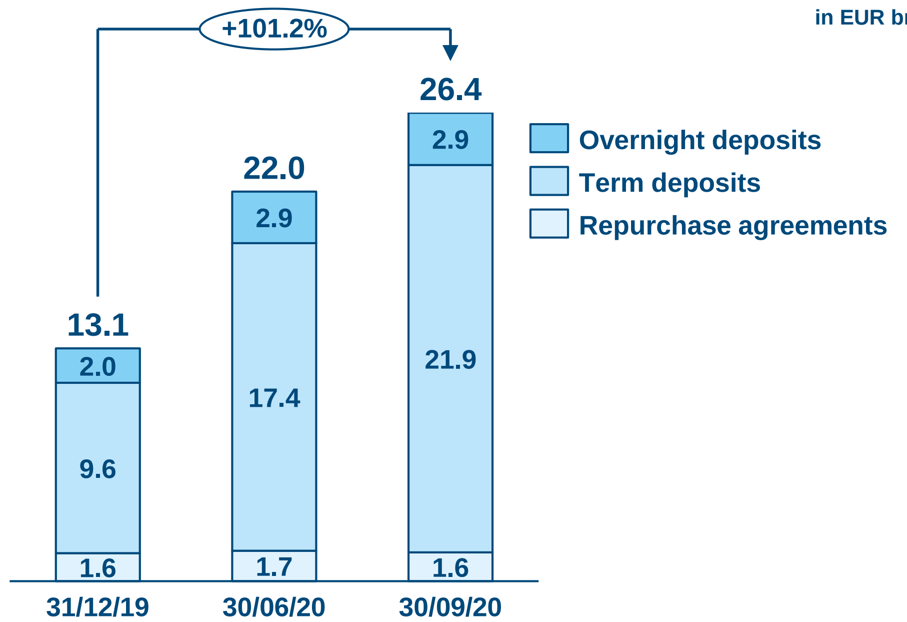
Assets and liabilities: debt vs interbank funding –
Reduced wholesale funding reliance, as customer deposits grow strongly

Debt securities issued



- Overall, relative stable development; volumes of mortgage covered bonds and senior unsecured bonds have risen ytd

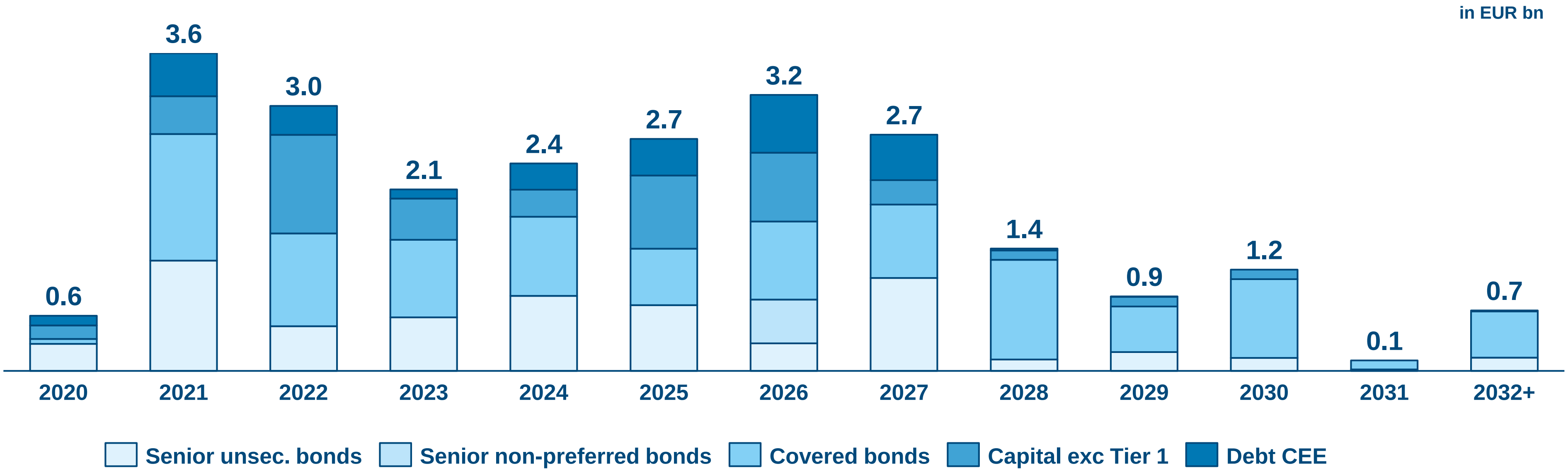
Interbank deposits



- Significant increase in interbank deposits predominantly in term deposits; mainly driven by TLTRO3

Assets and liabilities: LT funding –
Stable LT funding needs in 2020

Maturity profile of debt



- Beginning of September Erste Group concluded its 2020 funding plan with the issuance of a EUR 500mn 11NC6 T2 at MS+210bp, gathering an orderbook of EUR 2.9bn and pricing through its fair value
- Only two weeks later Erste Group kicked-off its 2021 pre-funding by issuing a EUR 500mn 5y senior preferred note at MS+52bp, attracting EUR 2.7bn orders good at re-offer – again with a negative new issue concession
- 2021 funding volume is expected to be comparable to this year's figures with a clear focus on senior preferred
- TLTRO outstanding as of 30 Sept 2020: EUR 14bn

Assets and liabilities: LT funding – Targeting MPE approach

Resolution strategy

- Direct presence in 7 geographically connected countries
- Erste Group's setup suggests a multiple point of entry (MPE) resolution strategy
- When determined, MREL needs are likely to be met with a mix of own funds, senior non-preferred and senior preferred instruments

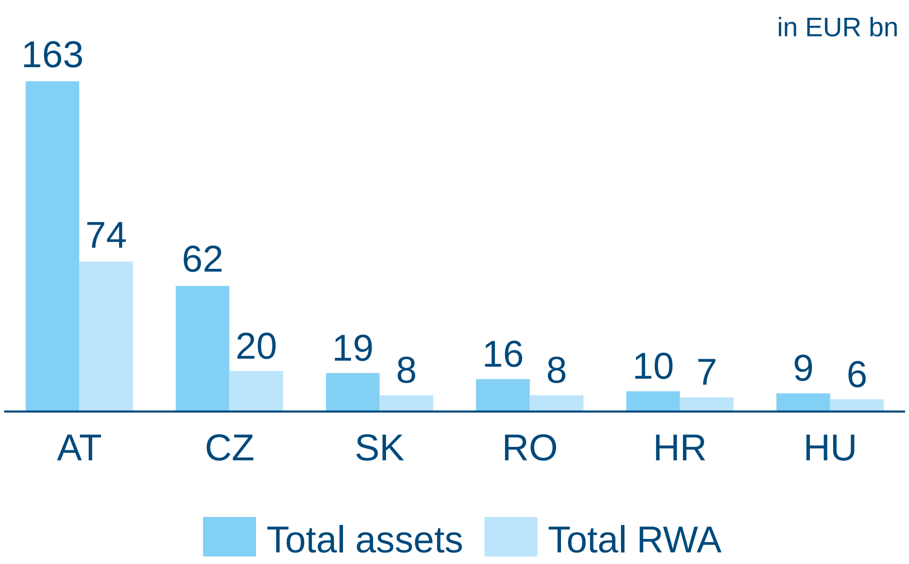
Austrian resolution group

- Major entities within the Austrian resolution group*:
  - Erste Group Bank AG
  - Erste Bank Oesterreich and its subsidiaries
  - All other savings banks of the Haftungsverbund
- Subordination requirement does not seem to be a limiting factor
- Binding MREL targets for the Austrian, Slovak, Romanian, Hungarian and Czech resolution groups have been received; for Croatia the first binding target is expected in 2021
- All CEE resolution groups with a binding decision received in 2020 will receive a transition period until year-end 2023 enabling them to reach their MREL targets gradually

*) Subject to joint decision of resolution authority

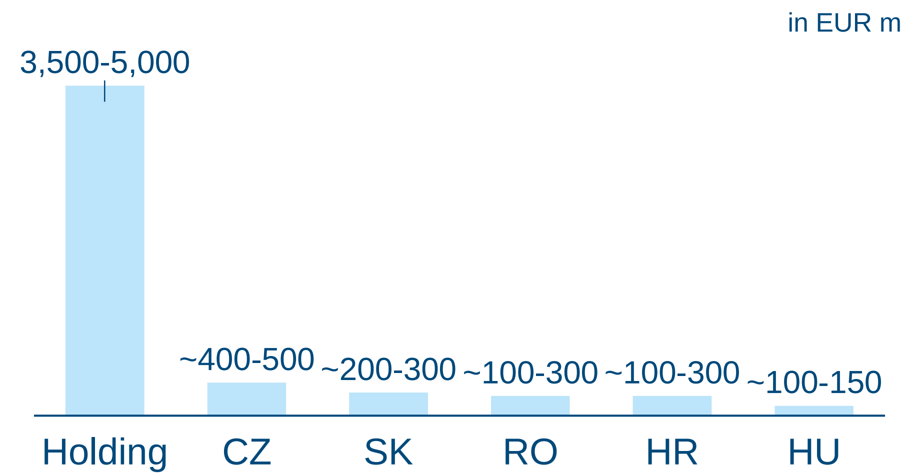
Assets and liabilities: LT funding –
Expected total MREL-related issuance volume unchanged

MREL resolution groups (June 2020)



- Under MREL there are 6 resolution groups covered by the Single Resolution Board
- The Austrian resolution group (parent company, EBOe and savings banks) is not considered a legal entity or reporting unit, hence there is neither a statutory reporting nor a capital requirement for the Austrian resolution group

Preliminary 5-year issuance plan (avg. p.a.)

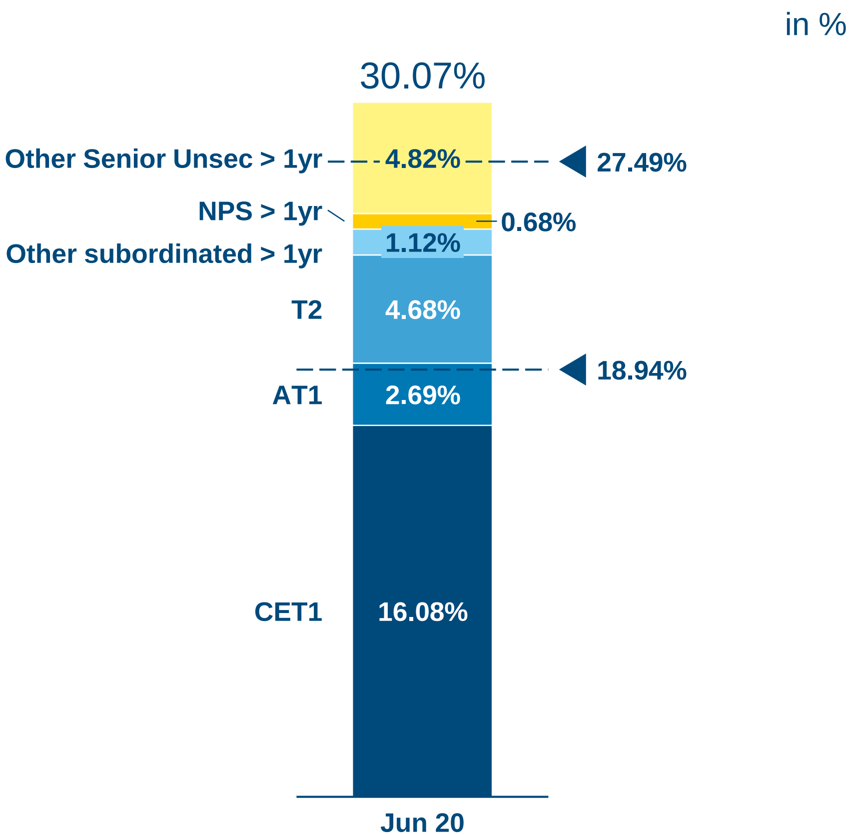


- CEE issuances will mainly be placed in domestic market
- First NPS issuances by Erste Group Bank AG (in EUR) and BCR (in RON) in 2019 and Slovenská sporiteľňa in Feb 2020

Assets and liabilities: MREL for the Austrian resolution group

MREL requirement based on RWA fulfilled

MREL ratio based on TREA (RWA)*



Key take-aways

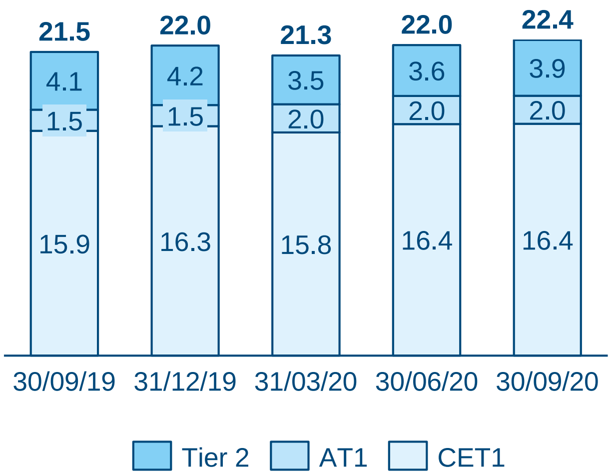
- Erste Group's setup is based on a multiple point of entry (MPE) resolution approach
- In April 2020, Erste Group Bank AG received its MREL requirement calibrated on balance sheet data as of 31 Dec 2017 and based on BRRD1
- Erste Group Bank AG, as the Point of Entry of the Austrian resolution group, must comply with a MREL requirement of 14.90% of TLOF and a subordination requirement of 10.27%, which equals RWAs of 27.49% and 18.94% for the subordination requirement based on BRRD1
- Based on the Austrian resolution group's RWAs as of June 2020 of approx. EUR 74bn, the current MREL ratio stands at 30.07%, thereof 25.25% being subordinated eligible liabilities. Both ratios are well above the minimum requirements
- A new MREL requirement based on SRB's 2020 MREL policy and BRRD2 is expected in H1 2021
- Potential changes in the MREL requirement will be reflected in Erste Group Bank AG's funding plan as to ensure compliance with MREL & subordination targets

*) TREA… total risk exposure amount

Assets and liabilities: capital position –
CET1 ratio at a strong 14.1%, phased-in at 14.2%

Basel 3 capital

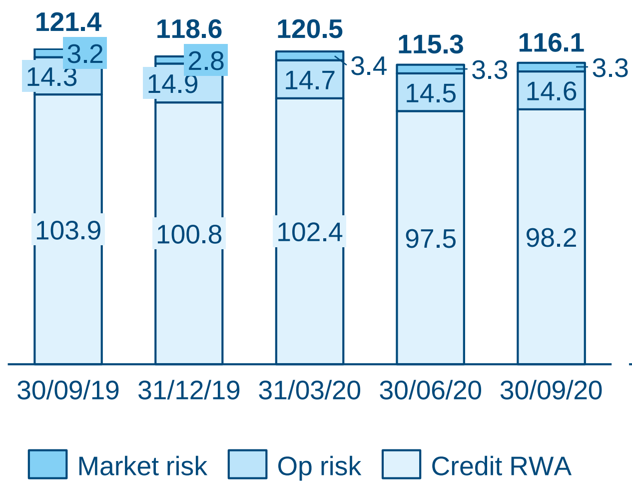
in EUR bn



- CET1 capital improves by EUR 164m ytd mainly on:
  - Retained earnings (50% of 2019 dividend accrued added back to capital): +EUR 347m
  - Minority interest: +EUR 353m
  - OCI and prudential filter impact (mainly on FX impact): -EUR 618m
  - Non-inclusion of Q3 20 interim profit
- AT1 issuance in Q1 20: +EUR 497m

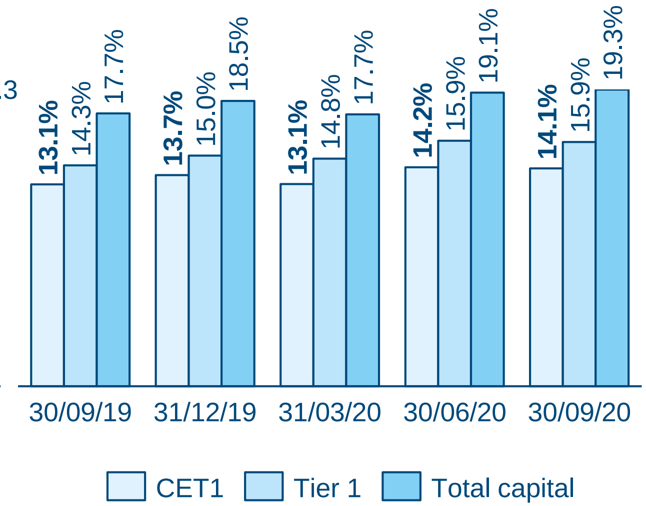
Risk-weighted assets

in EUR bn



- YTD credit RWA development mainly on:
  - SME support factor: ca. -EUR 4.5bn
  - Business growth: ca. + EUR 4.9bn
  - FX depreciation: ca. –EUR 1.4bn
- Rise in market risk due to increased volatility

Basel 3 capital ratios



- CET1 ratio benefits from SME support factor: +55bps
- FX impact: -30bps
- Dividend accrual for H1 2020 included in capital ratios
- Medium-term target remains unchanged at 13.5%

Presentation topics

- Addressing the key questions in an uncertain environment
  - CEE Covid-19 evolution update
  - Macroeconomic update
  - Business update
  - Operating trends
  - Asset quality and impairments
  - Capital trends and dividends
  - Key takeaways and outlook

- Q3 20 presentation
  - Executive summary
  - Business environment
  - Business performance
  - Assets and liabilities
  - Additional information
    - Covid-19 measures update

Additional information: segment structure –
Business line and geographic view

Erste Group – Business segments

- Retail
- Corporates
  - SME
  - Large Corporate
  - Commercial Real Estate
  - Public Sector
- Group Markets
- ALM & Local CC (ALM&LCC)
  - Asset/Liability Management
  - Local Corporate Center
- Savings Banks
- Group Corporate Center
  - Other Subsidiaries
  - Group bookings
  - Holding Corporate Center
  - Free Capital
- Intragroup Elimination

Erste Group – Geographical segmentation

- Austria
  - EBOe & Subsidiaries (AT/EBOe)
  - Savings Banks (AT/SB)
  - Other Austria (AT/OA)
    - Holding Business
    - Erste Group Immorent
    - Erste Asset Management
    - Intermarket Bank AG
- Central and Eastern Europe
  - Czech Republic (CZ)
  - Slovakia (SK)
  - Romania (RO
  - Hungary (HU)
  - Croatia (HR)
  - Serbia (RS)
- Other
  - Holding ALM
  - Holding CC
  - Other Subsidiaries
  - Group bookings and IC elimination
  - Free Capital

Additional information: income statement –
Year-to-date and quarterly view

in EUR million	Year-to-date view 1-9 19	1-9 20	YOY-Δ	Quarterly view Q3 19	Q2 20	Q3 20	YOY-Δ	QOQ-Δ
Net interest income	3,517.4	3,589.3	2.0%	1,187.7	1,167.9	1,192.4	0.4%	2.1%
Interest income	4,139.4	3,882.9	-6.2%	1,397.4	1,253.5	1,237.7	-11.4%	-1.3%
Other similar income	1,231.5	1,103.9	-10.4%	392.0	364.2	344.6	-12.1%	-5.4%
Interest expenses	-817.8	-501.0	-38.7%	-262.9	-147.9	-122.1	-53.5%	-17.4%
Other similar expenses	-1,035.7	-896.6	-13.4%	-338.8	-302.0	-267.8	-21.0%	-11.3%
Net fee and commission income	1,484.3	1,448.3	-2.4%	503.9	452.5	491.6	-2.4%	8.6%
Fee and commission income	1,805.8	1,733.3	-4.0%	616.8	541.4	587.3	-4.8%	8.5%
Fee and commission expenses	-321.5	-285.0	-11.4%	-113.0	-88.9	-95.7	-15.3%	7.6%
Dividend income	24.0	15.7	-34.8%	5.1	13.3	0.9	-82.8%	-93.4%
Net trading result	419.3	9.0	-97.9%	109.2	138.2	28.2	-74.2%	-79.6%
Gains/losses from financial instruments measured at fair value through profit or loss	-189.4	81.4	n/a	-49.2	-8.9	52.9	n/a	n/a
Net result from equity method investments	10.1	9.9	-1.6%	3.1	2.6	4.0	32.4%	56.3%
Rental income from investment properties & other operating leases	128.4	132.3	3.0%	41.5	43.5	44.0	6.1%	1.3%
Personnel expenses	-1,887.2	-1,902.2	0.8%	-631.3	-635.5	-636.7	0.9%	0.2%
Other administrative expenses	-879.3	-819.0	-6.9%	-253.8	-238.6	-235.6	-7.1%	-1.2%
Depreciation and amortisation	-394.4	-402.0	1.9%	-129.8	-129.4	-136.1	4.8%	5.2%
Gains/losses from derecognition of financial assets measured at amortised cost	-0.4	0.2	n/a	-1.3	-0.1	-0.1	-90.6%	8.9%
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	18.0	-0.7	n/a	7.9	-0.5	1.4	-81.8%	n/a
Impairment result from financial instruments	42.9	-870.1	n/a	0.1	-613.7	-194.7	n/a	-68.3%
Other operating result	-397.2	-213.6	-46.2%	-46.2	-42.3	-43.8	-5.3%	3.5%
Levies on banking activities	-90.9	-100.3	10.4%	-26.2	-33.1	-17.3	-33.8%	-47.6%
Pre-tax result from continuing operations	**1,896.6**	**1,078.4**	**-43.1%**	**746.8**	**148.8**	**568.3**	**-23.9%**	**>100.0%**
Taxes on income	-350.9	-264.2	-24.7%	-138.2	-37.3	-123.9	-10.3%	>100.0%
Net result for the period	**1,545.7**	**814.2**	**-47.3%**	**608.6**	**111.5**	**444.4**	**-27.0%**	**>100.0%**
Net result attributable to non-controlling interests	322.7	177.1	-45.1%	117.6	53.0	101.0	-14.0%	90.5%
Net result attributable to owners of the parent	**1,223.0**	**637.1**	**-47.9%**	**491.1**	**58.5**	**343.3**	**-30.1%**	**>100.0%**
Operating income	5,394.1	5,285.8	-2.0%	1,801.2	1,808.9	1,814.0	0.7%	0.3%
Operating expenses	-3,160.8	-3,123.2	-1.2%	-1,014.9	-1,003.5	-1,008.5	-0.6%	0.5%
Operating result	**2,233.3**	**2,162.7**	**-3.2%**	**786.4**	**805.4**	**805.5**	**2.4%**	**0.0%**

Additional information: group balance sheet – Assets

in EUR million	Quarterly data					Change		
	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	YOY-Δ	YTD-Δ	QOQ-Δ
Cash and cash balances	15,638	10,693	23,031	18,433	27,848	78.1%	>100.0%	51.1%
Financial assets held for trading	7,215	5,760	7,706	6,984	6,764	-6.3%	17.4%	-3.2%
Derivatives	3,551	2,805	4,034	3,233	3,369	-5.1%	20.1%	4.2%
Other financial assets held for trading	3,664	2,954	3,672	3,752	3,394	-7.4%	14.9%	-9.5%
Non-trading financial assets at fair value through profit and loss	3,350	3,208	3,130	3,122	3,157	-5.8%	-1.6%	1.1%
Equity instruments	393	390	361	374	395	0.6%	1.2%	5.5%
Debt securities	2,539	2,335	2,250	2,129	2,124	-16.3%	-9.0%	-0.2%
Loans and advances to banks	0	0	0	0	0	n/a	n/a	n/a
Loans and advances to customers	**419**	**483**	**519**	**619**	**638**	**52.4%**	**31.9%**	**3.0%**
Financial assets at fair value through other comprehensive income	8,940	9,047	8,953	8,883	8,578	-4.0%	-5.2%	-3.4%
Equity instruments	312	210	139	132	136	-56.3%	-35.2%	3.1%
Debt securities	8,629	8,836	8,815	8,750	8,442	-2.2%	-4.5%	-3.5%
Financial assets at amortised cost	204,079	204,162	207,133	214,464	212,824	4.3%	4.2%	-0.8%
Debt securities	26,808	26,764	27,700	29,298	28,649	6.9%	7.0%	-2.2%
Loans and advances to banks	25,241	23,055	24,264	27,418	25,672	1.7%	11.4%	-6.4%
Loans and advances to customers	**152,030**	**154,344**	**155,168**	**157,749**	**158,502**	**4.3%**	**2.7%**	**0.5%**
Finance lease receivables	3,987	4,034	4,040	4,082	4,118	3.3%	2.1%	0.9%
Hedge accounting derivatives	182	130	226	270	254	39.7%	95.2%	-5.9%
Property and equipment	2,509	2,629	2,558	2,526	2,496	-0.5%	-5.1%	-1.2%
Investment properties	1,226	1,266	1,254	1,257	1,245	1.5%	-1.7%	-1.0%
Intangible assets	1,491	1,368	1,322	1,331	1,331	-10.7%	-2.7%	0.0%
Investments in associates and joint ventures	202	163	163	166	170	-15.6%	4.5%	2.4%
Current tax assets	80	81	80	135	151	87.8%	86.6%	11.8%
Deferred tax assets	436	477	453	467	454	4.2%	-4.9%	-2.9%
Assets held for sale	242	269	265	260	209	-13.9%	-22.3%	-19.8%
Trade and other receivables	1,405	1,408	1,391	1,287	1,256	-10.6%	-10.8%	-2.4%
Other assets	1,119	1,001	1,191	1,019	1,123	0.4%	12.2%	10.2%
Total assets	**252,101**	**245,693**	**262,898**	**264,692**	**271,983**	**7.9%**	**10.7%**	**2.8%**

Additional information: group balance sheet –
Liabilities and equity

in EUR million	Quarterly data					Change		
	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	YOY-Δ	YTD-Δ	QOQ-Δ
Financial liabilities held for trading	2,751	2,421	3,322	2,737	2,845	3.4%	17.5%	4.0%
Derivatives	2,411	2,005	2,945	2,308	2,253	-6.5%	12.3%	-2.4%
Other financial liabilities held for trading	341	416	377	429	592	73.9%	42.5%	38.0%
Financial liabilities at fair value through profit or loss	14,550	13,494	12,591	12,607	12,334	-15.2%	-8.6%	-2.2%
Deposits from customers	**277**	**265**	**252**	**295**	**279**	**0.7%**	**5.2%**	**-5.5%**
Debt securities issued	13,754	13,011	12,128	12,136	11,878	-13.6%	-8.7%	-2.1%
Other financial liabilities	520	219	211	177	178	-65.8%	-18.8%	0.8%
Financial liabilities at amortised cost	208,728	204,143	219,988	222,321	229,525	10.0%	12.4%	3.2%
Deposits from banks	19,936	13,141	20,703	21,984	26,433	32.6%	>100.0%	20.2%
Deposits from customers	**171,831**	**173,066**	**181,439**	**182,376**	**184,551**	**7.4%**	**6.6%**	**1.2%**
Debt securities issued	16,350	17,360	17,285	17,295	17,797	8.9%	2.5%	2.9%
Other financial liabilities	611	576	560	666	743	21.7%	29.0%	11.5%
Lease liabilities	403	515	520	521	516	28.1%	0.2%	-0.9%
Hedge accounting derivatives	291	269	207	209	209	-28.0%	-22.2%	0.3%
Fair value changes of hedged items in portfolio hedge of interest rate risk	0	0	0	0	0	25.4%	>100.0%	-20.2%
Provisions	2,001	1,919	2,046	2,033	2,008	0.4%	4.7%	-1.2%
Current tax liabilities	89	61	94	62	67	-24.2%	10.8%	8.5%
Deferred tax liabilities	24	18	24	17	31	28.5%	73.9%	85.6%
Liabilities associated with assets held for sale	7	6	7	7	3	-65.0%	-59.4%	-66.0%
Other liabilities	3,128	2,369	3,045	2,978	3,006	-3.9%	26.9%	0.9%
Total equity	**20,130**	**20,477**	**21,053**	**21,200**	**21,438**	**6.5%**	**4.7%**	**1.1%**
Equity attributable to non-controlling interests	4,735	4,857	4,875	4,922	5,024	6.1%	3.4%	2.1%
Additional equity instruments	1,490	1,490	1,987	1,987	1,987	33.4%	33.4%	0.0%
Equity attributable to owners of the parent	13,904	14,129	14,190	14,291	14,427	3.8%	2.1%	1.0%
Subscribed capital	860	860	860	860	860	0.0%	0.0%	0.0%
Additional paid-in capital	1,477	1,478	1,478	1,478	1,478	0.1%	0.0%	0.0%
Retained earnings and other reserves	11,568	11,792	11,853	11,953	12,090	4.5%	2.5%	1.1%
Total liabilities and equity	**252,101**	**245,693**	**262,898**	**264,692**	**271,983**	**7.9%**	**10.7%**	**2.8%**

Additional information: regulatory capital position/requirement (SREP) –
Capital requirements (SREP) for 2020; Erste Group target of 13.5% unchanged

- Combined impact of reduced countercyclical buffers results in expected 18 bps at year-end 2020

	Erste Group Consolidated					Erste Group Unconsolidated			
	Phased-in		Fully loaded	ECB Capital Relief Measures 1)	Fully loaded	Phased-in		Fully loaded	
	2018	2019	Q3 2020	Q3 2020	YE 2020	2018	2019	Q3 2020	YE 2020
Pillar 1 CET1 requirement	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**
Combined buffer requirement	**3.19%**	**4.91%**	**4.68%**	**2.18%**	**4.68%**	**3.07%**	**4.75%**	**4.63%**	**4.63%**
Capital conservation buffer	1.88%	2.50%	2.50%	0.00%	2.50%	1.88%	2.50%	2.50%	2.50%
Countercyclical capital buffer 2)	0.31%	0.41%	0.18%	0.18%	0.18%	0.20%	0.25%	0.13%	0.13%
OSII/Systemic risk buffer	1.00%	2.00%	2.00%	2.00%	2.00%	1.00%	2.00%	2.00%	2.00%
Pillar 2 CET1 requirement 3)	**1.75%**	**1.75%**	**0.98%**	**0.98%**	**0.98%**	**1.75%**	**1.75%**	**0.98%**	**0.98%**
Pillar 2 CET1 guidance	**1.05%**	**1.00%**	**1.00%**	**0.00%**	**1.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
Regulatory minimum ratios excluding P2G									
CET1 requirement	9.44%	11.16%	10.16%	7.66%	10.16%	9.32%	11.00%	10.12%	10.12%
1.50% AT1 Tier 1 requirement	10.94%	12.66%	11.99%	9.49%	11.99%	10.82%	12.50%	11.95%	11.95%
2.00% T2 Own funds requirement	12.94%	14.66%	14.43%	11.93%	14.43%	12.82%	14.50%	14.38%	14.38%
Regulatory minimum ratios including P2G									
CET1 requirement	**10.49%**	**12.16%**	**11.16%**	**n.a.**	**11.16%**	**9.32%**	**11.00%**	**10.12%**	**10.12%**
1.50% AT1 Tier 1 requirement	10.94%	12.66%	12.99%	n.a.	12.99%	10.82%	12.50%	11.95%	11.95%
2.00% T2 Own funds requirement	12.94%	14.66%	15.43%	n.a.	15.43%	12.82%	14.50%	14.38%	14.38%
Reported CET1 ratio as of September 2020			**14.21%**	**4)**				**21,75% 5)**	

- Buffer to MDA restriction as of 30 Sep: 394bps
- Available distributable items (ADI) as of 30 Sep 20: EUR 2.7bn (post 2019 dividend and AT1 coupon; based on CRR II, which allows additional own funds components to be included, ADIs are at EUR 5.2bn)

1) Following ECB's announcement re. measures in reaction to COVID-19 on 12 March 2020. (MDA restrictions still apply in case of a combined buffer requirement breach).
2) Planned values based on Q3 2020 exposure (Q3 20 countercyclical buffer of 0.18% for Erste Group consolidated)
3) As of 12 March 2020 ECB brought forward measures for the use of the P2R re. capital stack (56.25% for CET1 capital and 75% for Tier 1 capital. The overall P2R remained at 1.75% for Erste Group
4) Consolidated capital ratios pursuant to IFRS. Unconsolidated capital ratios pursuant to Austrian Commercial Code (UGB) and on phased-in basis. ADIs pursuant to UGB.
5) Unconsolidated CET1 ratio based on Q2 20 figures

Capital position –
Erste Group applies regulatory quick fixes conservatively

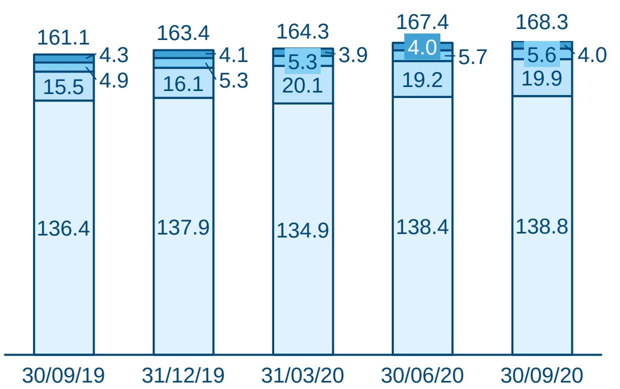
Quick Fix	Applied by Erste Group	From	Phased-in/ Fully loaded	Estimated impact on CET1 ratio*	Comment
SME Supporting Factor	✓	Q2 20	Fully loaded	+55 bps	**Regulator pulled forward permanent introduction from 2021 to Q2 20**
Sovereigns in EU currency (STD approach)	✓	Q2 20	Phased-in	+12 bps	
Sovereigns in EU currency (IRB approach)	✓	Q4 20	Phased-in	+15 bps	
Software	✓	in the course of 2021	Fully loaded	up to +20-25 bps	**Internal analysis currently ongoing and decision on the application will be taken in the course of 2021**
Retail loans backed by pensions	✓	H1 21	Fully-loaded	No impact	
Leverage ratio and exclusion of central banks	✗	Q2 20	Phased-in	+46 bps on leverage ratio	**Erste Group boasts strong leverage ratio (>6%), hence no need for application**
FVTOCI debt securities	✗	Q2 20	Phased-in	+ 1 bp	**Immaterial impact, hence no application**
IFRS9 provisions for expected credit losses (ECL)	✗	Q2 20	Phased-in	Impact calculation not yet available	**Erste Group adopted fully loaded IFRS9 approach right from inception in 2019**

* Impact calculation based on Q3 20 RWA

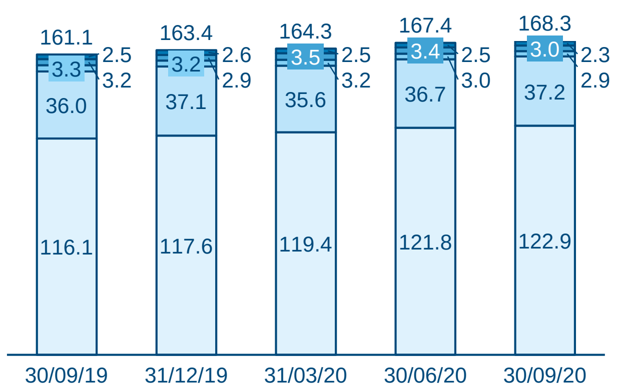
Additional information: gross customer loans –

By risk category, by currency, by industry

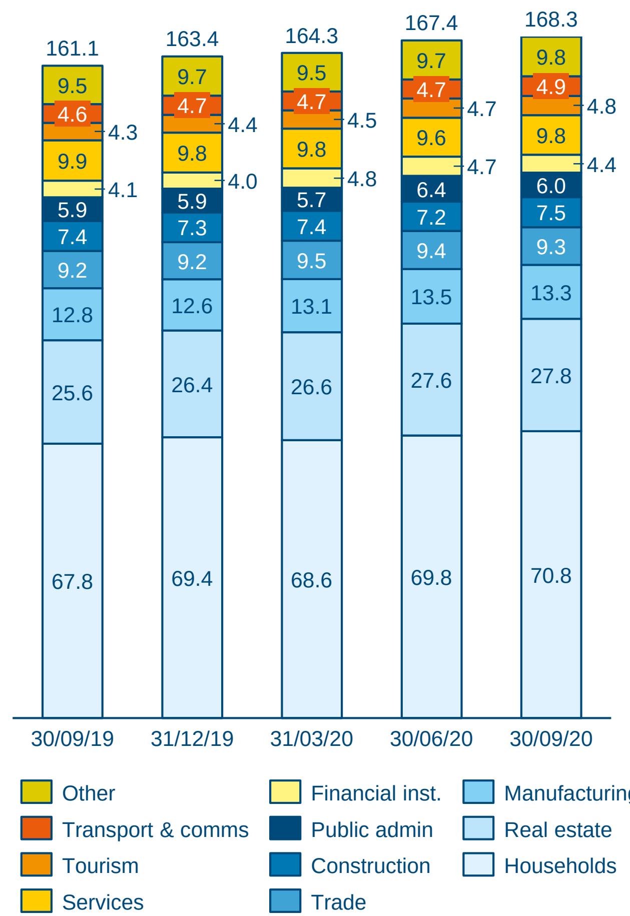
Gross cust. loans by risk category (EUR bn)



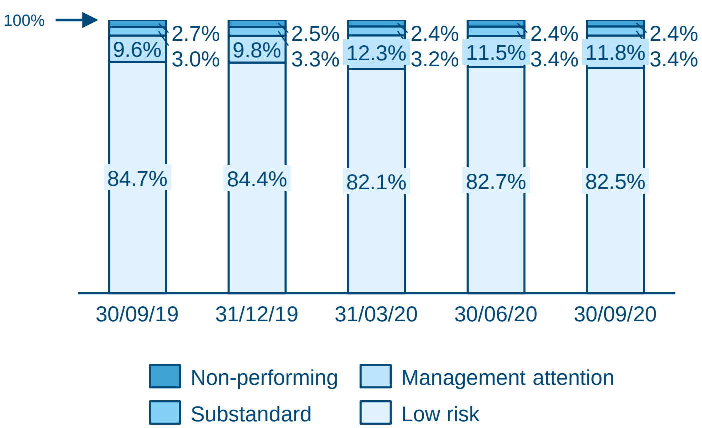
Gross customer loans by currency (EUR bn)



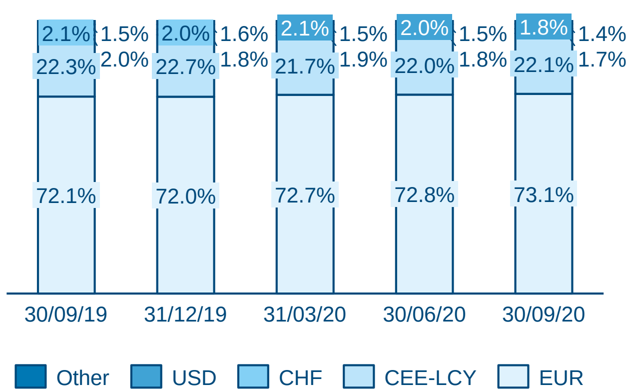
Gross customer loans by industry (EUR bn)



Gross customer loans by risk category (in %)



Gross customer loans by currency (in %)



ERSTE Group

Additional information: footprint –
Customer banking in Austria and the eastern part of the EU

Erste Group footprint

Majority ownership

Minority ownership

Czech Republic
Customers: 4.5m
Employees: 9,914
Branches: 446

Slovakia
Customers: 2.2m
Employees: 3,795
Branches: 216

Hungary
Customers: 0.9m
Employees: 3,234
Branches: 108

Romania
Customers: 2.9m
Employees: 5,749
Branches: 371

Austria
Customers: 3.8m
Employees: 16,142
Branches: 858

Croatia
Customers : 1.3m
Employees : 3,292
Branches: 141

Serbia
Customers: 0.5m
Employees: 1,196
Branches: 88

Highlights

- Leading retail and corporate bank in 7 geographically connected countries
- Favourable mix of mature & emerging markets with low penetration rates
- Potential for cross selling and organic growth in CEE

Employees: FTEs as of end of reporting period (The presented FTE data exclude FTEs outside Erste Group's core markets in Austria and CEE as well as FTEs of specific services entities not located in Austria)

Additional information: strategy –
A real customer need is the reason for all business

Customer banking in Central and Eastern Europe				
Eastern part of EU		Focus on CEE, limited exposure to other Europe		
Retail banking	Corporate banking	Capital markets	Public sector	Interbank business
Focus on local currency mortgage and consumer loans funded by local deposits FX loans (in EUR) only where funded by local FX deposits (Croatia and Serbia) Savings products, asset management and pension products Expansion of digital banking offering	SME and local corporate banking Advisory services, with focus on providing access to capital markets and corporate finance Real estate business that goes beyond financing	Focus on customer business, incl. customer-based trading activities In addition to core markets, presences in Poland, Germany, London, New York and Hongkong with institutional client focus and selected product mix Building debt and equity capital markets in CEE	Financing sovereigns and municipalities with focus on infrastructure development in core markets Any sovereign holdings are only held for market-making, liquidity or balance sheet management reasons	Focus on banks that operate in the core markets Any bank exposure is only held for liquidity or balance sheet management reasons or to support client business

Additional information: Ratings –
Composition of Erste Group Bank AG's issuer ratings

Moody's

Macro Profile	
Strong	
+	
Financial Profile	
Asset Risk	baa2
Capital	baa1
Profitability	baa3
Funding Structure	a3
Liquid Resources	baa1
+	
Qualitative Factors	
Business Diversification	0
Opacity, Complexity	0
Corporate Behaviour	0
=	
BCA Baseline Credit Assessment	**baa1**
+	
Affiliate Support	0
=	
Adjusted BCA	**baa1**
+	
LGF Loss Given Failure	**+ 2**
Government Support	0
=	
Senior Unsecured Long-Term Outlook / Short-Term	
A2 Stable / P-1	

S&P Global Ratings

SACP - Stand-Alone Credit Profile		
a		
▲		
Anchor	bbb+	
Business Position	Strong	+1
Capital & Earnings	Adequate	0
Risk Position	Adequate	0
Funding	Above Average	+1
Liquidity	Strong	
+		
Support	**0**	
▲		
ALAC Support	0	
GRE Support	0	
Group Support	0	
Sovereign Support	0	
+		
Additional Factors	0	
=		
Issuer Credit Rating Long-Term Outlook / Short-Term		
A Stable / A-1		

FitchRatings

VR - Viability Rating (Individual Rating)
a-
SRF - Support Rating Floor
NF (No Floor)
IDR - Issuer Default Rating Long-Term Outlook / Short-Term
A RWN* / F1

Status as of 29 October 2020

* Rating Watch Negative

Additional information: ESG ratings, indices and alignment with UN SDGs

ESG Indices and Ratings

Erste Group has been included in the Vienna Stock Exchange's sustainability index since its launch in 2008

Included since 2016: The FTSE4Good Index Series measures the performance of companies with strong environmental, social and governance (ESG) practices

Since 2017 included in the Euronext Vigeo Index: Eurozone 120

Included since 2019 in the Bloomberg Gender-Equality Index. **Erste Group is the only Austrian company represented** in this index (as of 2020).

Erste Group was awarded **prime status** in **ISS ESG ratings** in October 2018.

In March 2020, imug Investment Research **confirmed** the **rating** for Erste Group at **positive (B)**, mortgage covered bonds are currently rated positive (BB) and raised the public sector covered bonds rating to very positive (A).

Erste Group was **upgraded to AA** in July 2019 and is considered a **leader among approx. 200 companies in the banking industry.**

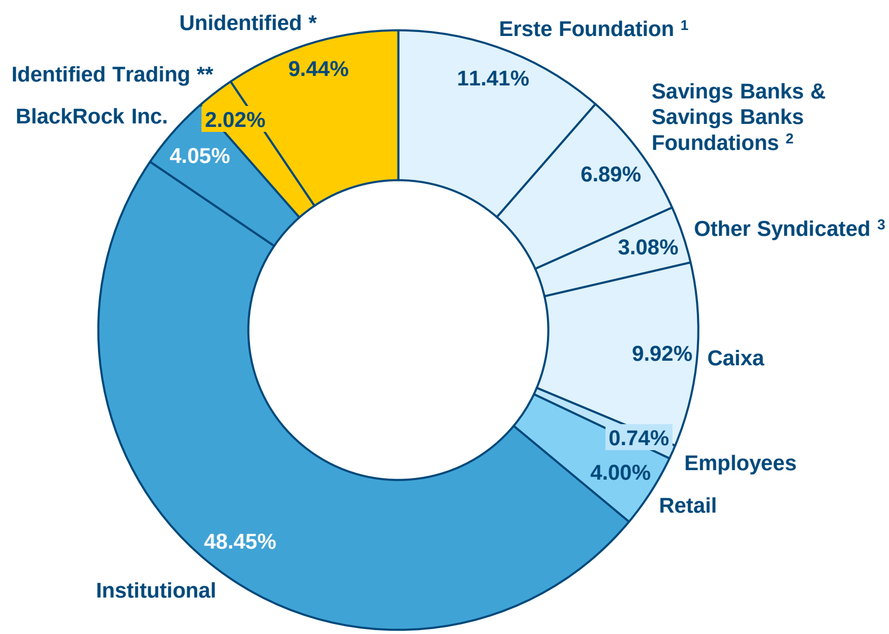
UN Sustainable Development Goals

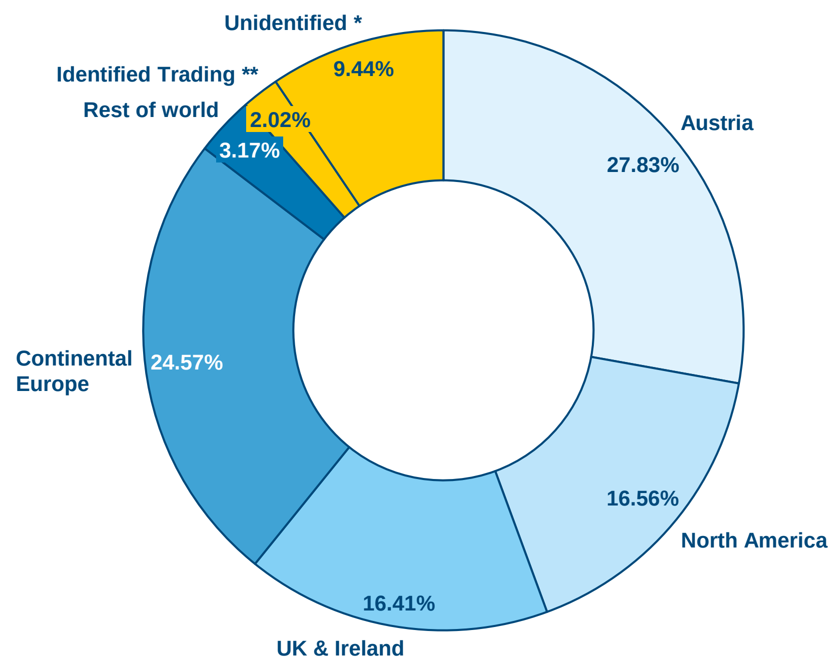
In principle, Erste Group supports all SDGs. Given its regional footprint and business model, Erste Group is in fact able to make notable contributions to the achievement of the below-mentioned SDGs:

- Since its foundation 200 years ago, Erste Group's purpose has been to promote and secure prosperity. Erste Group values responsibility, respect and sustainability.
- Financial literacy is key to economic prosperity. Therefore, Erste Group offers a variety of financial literacy trainings.
- Erste Group respects and promotes work-life balance among its employees and also contributes to their good health.
- Diversity and equal opportunity are key elements of Erste Group's human resource strategy.
- For Erste Group social and/or ecological criteria are as important as economic criteria in its investment decision process.
- Erste Group has launched social banking initiatives aiming at the financial inclusion of those parts of the population that are often excluded.
- Erste Group contributes to the cultural and social development of society.
- Erste Group aims at protecting the environment by minimising its ecological footprint, in particular with its consumption of energy and paper.
- Erste Group cooperates with national and international organisations and it promotes corporate volunteering.

Additional information: shareholder structure –
Total number of shares: 429,800,000

By investor	By region





[1] Economic interest Erste Foundation, including Erste Employees Private Foundation
[2] Economic interest Savings Banks & Savings Banks Foundations
[3] Other parties to the shareholder agreement of Erste Foundation, Savings Banks and CaixaBank
* Unidentified institutional and retail investors
** Including Market Makers, Prime Brokerage, Proprietary Trading, Collateral and Stock Lending positions which are visible through custodian banklists

Status as of 30 September 2020

The monetary policy reaction –
A combination of rate cuts and quantitative easing

Type of measures

- ECB (as part of the euro zone, actions applicable in AT & SK) cut its key rate to 0% in 2016; cut the deposit rate by 10 bps to -0.5% in 2019
- ECB lowered financing costs for banks (TLTRO 3, PELTRO)
- In addition to the EUR 20bn monthly purchases (+120bn by eoy), the ECB introduced the Pandemic Emergency Purchasing Programmme in the amount of EUR 1,350bn, providing flexibility for asset purchases over time, issuers and asset classes

- CNB cut its key rate in three steps by 200bps to 0.25% in H1 2020
- QE included in law, but has not yet been launched; only temporary measures expected

- MNB cut its key policy rate in two steps to 0.60% in June & July 2020
- MNB raised the 1-week deposit interest rate by 15bps to 0.75% in September 2020
- MNB confirmed that QE will be extended from the EUR 1.2bn programme

- NBR cut its key rate in three steps by 100bps to 1.50%; narrowed facility corridor to ±50bps (from ±100bps)
- NBR has purchased RON denominated Romanian government bonds in secondary market

- HNB lowered 1Y and 5Y repo rates to 0.05% and 0.25% respectively
- HNB has introduced QE with a direct bond purchases close to HRK 20bn – approx. 5% of GDP
- CNB secured swap line with ECB in the size of EUR 2bn
- Croatia joined the ERM II on July 10th – central parity set at 7.5345 – ECB took over banking sector supervision from October 2020

- NBS cut the key rate from 2.25% to 1.25% (50bps in 1Q20 and another 50bps in 2Q20); deposit facility rate at 0.75%, lending at 2.75%
- NBS supported liquidity of the banking system through repo and FX swap auctions; typical QE has not been introduced
- NBS might accept corporate bonds as collateral in monetary operations, with possibility of purchases on the secondary market
- NBS offers remuneration of 10+50bps paid on obligatory reserve to lenders who cut lending rates by 50bps in government guarantee scheme

The regulatory reaction –
Pragmatism paired with dividend restrictions

Type of measures

- ECB has extended its recommendation for banks not to pay dividend and not to buy back shares until December 2021
- Recalibration of SRB and OSII buffers to 1% will become effective in December 2020
- Financial market Stability Board recommends to leave the countercyclical capital buffer at a rate of 0%

- Gradually reduced countercyclical capital buffer from 1.75% to 0.50%
- Restriction on dividend payment
- Relaxed limits on LTV; dropped limit on DSTI and DTI

- Loosened capital and liquidity requirements by ECB
- NBS reduced countercyclical capital buffer from 1.5% to 1.00% (as of August 2020)
- Recommendation to refrain from dividend payment

- Minimum reserve requirement eliminated
- Restriction on dividend payments extended until January 2021

- Derogations from DTI & LTV limits and maximum tenor allowed for consumer loans amended under public moratorium
- Flexibility regarding temporary usage of liquidity and capital buffers; recommendation against dividend payment
- Loans amended under public and private moratoria will not be treated as forborne

- Reduced mandatory reserve requirement from 12% to 9%
- LCR requirement eased
- Restriction on dividend payments

- Restriction on dividend payments until YE 2020
- Countercyclical buffer kept unchanged at 0%

The political/fiscal reaction –
Lockdowns followed by fiscal support measures across CEE

Loan moratoria/payment holidays	✓	✓	✓	✓	✓	✓	✓
Loan guarantees, bridge loans	✓	✓	✓	✓	✓	✓	✓
Labour market support (eg short-time work schemes)	✓	✓	✓	✓	✓	✓	✓
Tax incentives (Cuts, holidays, deferrals)	✓	✓	✓	✓	✓	✓	✓
Direct payments	✓	✓	–	–	✓	–	✓
COVID-19 measures (% of GDP)	13%	14%	7%	18%*	5%	11%	12%

* Hungary: COVID-19 data as % of GDP includes Central Bank measures

The political/fiscal reaction –
Details on moratoria

	Main characteristics	Opt-in / Opt-out	Retail / Corporate	Period	Partici-pation
	• Statutory • Interest charged during deferral period & paid after the moratoria	Opt-in	Retail Micro	Extended to 10 months (until January 2021)	Retail: 5% Corp: 2%
	• Statutory • Interest charged during deferral period • Rate cap at 2w repo + 8pp	Opt-in	Retail Corp.	3 to 6 months (until October 2020)	Retail: 6% Corp: 8%
	• Statutory • Interest charged during deferral period & paid after the moratoria	Opt-in	Retail Micro SME	Up to 9 months (up to duration of crisis situation)	Retail: 12% Corp: 19%
	• Statutory • Interest cannot be charged on unpaid interest (monthly instalment cannot increase after moratoria & maturity will be extended)	Opt-out Opt-in for corp in 21	Retail Corporate	Extended from 9 to 15 months (until June 2021)	Retail: 43% Corp: 30%
	• Statutory • Interest capitalised & paid over the life of the contract (except mortgage for which interest will be accumulated & paid in 5 years)	Opt-in	Retail Corporate	Up to 9 months (until December 2020)	Retail:4% Corp: 10%
	• Not statutory; banks encouraged to participate in moratoria • Interest rate during deferral period accumulated and paid at the end of loan maturity	Opt-in	Retail Corporate	Up to 6 months; 12 months for tourism (July 21)	Retail: 6% Corp: 21%
	• Statutory • Interest cannot be charged on unpaid interest	Opt-out	Retail Corporate	Expired in June; extended for Aug & Sept 2020	Retail: 60% Corp: 50%

* Customer participation in active moratoria at Erste Group subsidiaries as of September 30, 2020; moratoria participation in Austria includes deferrals

ERSTE Group

The political/fiscal reaction –
Details on loan guarantees

Main characteristics	Guarantee	Interest	Period
• EUR 18bn programme for loans and guarantees for enterprises, especially SMEs • Bridging loans in case of liquidity shortages	Up to 100%	Subsidised (varies by products)	2-5 years
• EUR 33bn (COVID I, II, III) subsidised & guaranteed loan programmes • COVID Praha for SMEs in Prague • Other smaller COVID programmes for Sport, Culture, Rent etc.	80-90% (30% cap at portfolio level)	Subsidised with absolute cap	Up to 3 years
• EUR 2.2bn in two state guarantee schemes (micro & SME, large corporates)	80-90%	Absolute cap or subsidy of up to 4%	Up to 6 years
• EUR 5.6bn guaranteed loans to enterprises	80%	0-2.6%	3-15 years
• EUR 4bn state guarantee scheme for micro & SME loans	SME 80% Micro 80-90%	Fully subsidised	3-6 years
• EUR 1.7 bn for loans and guarantees for enterprises, especially SMEs	Up to 80-100%	Varies by product	Up to 5 years
• EUR 2.2bn programme for state guaranteed loans for micro companies and SMEs	80% (30% cap at portfolio level)	• 4% LCY • <3% EUR	Up to 3 years

ERSTE Group

Our response to Coronavirus –
Erste Group is there for its customers, communities and employees

	Employees	Retail customers	Corporate customers	Communities
	Majority of HQ employees in home office	**Branches remaining open & extending online services**	**Expanding client advisory & transmitting state support**	**Supporting health care workers, affected people, hospitals**
	• Majority of HQ in home office • Psychological support • Health insurance benefit	• Branches remain open • George available for moratorium applications	• Extended credit facilities • Online process for moratorium applications	• Donation to Austrian Red Cross
	• Majority of HQ in home office • Protective equipment • 24/7 online doctor	• Branches remain open • Banker on phone/online	• Extended phone service • Free payment terminals	• Call centres help with tracing contacts
	• Majority of HQ in home office • Special benefits for pregnant, elderly people	• Branches remain open • Mobile ATMs available • Special COVID-19 website	• Postponed repayments (beyond statutory) • Extended credit lines	• Donation to emergency committee • Educational webinars
	• Majority of HQ in home office • Transport allowance • Psychological support	• Branches remain open • More call centre staff • Educational videos	• Simplified processes • Flexible lending and account administration	• Loan programme and donations to health care workers
	• Majority of HQ in home office • High-risk employees working exclusively from home office	• Branches remain open • Repayment holiday • Tripled call centre capacity	• Repayment holiday • Extended revolving credit facilities	• Donation to health care system & education & NGOs • Entrepreneurial education
	• Majority of HQ in home office • Psychological support	• Standard restructuring measures if needed	• Normal lending activity • Working capital loans • Guarantee schemes	• Donation to hospitals • Support for most vulnerable communities
	• Majority of HQ in home office • Paid leave for high risk employees	• Branches remain open • Special authorisation for pension payment	• Various fee reliefs, eased conditions offered for businesses	• Healthcare donations • Supporting disabled and elderly people

ERSTE Group

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