Q2 2024 preliminary results presentation

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Upgrading financial outlook for 2024

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ERSTE Group

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Strategy: continuity & progress

Strategic continuity…

Full commitment to growth

- Organic growth: fully capturing existing and emerging growth opportunities in current footprint
- Inorganic growth: being a driver of consolidation in existing markets and examining entry into new markets in eastern EU with clear focus on creating short- and long-term shareholder value

Full commitment to existing footprint

- Austria, Croatia, Czech Republic, Hungary, Romania, Serbia, Slovakia

Full commitment to current business model

- Retail, corporate, capital markets, public sector
- Building on fee strength, by further developing asset management and banc assurance opportunity

Full commitment to capital return

- Regular dividend payment in the range of 40-50% of reported net profit net off AT1 dividend
- Share buybacks will remain an integral part of the capital management toolbox

… and strategic progress

Elevating George to the next level

- Rolling out digital client advice in a structured way, thereby significantly expanding advice coverage

Focusing on asset management, banc assurance and pension products as customer base grows wealthier

Further digitisation of back-office processes

- Streamlining and simplification of product portfolio
- Realising benefits from back-office digitisation

Continued focus on operating efficiency

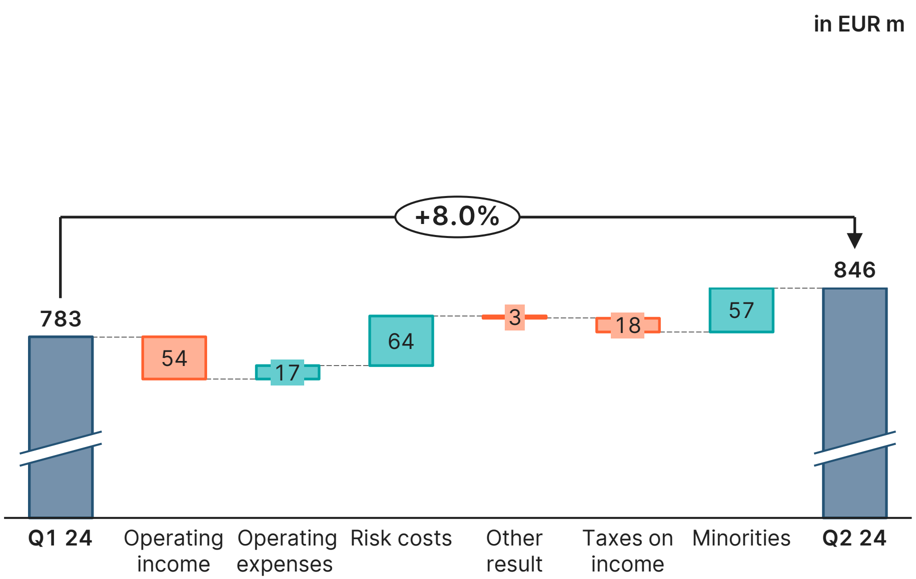
- Expansion of fee revenue pool
- Increased number of end-to-end digital processes

Disciplined approach to M&A

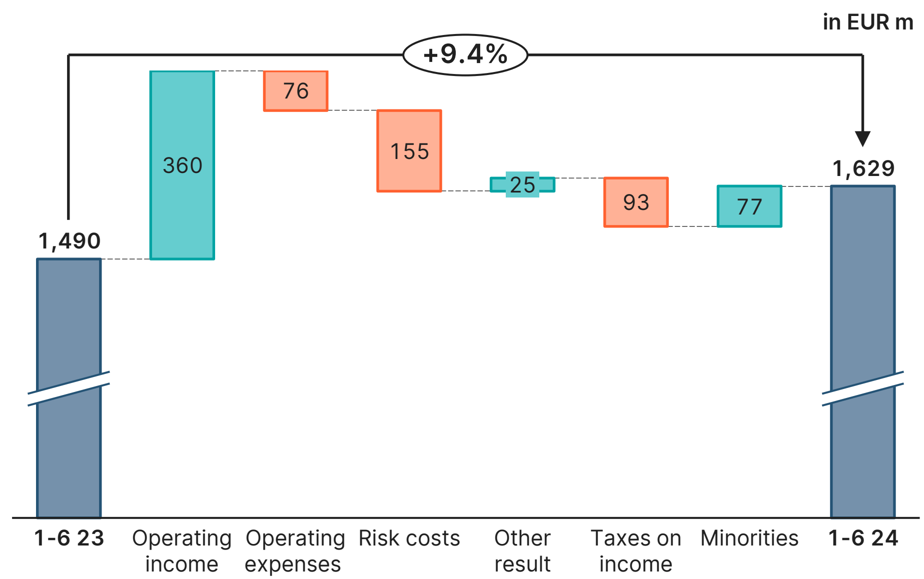
- Erste has strong discipline track record in opportunistic in-market consolidation
- New market entry will be held to the same high standard, ensuring short- and long-term value creation

Robust top line drives ytd net profit growth

QoQ net profit development



YTD net profit development



Quarterly NII and fees on par with record levels

– Overall revenues trailed, mainly due to positive one-off in Q1 24

Operating expenses declined qoq

– Seasonally lower expenses, mainly due to upfront booking of deposit insurance contributions in all geographies in Q1 24

Net result also benefitted from lower qoq risk costs

Revenues were main ytd net profit growth driver

– NII, fees and net trading & FV result all contributed to growth

Costs up moderately ytd

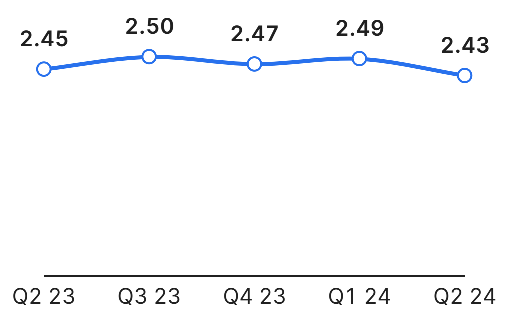
– Wage inflation partly offset by lower deposit insurance contributions

Risk costs remained moderate, despite ytd increase

Strong ytd performance triggers 2024 guidance upgrade

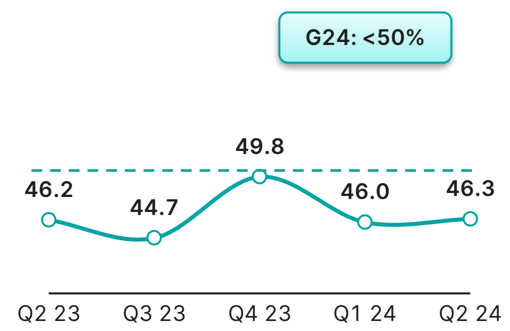
Net interest margin

in %



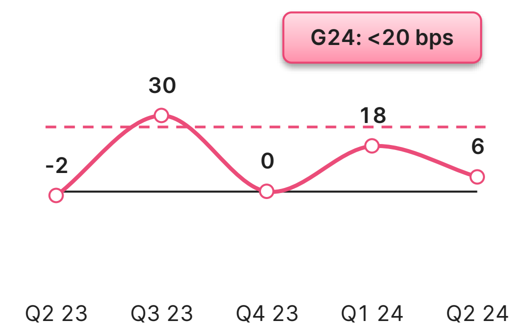
Cost/income ratio

in %



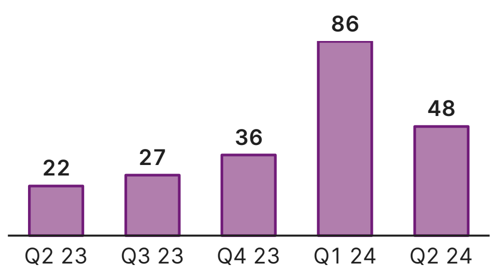
Risk cost ratio

in bps



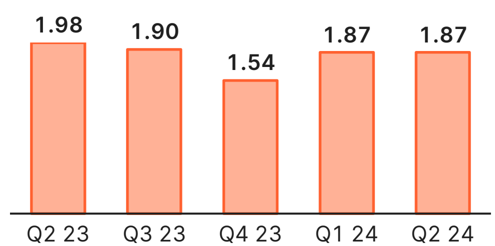
Banking levies

in EUR m



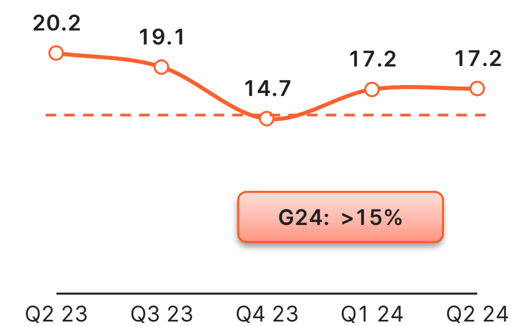
Earnings per share

in EUR



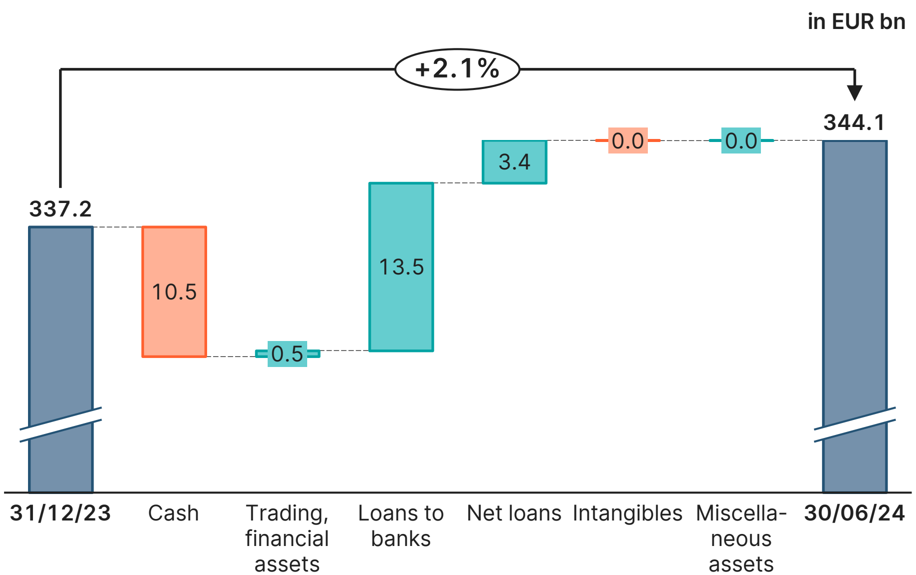
Return on tangible equity

in %



Pick-up in core business volume growth

YTD total asset development



YTD equity & total liability development

Customer loans up 1.7% ytd

- Increase primarily in Retail (+2.5% ytd) and in CEE (+2.8% ytd)
- Austria still trailed, but trends improved in Q2 24

Higher interbank lending on the back of redeployment of cash and increased customer deposit inflows

Customer deposits increase by 3.2% ytd

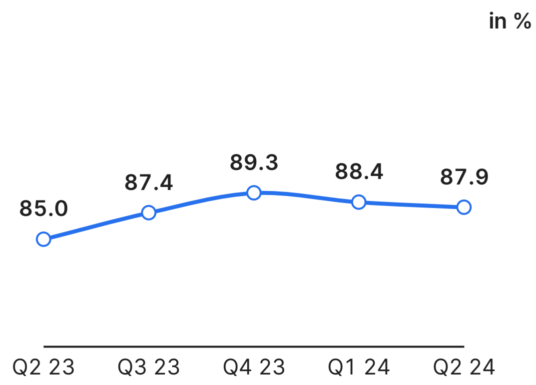
- Core deposits (Retail, SME, Savings Banks) up 1.7% ytd
- Large Corporate business up 3.7% ytd

Front-loading of 2024 funding activities in H1 24

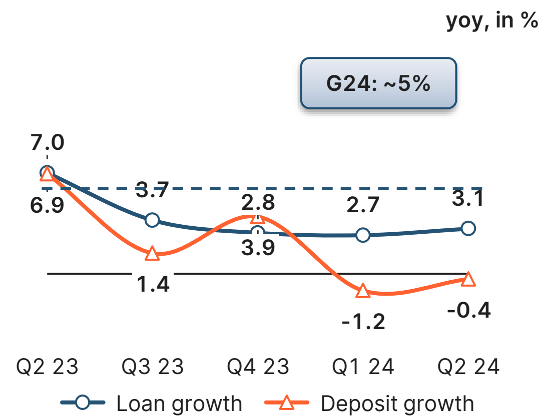
- Primarily covered bond issuance and increased CD business as well as selected local MREL issuance (CZ, HR)

Balance sheet metrics rock solid as volume trends improve

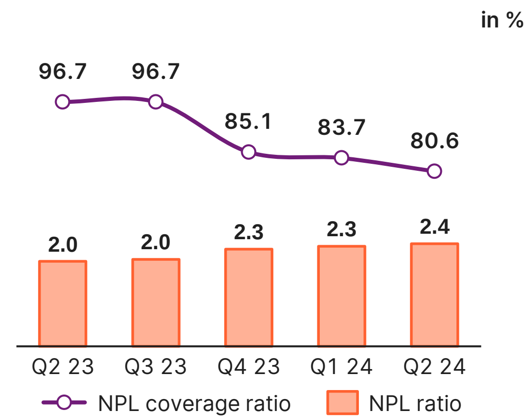
Loan/deposit ratio



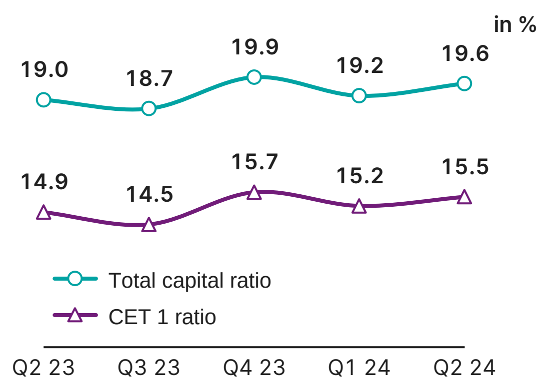
Loan & deposit growth



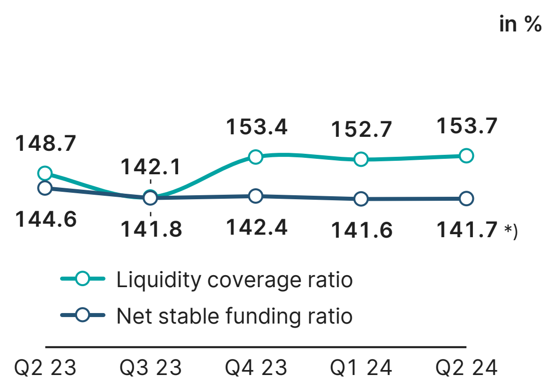
Asset quality



Capital ratios (final)

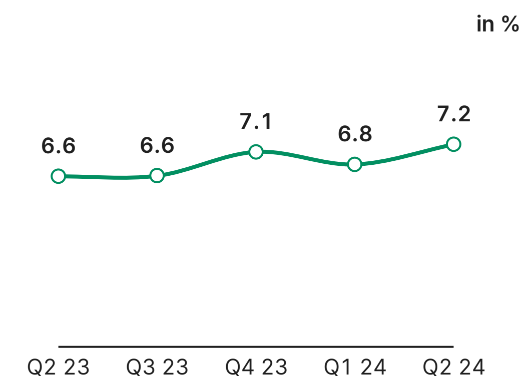


Liquidity ratios



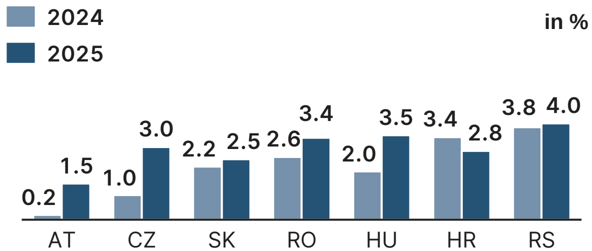
*) NSFR as of 05/24.

Leverage ratio

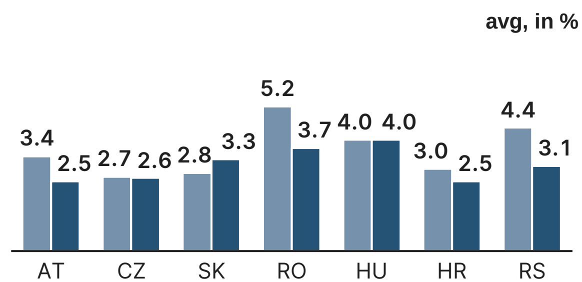


Moderate economic recovery projected for 2024

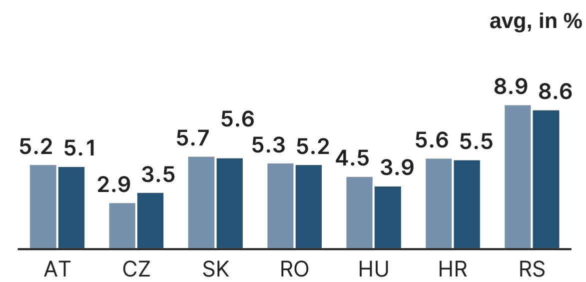
Real GDP growth



Consumer price inflation



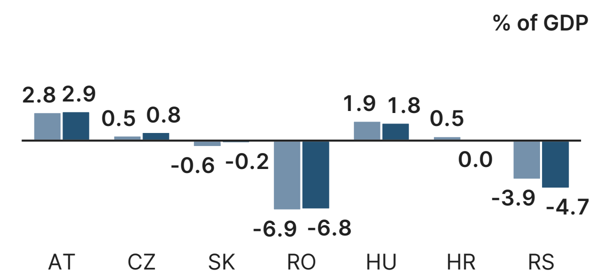
Unemployment rate



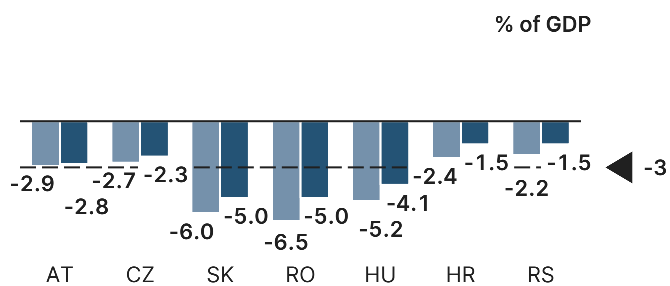
Economic growth expected to rebound on stronger household consumption

Disinflation to continue in most CEE countries and approach central banks' targets in 2024

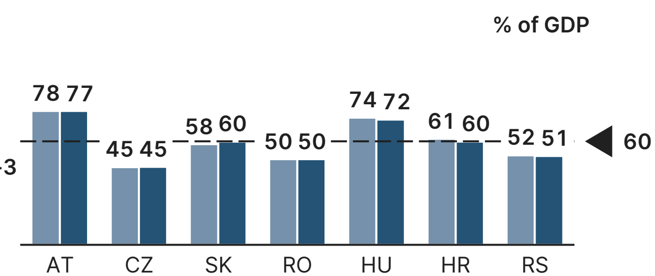
Current account balance



General government balance



Public debt



Labour markets expected to remain robust in 2024

Current account balances sustainable in most countries, high fiscal deficit countries set to improve in 2025

* Source: Erste Group Research.

Retail business: volume growth returns

Slightly growing loan book

- **Housing loan volumes started to rebound across the group,** first rate cuts support new sales; **sustainable growth trend likely to be triggered by lower interest rates**
- **New business volumes** for **consumer loans** remain at high levels (particularly strong in RO and HR); online offers further strengthen sales
- **Risk profile** of the retail loan portfolio **remains very good**

Retail deposit base up qoq

Stock of securities savings plans increased further in Q2 24

- **Strategic focus on long-term savings plans pays off –** more customers than ever before with regular investments
- Constant inflow of new assets under management

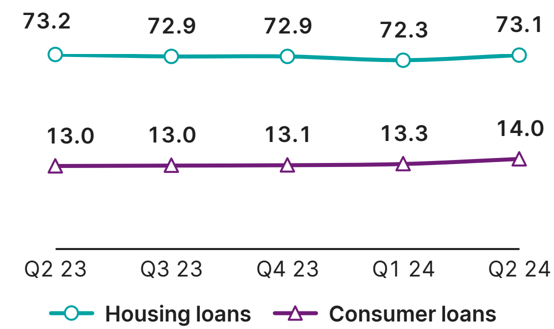
Retail digital platform George continues to grow

- **10 million users onboarded** to George across 6 markets
- **Digital sales reach 59%,** supported by assisted digital sales initiatives in CZ, HR, RO and SK
- 70% of consumer loans sold digitally

Fee income growth driven by securities, insurance brokerage and payment fees

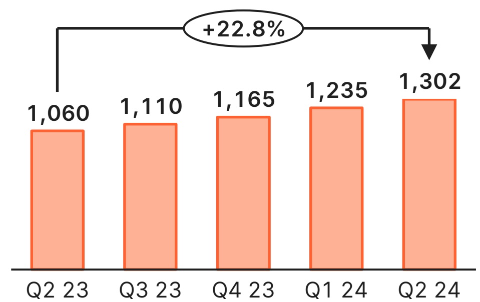
Housing and consumer loans

in EUR bn



Securities savings plans

in thds, eop



Corporate loan demand edges up

Loans resumed moderate growth; pipeline builds up

- SME lending at par with repayments due to muted demand, stronger new loans in large corporate and real estate business, net loans up 1.4% qoq
- Operating performance solid in H1 24, mainly attributable to large corporates and real estate customers
- **Key revenue growth driver remains NII**, supported by solid fee income

Group Markets business with good performance

- Financial institutions business continued at a strong pace, matching at H1 23 operating income, supported by solid securities business, origination activities and stable income from liabilities
- Origination business almost reached the exceptional levels of H1 23; ytd 130 bookrunning mandates and EUR 92bn of co-arranged volume

Asset management with net sales growth

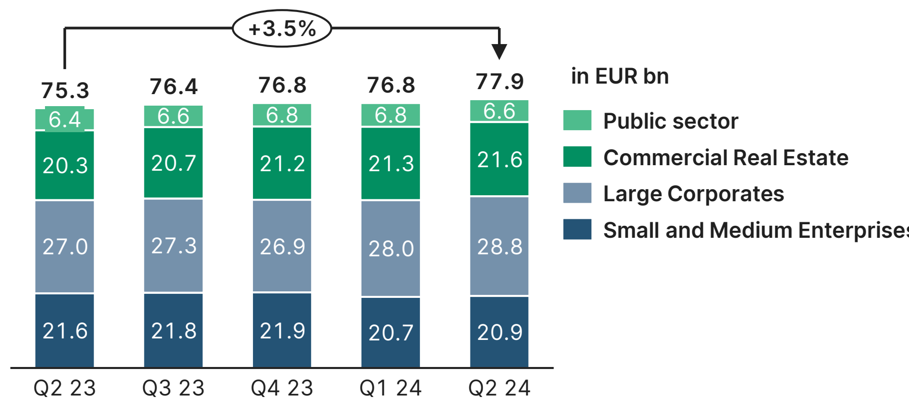
- Assets under management rise to **all-time high of EUR 82.2bn**, strong retail net sales in CZ
- Sustainable funds increase by 30% ytd to EUR 22.6bn

George Business

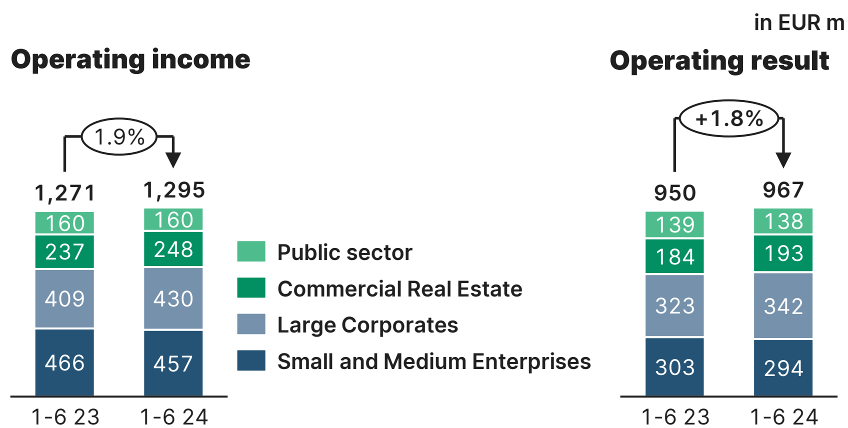
In AT, 43,000 customers onboarded on George Business, first 900 clients onboarded in RO, public go-live in September

Financial Health Zone available to over 6,500 corporate customers, simulator launched in HR

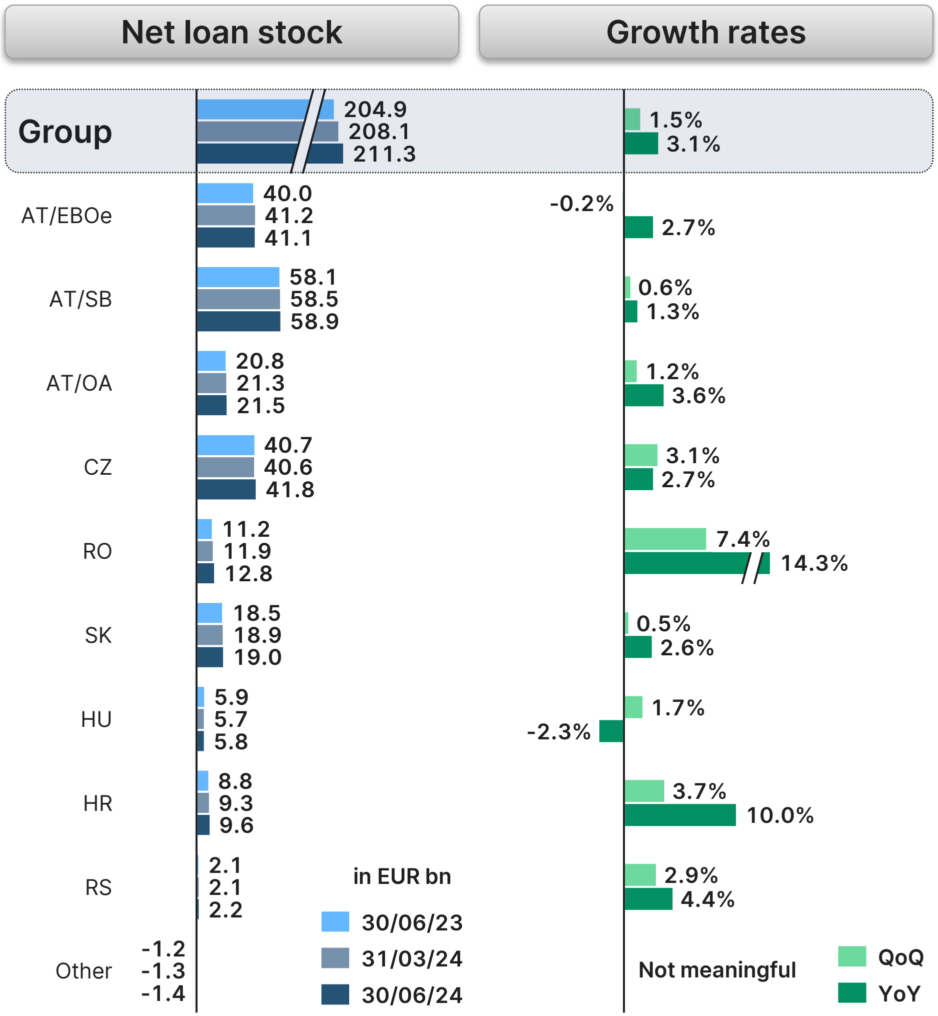
Net loan stock of Corporate segment



Operating performance of Corporate segment



Pick-up in loan demand, particularly in CEE



Acceleration of loan demand in Q2 24

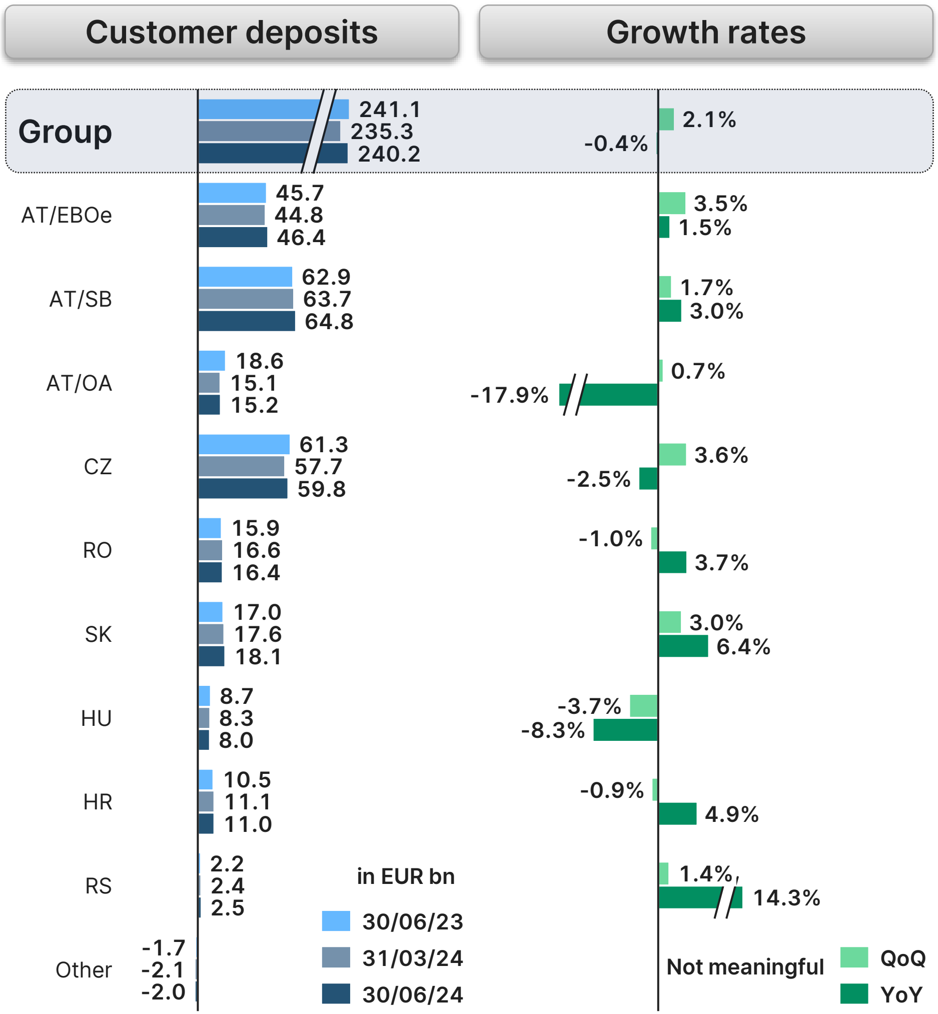
- Growth more pronounced in Retail than in Corporate business, up 2.2% vs 1.4% qoq, driven by organic growth in HR and RO, inorganic growth supportive in CZ (yoy)
- Austrian retail demand still slow in Q2 24, but finally improving; CEE qoq retail trends encouraging particularly in HR (across the board), RO (consumer loans) and CZ (housing loans)

2024 loan growth guidance confirmed at ~ +5% with growth pick-up expected in H2 24, especially in Austria

Q2 24 loan growth drivers

- CZ: qoq, yoy improvement driven by housing loans (best new business volumes since Q1 22), while consumer loans contributed to a lesser degree; corporate loans also higher qoq
- HR: strong yoy and qoq, within retail both housing and consumer loans, within corporate in particular working capital loans
- RO: qoq, yoy strong demand for consumer loans on the back of campaign, lower demand for housing loans; corporate loans also up yoy, qoq

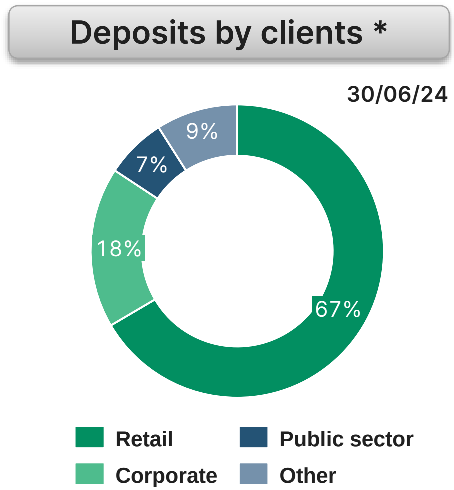
Healthy customer deposit volume trends

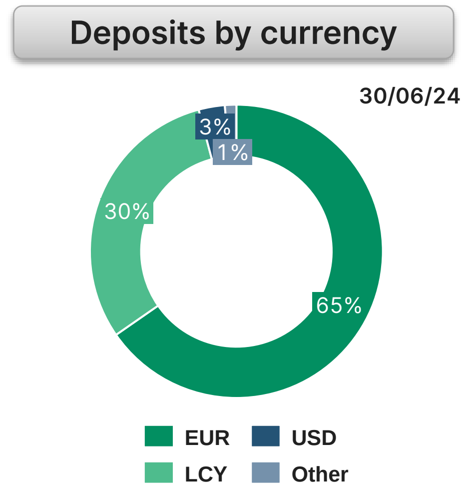


Erste Group's favourable deposit mix is a key competitive advantage – overweight retail, sight, EUR deposits

Key Q2 24 deposit drivers

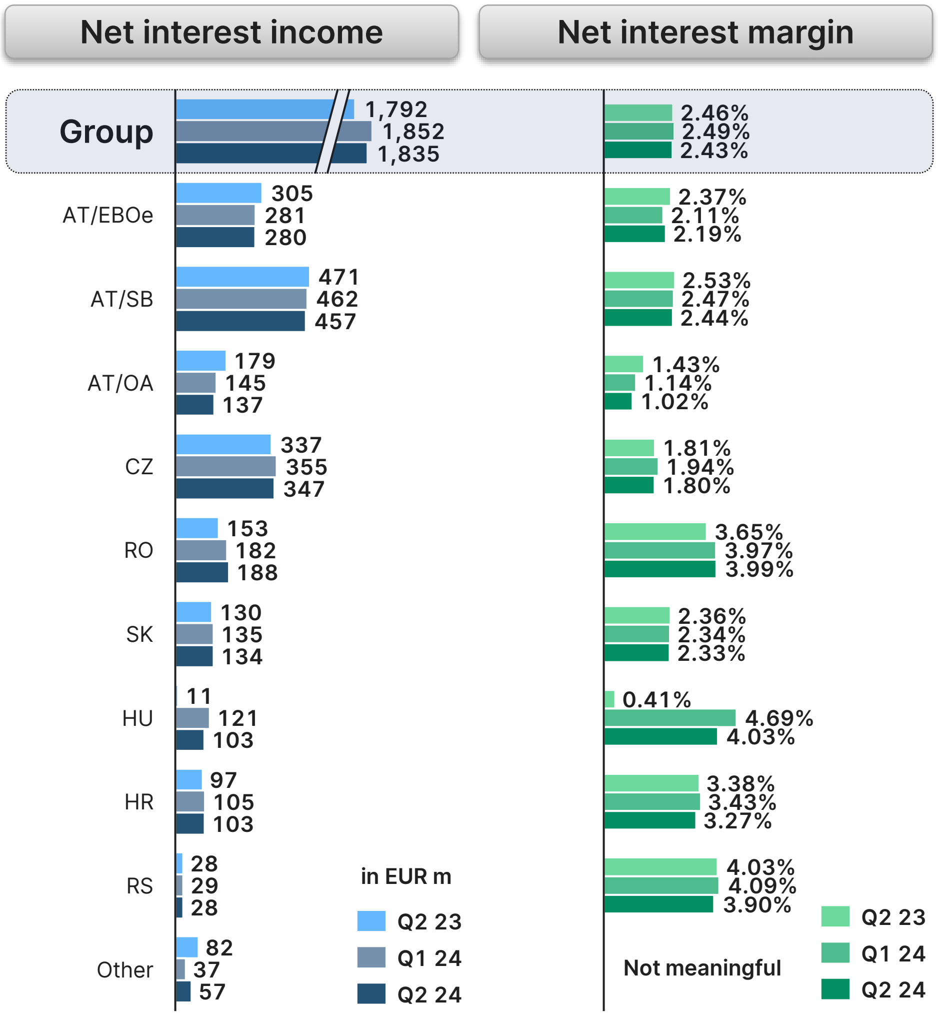
- **Core deposits** (Retail, SME & Savings Banks) are growing again
- **Slower decline in share of retail current account deposits** (of total Retail); now at **51.9%** (Q1 24: 52.3%, Q2 23: 56.3%) as shift into term and savings deposits decelerated
- CZ: qoq increase well distributed among business lines
- AT/EBOe: qoq increase mainly driven by Retail





*) Split by customer groups, not segments; Retail includes Savings Banks and their retail associated client groups; may contain rounding differences

NII outlook upgrade after another strong quarterly performance



NII grows 2.4% yoy, -0.9% qoq

- Yoy increase driven by strong CEE performance, more than offsetting declines in Austrian segments driven by shift to term deposits in Retail
- Qoq development mainly attributable to minor country/segment-specific effects (see below)

Key NII drivers in Q2 24

- HU: yoy increase primarily attributable to P&L neutral shift in the amount of EUR -108.4m from net trading result to NII in Q2 23; qoq decline driven by prolongation of interest cap on mortgages (EUR -6m) and lower market interest rates
- AT/EBOe: yoy mainly down on repricing of deposits, partially offset by higher rates on loans to customers; stop of minimum reserve remuneration also weigh on NII (yoy)
- AT/OA: decline in corporate business in the Holding due to positive one-off in Q2 23 and weaker money market business in Q2 24
- RO: yoy and qoq increase driven by higher volumes (on the back of spring consumer loan campaign) and stable rates

Upgraded 2024 NII guidance – NII flat yoy

- ECB moves more slowly on rate cuts than expected at the start of the year
- Qoq slowing shift from current account to term deposits in Retail, leading to decline in interest expense on total retail deposits, particularly in CZ, RO and HU

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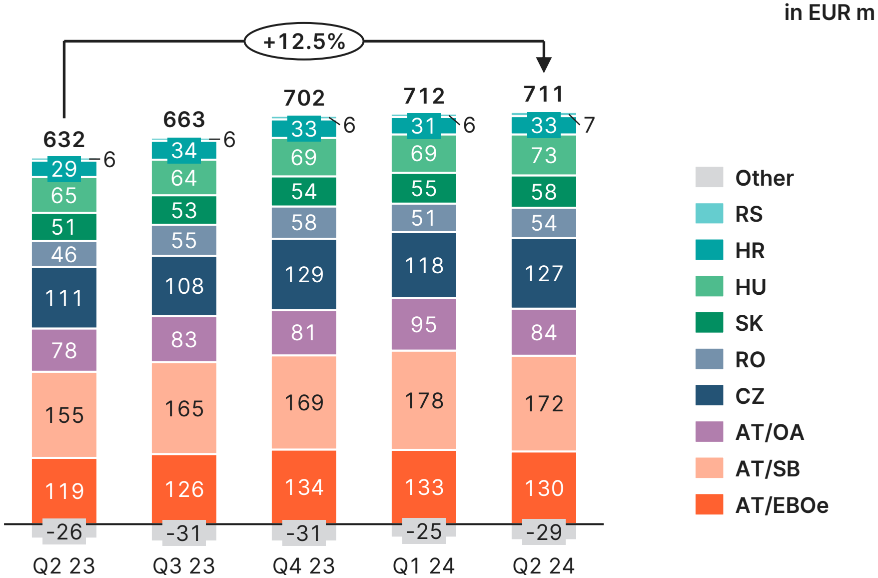
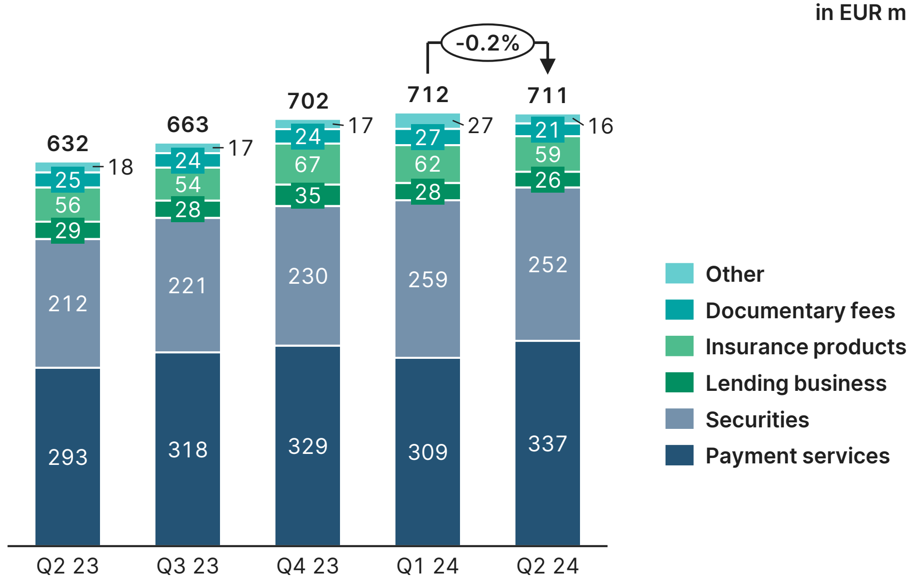
2024 fee guidance upgraded to yoy growth ~10%

Net fee income by segment



Net fee income by fee type



Key fee drivers in Q2 24

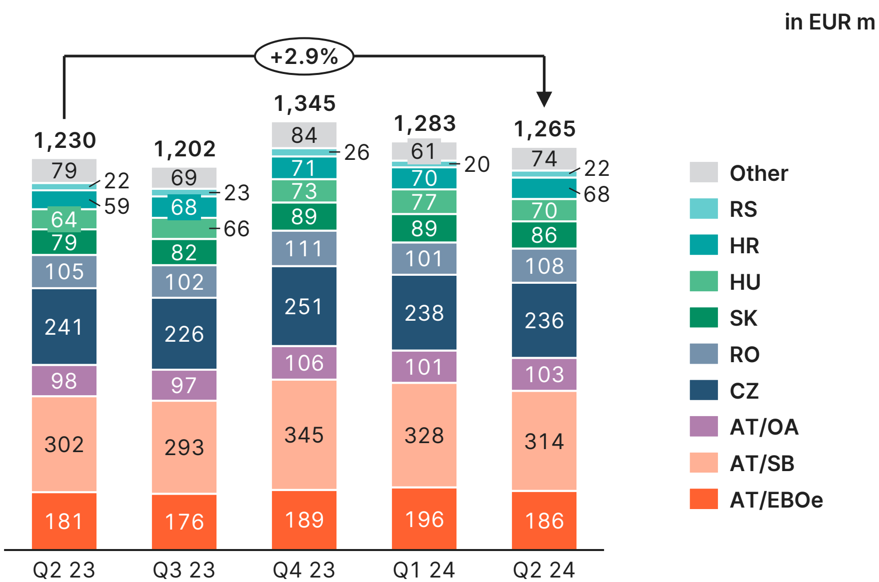
- Yoy performance supported by balanced growth in all key fee categories (payment services, securities, insurance brokerage) as well as geographies
- Qoq consolidation due to increase in payment fees being offset by slight declines in other fee categories

FY24 guidance upgraded to ~10% from ~5%

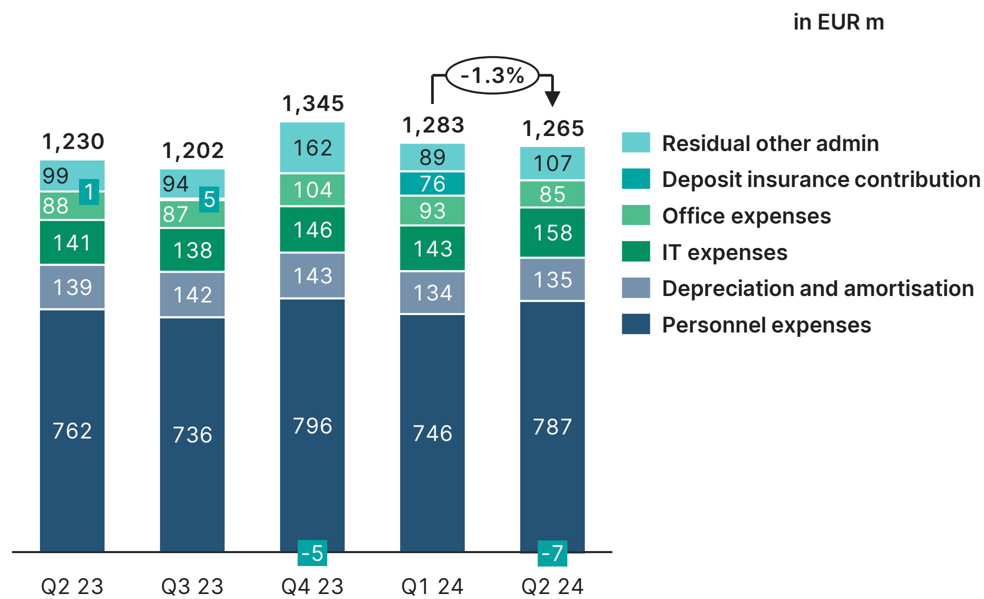
Fee income remains a key long-term structural growth opportunity

Operating expenses track well inside guidance

Operating expenses by segment



Operating expenses by type



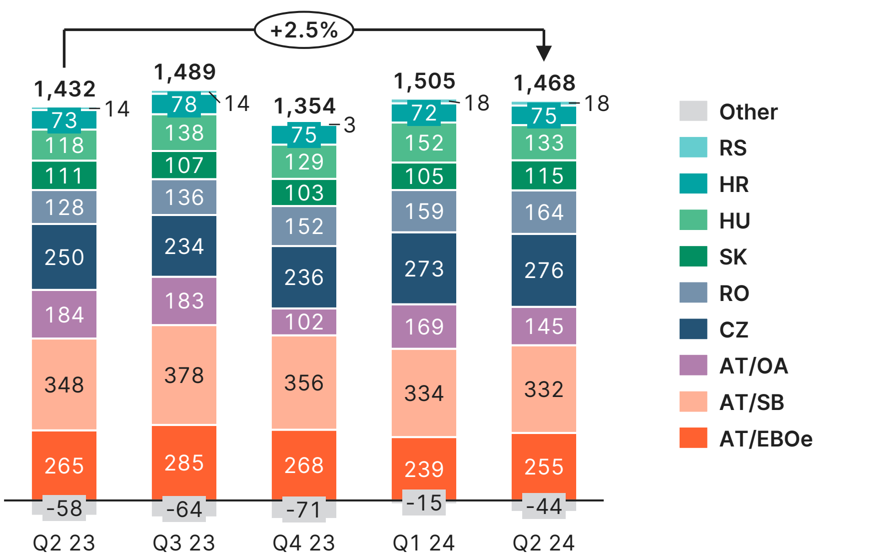
Key cost drivers in Q2 24

- Yoy cost updrift mainly driven by higher personnel costs on the back of wage increases in Austria from April, and IT higher expenses
- Qoq decline attributable to booking of deposit insurance contributions in Q1 24, partly offset by higher personnel costs

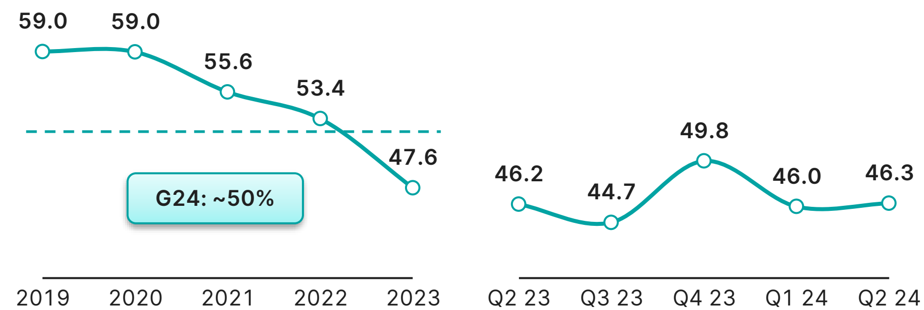
Unchanged FY24 guidance: ~ +5%

2024 CIR guidance upgraded to <50%

Operating result



Cost/income ratio



Key operating result drivers in Q2 24

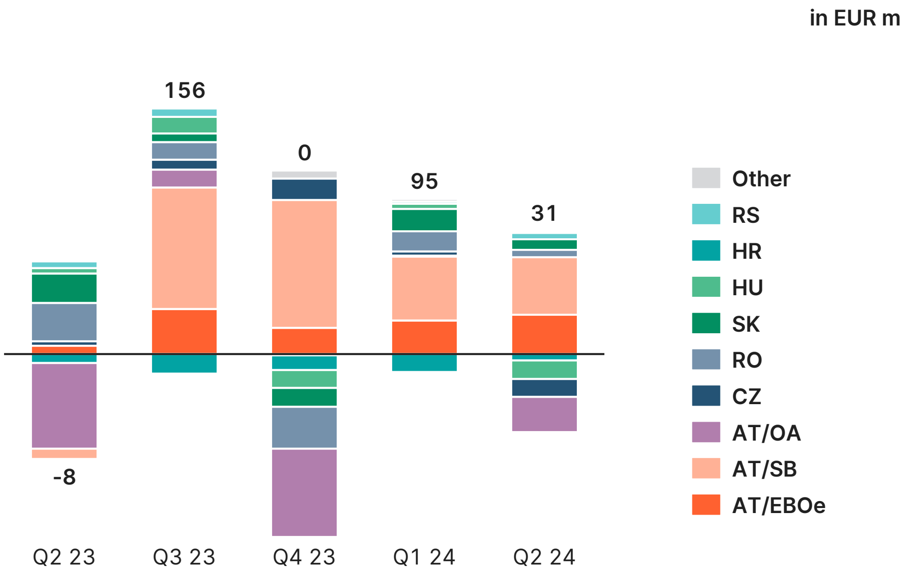
- Core revenues (NII and fees) almost matched previous record levels, trading & fair value result remained strong while one-off income from other operating leases in Q1 24 (EUR 32m) did not recur
- Expenses were seasonally lower qoq, on booking of full-year deposit insurance contributions in Q1 24

Continued strong operating momentum in Q2 24

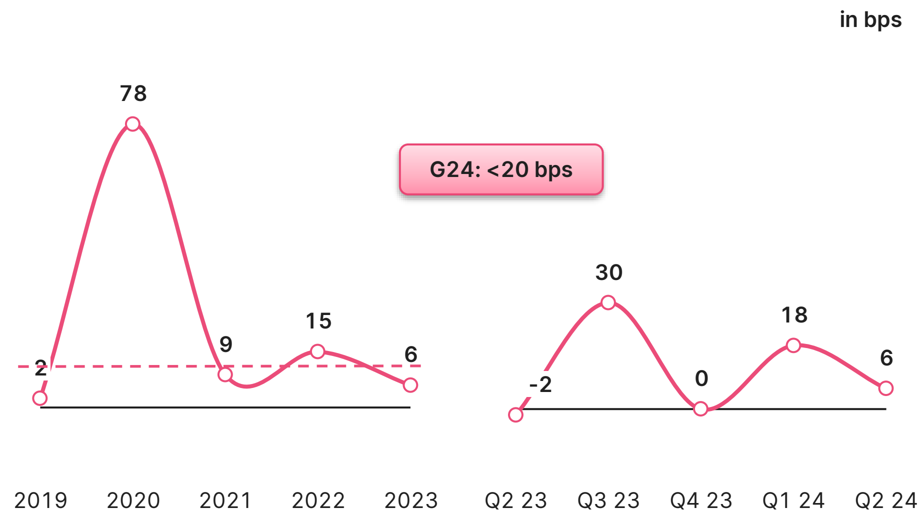
Upgrade of FY24 CIR guidance from ~50% to <50%

2024 risk cost outlook upgraded to <20 bps

Risk costs by segment *



Risk cost ratio *



*) A positive (absolute) figure denotes a net allocation, a negative figure denotes a net release. The risk cost ratio is calculated as annualised quarterly impairment result of financial instruments over average gross customer loans.

Key risk costs drivers in Q2 24

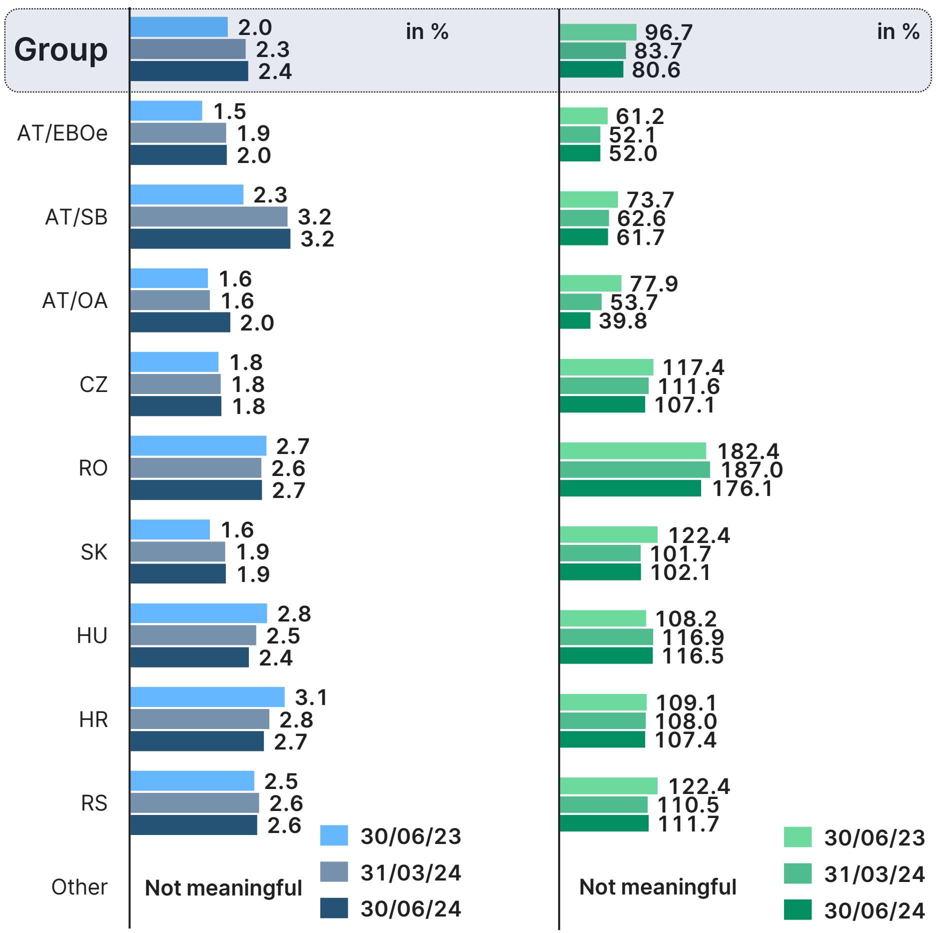
- Minor allocations primarily at the savings banks and Erste Bank Oesterreich partly offset by releases in AT/OA, CZ and HU
- Continued strong performance across Central and Eastern Europe
- Net release of FLI provisions (EUR 23m) and energy & industry overlays mainly affecting AT/OA (EUR 65m) in Q2 24

2024 guidance upgraded to <20 bps

- Minority-owned savings banks expected to post comparatively higher risk costs, **limiting bottom line impact**
- EUR ~670m of portfolio overlays and FLI provisions available for portfolio/macro deterioration, of which **approx. EUR 120m expected for release in 2024**

NPL and NPL coverage ratios at comfortable levels

NPL ratio | NPL coverage ratio



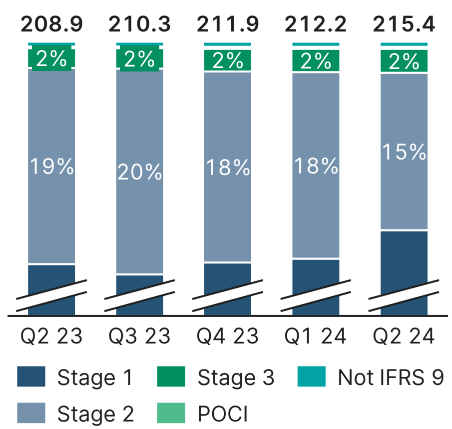
Excellent NPL performance in CEE

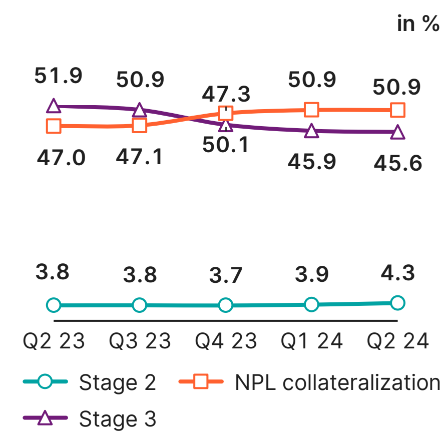
- Austria also strong, with slowdown in new NPL inflows compared to previous quarters
- AT/OA: NPL ratio increase due to inflow of one single well collateralised exposure; coverage impacted by same exposure and overlay release
- NPL coverage (excluding collateral) primarily affected by release of FLI and overlay provisions in the amount of EUR 88 million

Stage 3 coverage and collateralisation stable qoq

- Stage 3 coverage and collateralisation stable qoq
- Stage 2 share improved mainly on overlay releases

Gross loans by stages | IFRS 9 stage coverage





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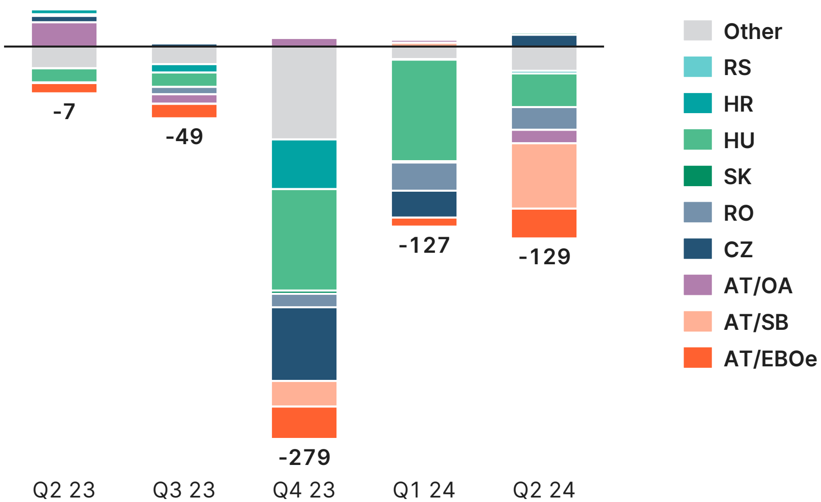
Other result negatively impacted by one-off

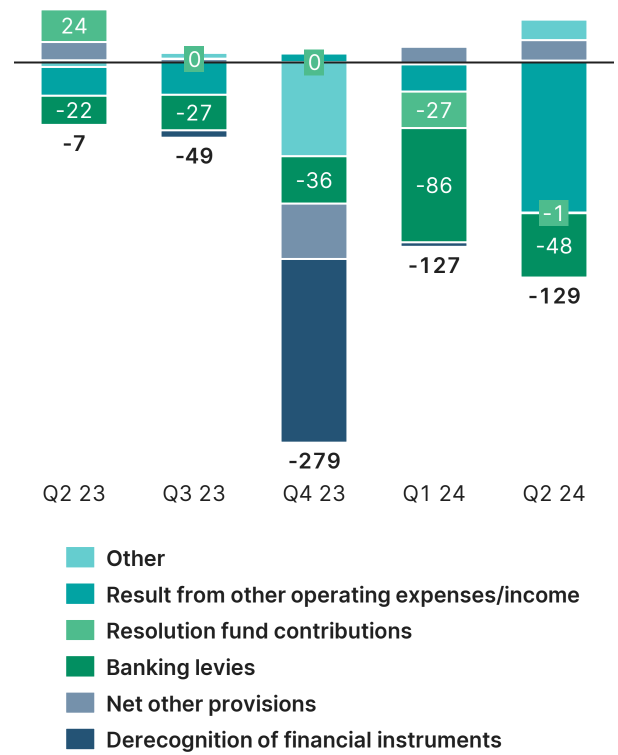
Other result by segment

in EUR m



Other result by accounting categories

in EUR m



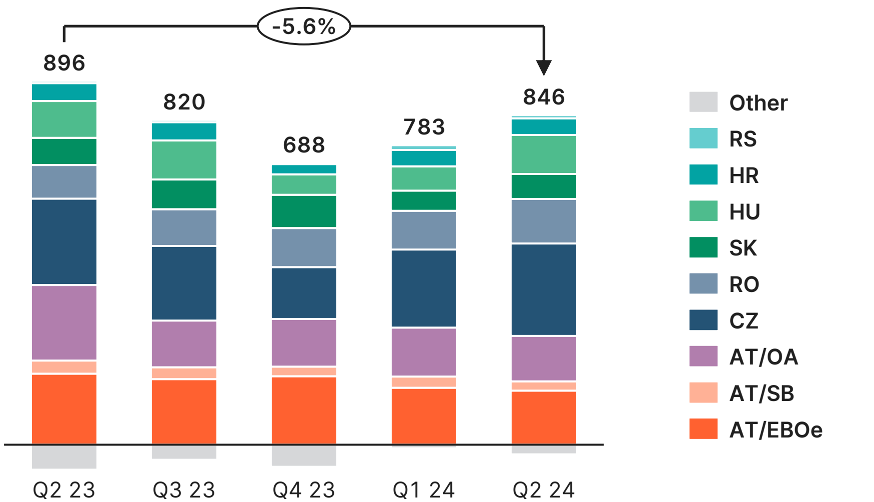
Key other result drivers in Q2 24

- One-off provision of EUR 90m for possible EU decision retrospectively lifting Austrian interbank VAT exemption, majority of which affecting minority-owned savings banks – limited impact on bottom line
- Changed legislation in HU led to additional banking tax booking of EUR 10.9m in Q2 24

2024 ROTE target upgraded to >15%

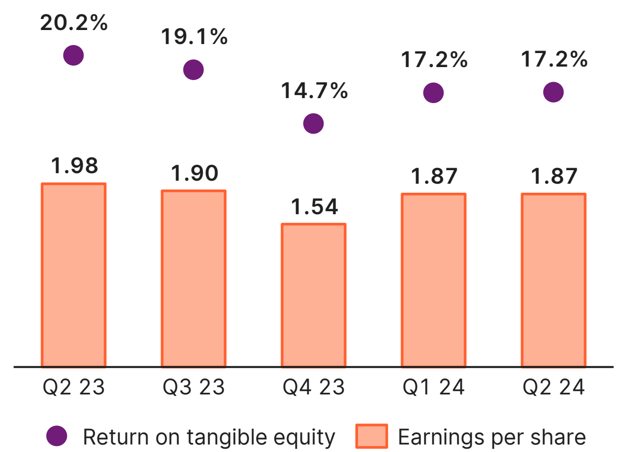
Net result by segment

in EUR m



EPS & ROTE

in EUR



Key net profit drivers in Q2 24

- Strong yoy, qoq operating performance
- Qoq very moderate risk costs thanks to excellent asset quality
- Yoy net profit decline exclusively attributable to one-off in other result in Q2 24 as well as net release of risk costs in Q2 23

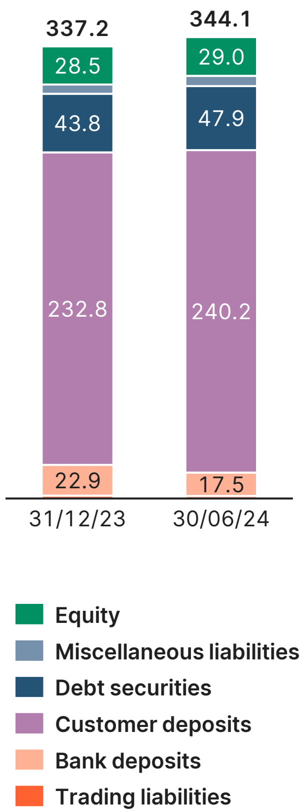
Erste Group continues track record of earning premium on cost of capital

Erste Group upgrades 2024 ROTE target to >15% (from ~ 15%)

Issuance activity in H1 2024 drives debt securities

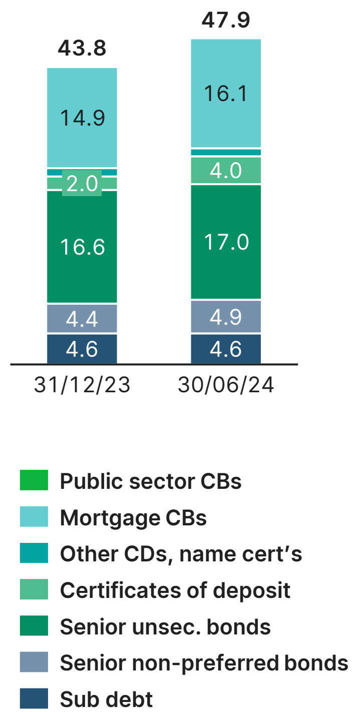
Liabilities and equity

in EUR bn



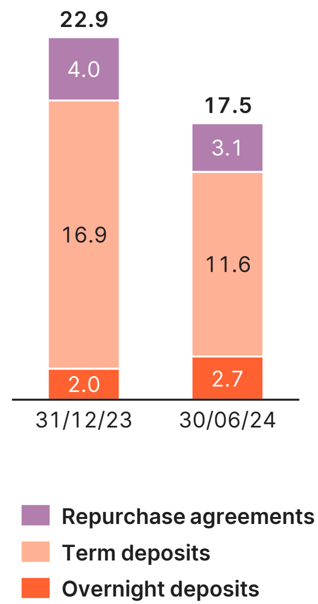
Debt securities

in EUR bn



Interbank deposits

in EUR bn



Comments

Retail & SME deposits constitute core LT funding source

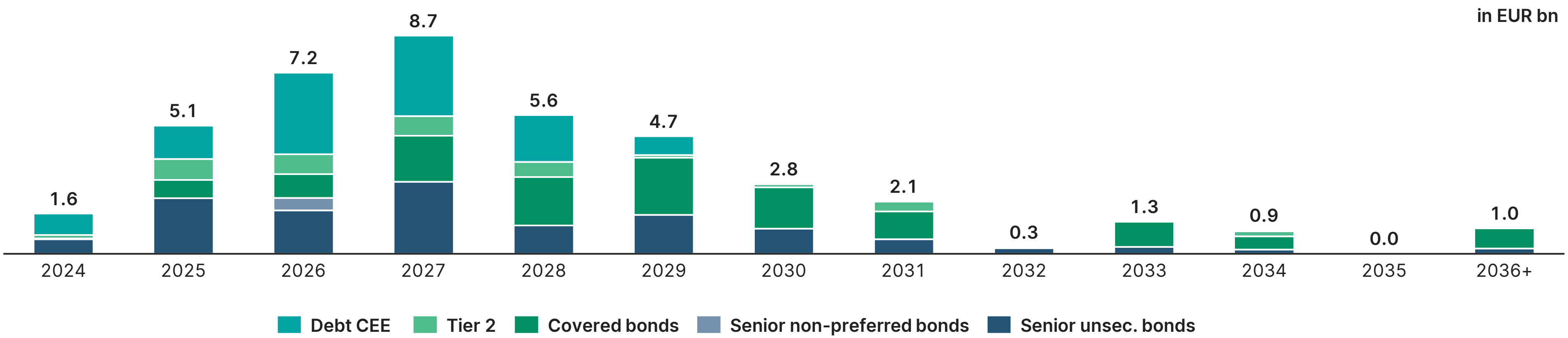
H1 24 wholesale funding focus on:

- Covered bonds
- Certificates of deposit
- Local MREL issuance in CZ (senior non-preferred), HR (green senior preferred)

Decline in interbank (term) deposits driven by TLTRO

Majority of 2024 funding plan already executed

Maturity profile of debt



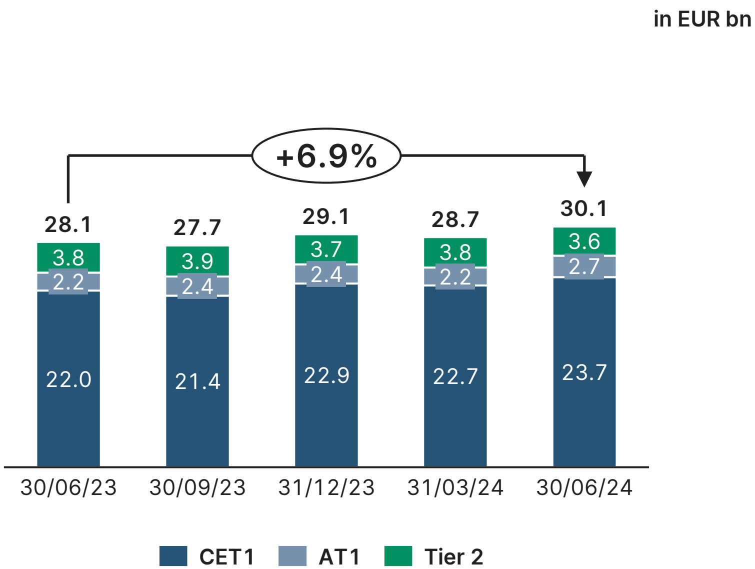
Erste Group frontloaded its funding activities in the first half of 2024

- By issuing two mortgage covered bonds in Q1 24 (EUR 1bn each, 7y at MS+50bps, 9.75y at MS+55bps) Erste Group confirmed its focus on secured funding for 2024
- In May 2024, Erste Group issued a EUR 750m perpNC2031 with a 7% coupon in combination with a tender offer based on its outstanding 5.125% perpNC2025 resulting in an optimisation of Erste Group's capital stack
- Remaining funding needs in senior preferred format

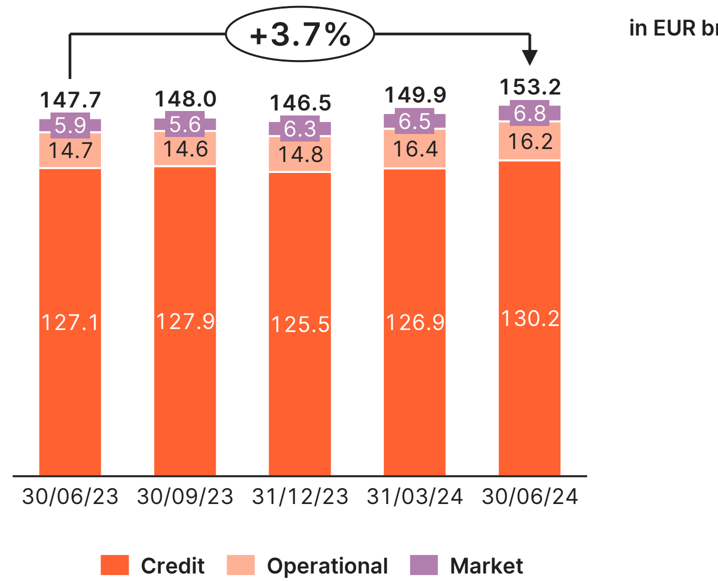
TLTRO III: EUR 1.25bn matured in Q2 24; outstanding amount of EUR 1.35bn as of H1 24

RWAs increase on business effects and operational risk ytd

Basel 3 capital



Risk-weighted assets



CET 1 capital rises ytd mainly on inclusion of H1 profit

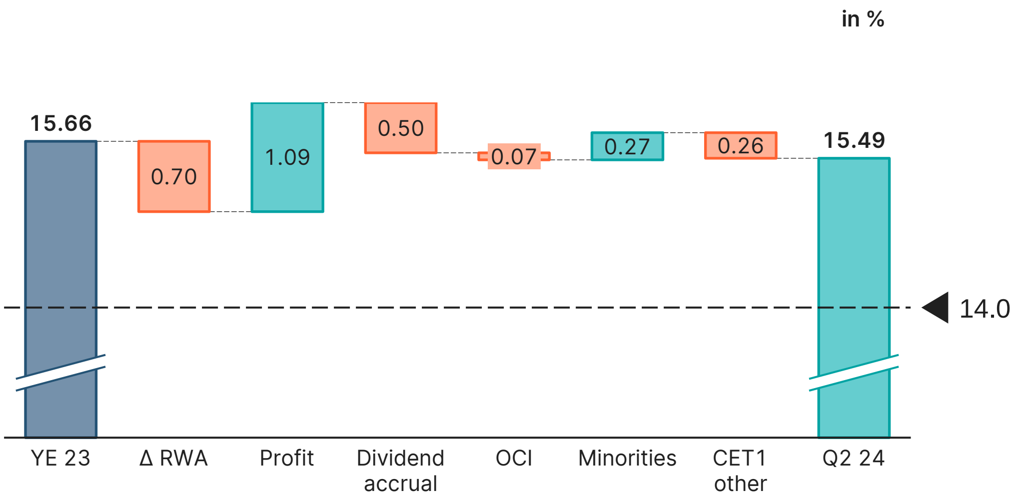
- Inclusion of H1 24 interim profit: +EUR 864m
- Minority interest: +EUR 400m
- OCI impact and prudential filters: -EUR 99m
- AT1 up following issuance of EUR 750m in May 2024

RWAs up ytd mainly on credit RWAs and operational risk

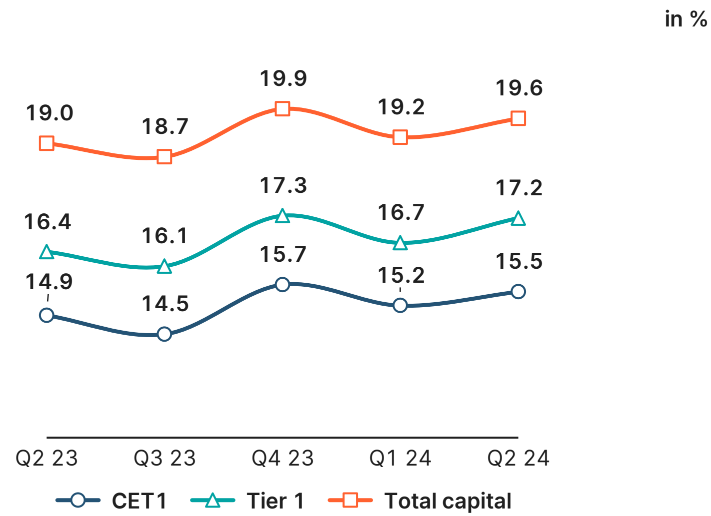
- Credit RWA up by EUR 4.7bn on business growth as well as method effects, partially offset by portfolio effects
- Operational risk increase attributable to annual severity recalibration
- Market risk RWA up by EUR 0.5bn mainly due to interest rate risk

CET 1 ratio remains at strong level

CET 1 ratio development (final)



Basel 3 capital ratios (final)



CET1 ratio at 15.5%

- Total RWAs increase mainly on business growth and operational risk RWA
- Deduction of pro-rata dividend in the amount of EUR 1.50 per share

Target CET1 ratio (fully loaded) of 14.0%

EUR 500m second share buyback approved by ECB, running since end of June – fully deducted from capital

Broad-based 2024 guidance upgrade

Variable	2024 old guidance	2024 new guidance	Key assumptions/additional comments
Real GDP	> 2%	> 2%	Moderately improving economic outlook
Loans	~ +5%	~ +5%	Loan growth on better economic outlook, declining interest rates, but back-end-loaded
NII	~ -3%	**~ 0%**	Slower pace of rate cuts in the euro zone
Fees	~ +5%	**~ +10%**	Strong fee outlook on healthy demand for asset management, payment services
Costs	~ +5%	~ +5%	Inflationary pressures partially mitigated by efficiency measures
CIR	~ 50%	**< 50%**	Better revenue outlook drives lower cost/income ratio
Risk costs	< 25 bps	**< 20 bps**	Continuation of broadly positive risk performance
ROTE	~ 15%	**> 15%**	Sustainable, strong profitability
Dividend	40-50%	**€3.0**	Planned dividend for FY2024; unchanged dividend policy with pay-out ratio targeted at 40-50%
CET1 ratio	> 14.0%	> 14.0%	Unchanged target CET1 ratio, second share buyback in the amount of EUR 500m already under way

Risk factors to guidance

- Political, regulatory, geopolitical, economic, health and competition risks, also non-financial and legal risks
- Indirect effects from international (military) conflicts, such as the Russia/Ukraine war or in the mid-east region, prolonged supply chain disruptions, additional shock on energy prices and/or supply, deterioration of investment and consumption appetite
- Economic downturn may put goodwill at risk

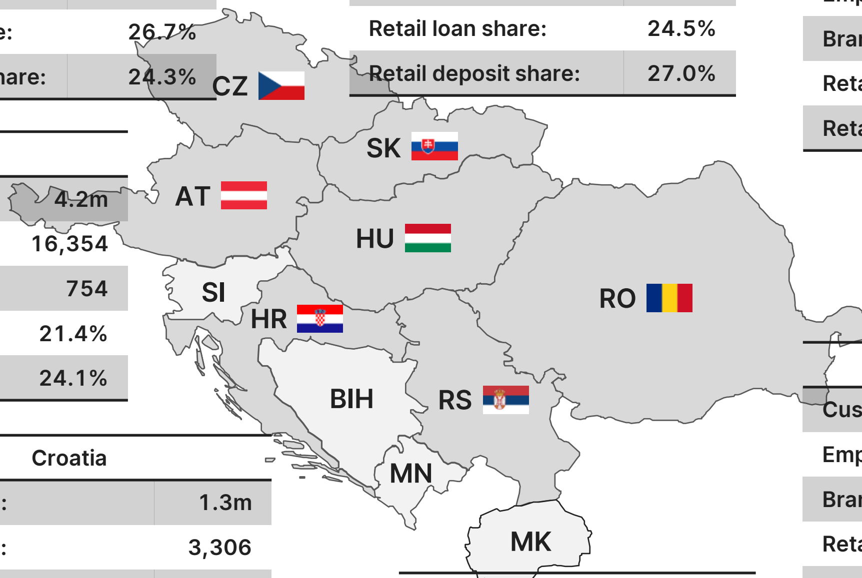
Banking leadership in Central and Eastern Europe (1)

Czech Republic	
Customers:	4.6m
Employees:	9,574
Branches:	356
Retail loan share:	26.7%
Retail deposit share:	24.3%

Slovakia	
Customers:	1.9m
Employees:	3,491
Branches:	167
Retail loan share:	24.5%
Retail deposit share:	27.0%

Hungary	
Customers:	1.0m
Employees:	3,333
Branches:	98
Retail loan share:	11.6%
Retail deposit share:	10.3%

Austria	
Customers:	4.2m
Employees:	16,354
Branches:	754
Retail loan share:	21.4%
Retail deposit share:	24.1%



Erste Group	
Customers:	16.4m
Employees:	45,398
Branches:	1,911
Leading retail and corporate bank in 7 geographically connected core markets	
Favourable mix of mature & emerging markets with low penetration rates	
Potential for cross selling and organic growth in CEE	

Croatia	
Customers:	1.3m
Employees:	3,306
Branches:	130
Retail loan share:	15.3%
Retail deposit share:	14.7%

Romania	
Customers:	2.8m
Employees:	5,225
Branches:	318
Retail loan share:	17.0%
Retail deposit share:	12.6%

Serbia	
Customers:	0.5m
Employees:	1,275
Branches:	88
Retail loan share:	7.0%
Retail deposit share:	5.7%

Core markets

Indirect presence

Market shares for Austria are as of March 2024

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

ERSTE Group

Banking leadership in Central and Eastern Europe (2)

Eastern part of EU		Focus on CEE, limited exposure to other Europe		
Retail banking	**Corporate banking**	**Capital markets**	**Public sector**	**Interbank business**
Acting as Financial Health Advisor for the people in our region Support customers to build up and secure wealth Active management of customer journeys to increase profitability and customer satisfaction	SME and large corporate banking Advisory services, with focus on providing access to capital markets and corporate finance Transaction banking services (trade finance, factoring, leasing) Commercial real estate business	Focus on customer business, incl. customer-based trading activities In addition to core markets, presences in Poland, Germany, New York and Hong Kong 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 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

FINANCIAL HEALTH – Bringing advice to all customers to improve their financial health

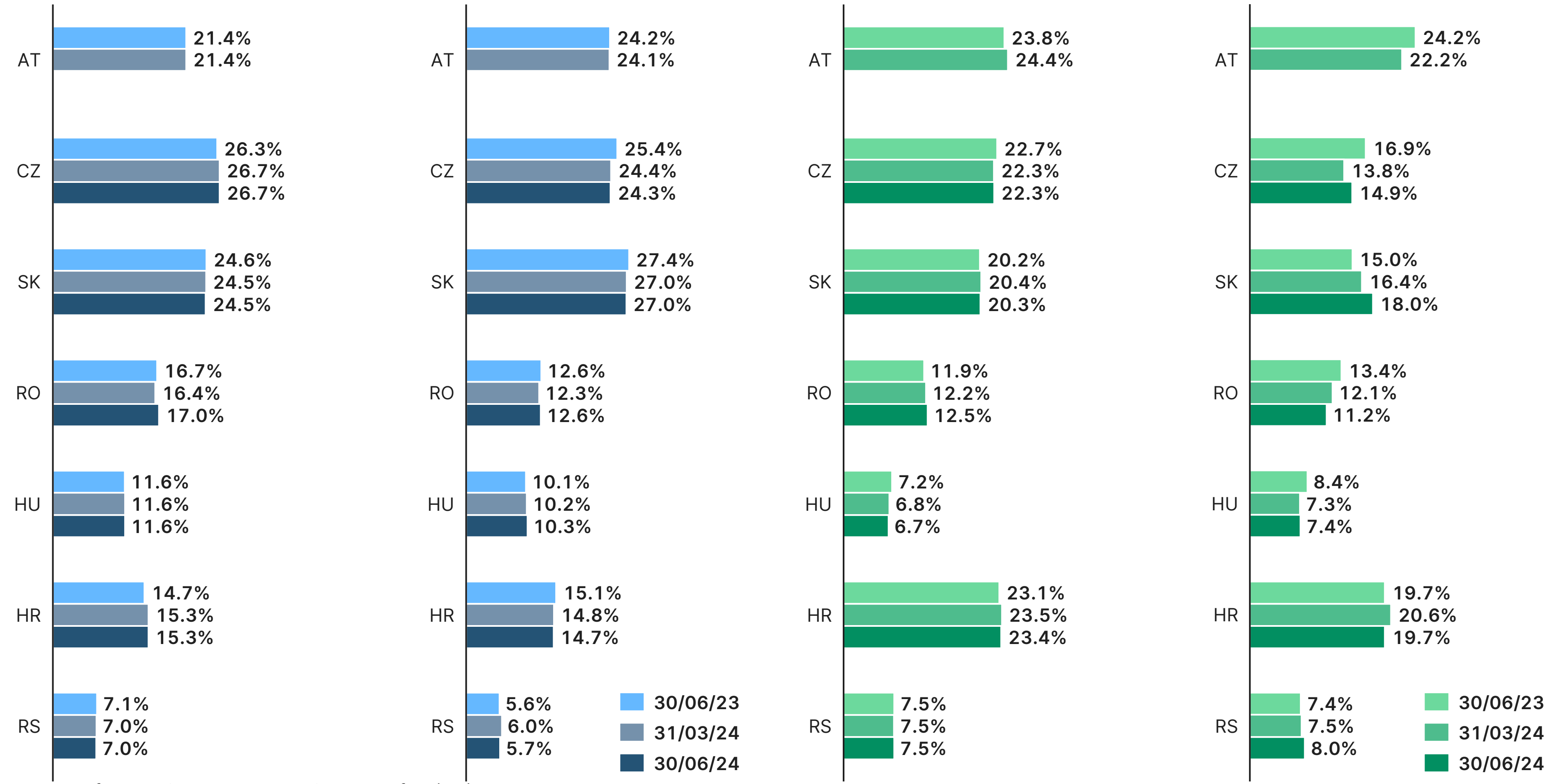
GREEN TRANSITION – Being a financial leader in the green transition in CEE

PRIORITIES in DIGITALISATION – Invest in data analytics and innovate George

CORPORATE RESPONSIBILITY – Operating sustainably and profitably

Commanding market shares across the CEE region

Gross retail loans | Retail deposits | Gross corporate loans | Corporate deposits



Market shares for Austria are not yet available as of 30/06/2024

Strong track record of profitability

	Year-to-date view			Quarterly view				
in EUR million	**1-6 23**	**1-6 24**	**YOY-Δ**	**Q2 23**	**Q1 24**	**Q2 24**	**YOY-Δ**	**QOQ-Δ**
Net interest income	3,561.1	3,687.5	3.5%	1,792.2	1,852.4	1,835.0	2.4%	-0.9%
Interest income	7,153.3	7,850.7	9.7%	3,765.1	3,966.0	3,884.7	3.2%	-2.1%
Other similar income	2,230.3	2,036.9	-8.7%	1,162.1	1,080.5	956.4	-17.7%	-11.5%
Interest expenses	-3,124.2	-3,934.2	25.9%	-1,712.1	-1,981.8	-1,952.5	14.0%	-1.5%
Other similar expenses	-2,698.3	-2,265.9	-16.0%	-1,423.0	-1,212.3	-1,053.6	-26.0%	-13.1%
Net fee and commission income	1,274.7	1,422.9	11.6%	631.9	712.2	710.7	12.5%	-0.2%
Fee and commission income	1,500.2	1,668.2	11.2%	753.7	836.0	832.2	10.4%	-0.5%
Fee and commission expenses	-225.6	-245.3	8.7%	-121.7	-123.7	-121.5	-0.2%	-1.8%
Dividend income	23.4	27.8	19.1%	17.1	3.6	24.2	41.6%	>100.0%
Net trading result	270.4	137.2	-49.3%	153.7	106.4	30.7	-80.0%	-71.1%
Gains/losses from financial instruments measured at fair value through profit or loss	-63.8	111.1	n/a	17.6	33.0	78.1	>100.0%	>100.0%
Net result from equity method investments	13.1	11.6	-11.3%	8.5	3.5	8.1	-4.6%	>100.0%
Rental income from investment properties & other operating leases	82.3	123.5	50.1%	41.4	76.7	46.9	13.3%	-38.9%
Personnel expenses	-1,459.1	-1,533.5	5.1%	-761.6	-746.5	-787.1	3.3%	5.4%
Other administrative expenses	-738.2	-744.6	0.9%	-329.6	-401.9	-342.7	4.0%	-14.7%
Depreciation and amortisation	-274.9	-269.6	-1.9%	-139.0	-134.1	-135.5	-2.5%	1.0%
Gains/losses from derecognition of financial assets measured at amortised cost	-1.0	-2.1	100.0%	-0.1	-2.1	0.0	n/a	n/a
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	2.8	0.4	-87.2%	1.7	-1.1	1.5	-13.7%	n/a
Impairment result from financial instruments	28.9	-125.9	n/a	8.3	-94.8	-31.0	n/a	-67.3%
Other operating result	-283.1	-254.3	-10.2%	-8.8	-123.4	-130.9	>100.0%	6.1%
Levies on banking activities	-121.1	-134.3	10.9%	-22.0	-86.0	-48.3	>100.0%	-43.9%
Pre-tax result from continuing operations	**2,436.5**	**2,591.9**	**6.4%**	**1,433.4**	**1,283.9**	**1,308.0**	**-8.7%**	**1.9%**
Taxes on income	-438.6	-531.3	21.2%	-253.0	-256.8	-274.6	8.5%	6.9%
Net result for the period	**1,998.0**	**2,060.6**	**3.1%**	**1,180.4**	**1,027.1**	**1,033.5**	**-12.4%**	**0.6%**
Net result attributable to non-controlling interests	508.1	431.1	-15.1%	284.1	243.9	187.3	-34.1%	-23.2%
Net result attributable to owners of the parent	**1,489.9**	**1,629.5**	**9.4%**	**896.3**	**783.3**	**846.2**	**-5.6%**	**8.0%**
Operating income	5,161.1	5,521.6	7.0%	2,662.4	2,787.9	2,733.7	2.7%	-1.9%
Operating expenses	-2,472.2	-2,547.8	3.1%	-1,230.2	-1,282.5	-1,265.3	2.9%	-1.3%
Operating result	**2,688.9**	**2,973.8**	**10.6%**	**1,432.3**	**1,505.4**	**1,468.4**	**2.5%**	**-2.5%**

Strong balance sheet dominated by customer loans

	Quarterly data					Change		
in EUR million	**Jun 23**	**Sep 23**	**Dec 23**	**Mar 24**	**Jun 24**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Cash and cash balances	32,810	31,922	36,685	29,425	26,231	-20.1%	-28.5%	-10.9%
Financial assets held for trading	8,076	6,971	8,773	9,342	7,525	-6.8%	-14.2%	-19.4%
Derivatives	1,306	1,357	1,262	1,105	1,048	-19.8%	-17.0%	-5.2%
Other financial assets held for trading	6,770	5,615	7,511	8,237	6,478	-4.3%	-13.8%	-21.4%
Non-trading financial assets at fair value through profit and loss	2,902	2,889	3,004	2,965	3,029	4.4%	0.8%	2.2%
Equity instruments	381	384	415	430	488	28.3%	17.8%	13.4%
Debt securities	1,584	1,555	1,551	1,500	1,458	-7.9%	-6.0%	-2.8%
Loans and advances to banks	0	0	0	0	0	n/a	n/a	n/a
Loans and advances to customers	**938**	**949**	**1,038**	**1,035**	**1,082**	**15.4%**	**4.3%**	**4.6%**
Financial assets at fair value through other comprehensive income	10,087	10,227	8,905	8,710	8,724	-13.5%	-2.0%	0.2%
Equity instruments	96	98	110	99	99	2.8%	-10.7%	-0.2%
Debt securities	9,991	10,129	8,794	8,611	8,625	-13.7%	-1.9%	0.2%
Financial assets at amortised cost	274,936	270,286	264,721	277,092	283,403	3.1%	7.1%	2.3%
Debt securities	44,819	44,367	44,047	46,647	45,966	2.6%	4.4%	-1.5%
Loans and advances to banks	33,454	28,094	21,432	30,874	34,966	4.5%	63.1%	13.3%
Loans and advances to customers	**196,663**	**197,825**	**199,241**	**199,570**	**202,471**	**3.0%**	**1.6%**	**1.5%**
Finance lease receivables	4,790	4,869	4,970	5,060	5,198	8.5%	4.6%	2.7%
Hedge accounting derivatives	226	204	183	157	168	-25.6%	-8.0%	6.9%
Fair value changes of hedged items in portfolio hedge of interest rate risk	-35	-35	-25	-26	-26	-25.8%	4.0%	1.5%
Property and equipment	2,665	2,593	2,605	2,660	2,658	-0.3%	2.0%	-0.1%
Investment properties	1,408	1,457	1,524	1,534	1,544	9.7%	1.3%	0.7%
Intangible assets	1,328	1,313	1,313	1,281	1,282	-3.5%	-2.4%	0.1%
Investments in associates and joint ventures	225	225	241	269	273	21.4%	13.2%	1.3%
Current tax assets	115	113	72	72	64	-44.0%	-10.5%	-11.1%
Deferred tax assets	516	450	468	441	399	-22.8%	-14.7%	-9.5%
Assets held for sale	163	173	163	14	25	-84.6%	-84.6%	79.2%
Trade and other receivables	2,489	2,510	2,579	2,421	2,525	1.4%	-2.1%	4.3%
Other assets	1,290	994	976	1,282	1,120	-13.2%	14.8%	-12.6%
Total assets	**343,993**	**337,161**	**337,155**	**342,699**	**344,141**	**0.0%**	**2.1%**	**0.4%**

Liabilities dominated by retail deposits

	Quarterly data					Change		
in EUR million	**Jun 23**	**Sep 23**	**Dec 23**	**Mar 24**	**Jun 24**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Financial liabilities held for trading	2,788	2,428	2,304	1,805	2,003	-28.1%	-13.0%	11.0%
Derivatives	2,070	1,918	1,614	1,228	1,211	-41.5%	-25.0%	-1.4%
Other financial liabilities held for trading	718	510	690	577	793	10.4%	14.9%	37.4%
Financial liabilities at fair value through profit or loss	11,223	10,931	11,152	10,865	10,561	-5.9%	-5.3%	-2.8%
Deposits from customers	**1,201**	**1,016**	**593**	**158**	**107**	**-91.1%**	**-81.9%**	**-31.9%**
Debt securities issued	9,890	9,781	10,429	10,572	10,321	4.4%	-1.0%	-2.4%
Other financial liabilities	132	134	130	135	133	0.9%	1.9%	-1.6%
Financial liabilities at amortised cost	297,334	290,402	289,842	294,020	297,006	-0.1%	2.5%	1.0%
Deposits from banks	25,669	23,223	22,911	19,737	17,484	-31.9%	-23.7%	-11.4%
Deposits from customers	**239,881**	**234,758**	**232,223**	**235,178**	**240,130**	**0.1%**	**3.4%**	**2.1%**
Debt securities issued	30,756	31,307	33,330	37,994	37,596	22.2%	12.8%	-1.0%
Other financial liabilities	1,027	1,114	1,378	1,111	1,795	74.7%	30.2%	61.7%
Lease liabilities	703	684	670	690	691	-1.8%	3.0%	0.2%
Hedge accounting derivatives	322	300	286	269	221	-31.3%	-22.5%	-17.7%
Fair value changes of hedged items in portfolio hedge of interest rate risk	0	0	0	0	0	0.0%	0.0%	0.0%
Provisions	1,702	1,636	1,612	1,664	1,595	-6.3%	-1.1%	-4.1%
Current tax liabilities	171	174	265	284	292	71.1%	10.5%	2.8%
Deferred tax liabilities	3	3	14	50	23	>100.0%	60.4%	-53.6%
Liabilities associated with assets held for sale	104	119	113	0	0	-100.0%	-100.0%	n/a
Other liabilities	2,909	2,796	2,396	3,731	2,776	-4.5%	15.9%	-25.6%
Total equity	**26,735**	**27,687**	**28,502**	**29,322**	**28,973**	**8.4%**	**1.7%**	**-1.2%**
Equity attributable to non-controlling interests	6,424	6,672	6,853	7,088	7,238	12.7%	5.6%	2.1%
Additional equity instruments	2,236	2,394	2,405	2,405	2,688	20.2%	11.8%	11.8%
Equity attributable to owners of the parent	18,074	18,621	19,243	19,829	19,047	5.4%	-1.0%	-3.9%
Subscribed capital	860	851	843	842	842	-2.1%	-0.2%	0.0%
Additional paid-in capital	1,478	1,486	1,494	1,495	1,495	1.2%	0.1%	0.0%
Retained earnings and other reserves	15,737	16,284	16,906	17,492	16,709	6.2%	-1.2%	-4.5%
Total liabilities and equity	**343,993**	**337,161**	**337,155**	**342,699**	**344,141**	**0.0%**	**2.1%**	**0.4%**

Capital requirements for 2024 slightly up on higher buffers

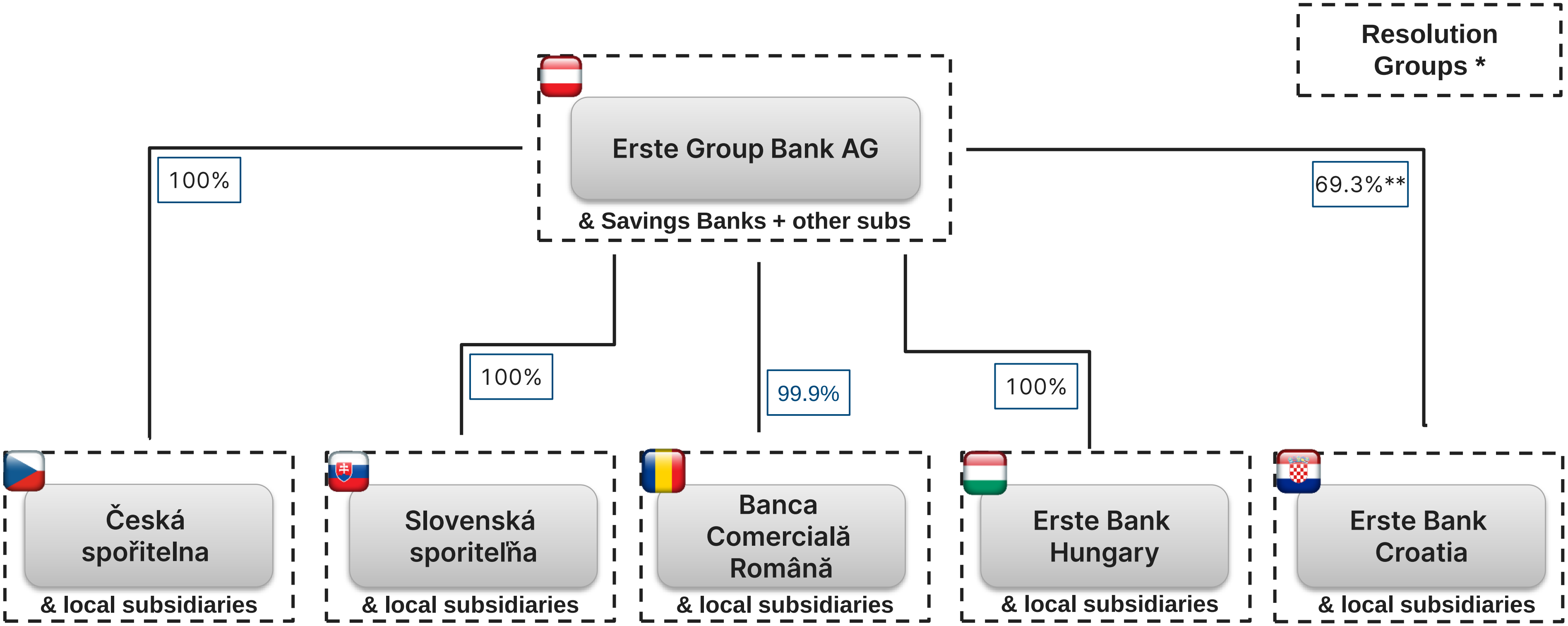
	Erste Group Consolidated				Erste Group Unconsolidated			
	Fully loaded				Fully loaded			
	2022	2023	Q2 2024	YE 2024	2022	2023	Q2 2024	YE 2024
Pillar 1 CET1 requirement	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**
Combined buffer requirement	**4.77%**	**5.46%**	**5.70%**	**5.63%**	**4.78%**	**5.31%**	**5.31%**	**5.32%**
Capital conservation buffer (CCB)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer (CCyB) 1)	0.27%	0.71%	0.70%	0.63%	0.28%	0.56%	0.56%	0.57%
OSII buffer	1.00%	1.25%	1.50%	1.50%	1.00%	1.75%	1.75%	1.75%
Systemic risk buffer (SRB)	1.00%	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%	0.50%
Pillar 2 CET1 requirement (P2R) 2)	**0.98%**	**0.98%**	**1.07%**	**1.07%**	**0.98%**	**0.98%**	**1.07%**	**1.07%**
Pillar 2 CET1 guidance (P2G)	**1.00%**	**1.00%**	**1.00%**	**1.00%**	**0.00%**	**0.00%**	**1.00%**	**1.00%**
Regulatory minimum ratios excluding P2G								
CET1 requirement	10.26%	10.95%	11.27%	11.20%	10.27%	10.80%	10.88%	10.89%
Regulatory minimum ratios including P2G								
CET1 requirement	11.26%	11.95%	12.27%	12.20%	10.27%	10.80%	11.88%	11.89%
Reported CET1 ratio as of June 2024			**15.54%**				**23.84% 3)**	

Buffer to MDA restriction as of 30 Jun 2024: 408 bps

Available distributable items (ADI) as of 30 Jun 2024: EUR 4.8bn (post dividend expected for 2024); based on CRR II, which allows additional own funds components to be included, ADIs are at EUR 7.4bn

1. Planned values based on Q2 2024 exposure.
2. As of end of May 2021 Art. 70b (7) ABA applies using P2R according to the capital stack: 56.25% for CET1 capital and 75% for Tier 1 capital. The overall P2R increased from 1.75% to 1.90% as of 1.1.2024.
3. Consolidated capital ratios pursuant to IFRS on phased-in basis. Unconsolidated capital ratios pursuant to IFRS as of Q1 2024. ADIs pursuant to Austrian Commercial Code (UGB).

MREL compliance at point of entry level (bail-in)

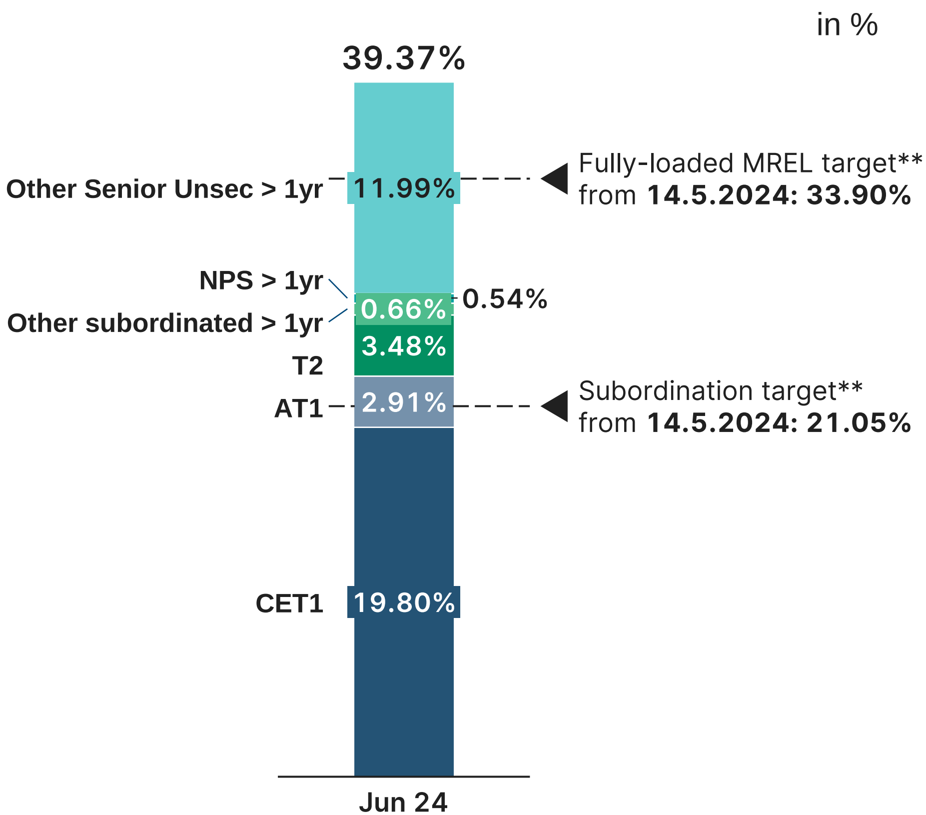


Erste Group follows an MPE resolution strategy with each resolution group issuing its external MREL debt

* Through indirect participation of Erste Group Bank AG (Holding) in Banka Sparkasse d.d., Slovenia: defined as a separate MPE resolution group from Q2 24 (previously part of the Austrian resolution group) and subject to an MREL requirement from 1.7.2025
** Erste Bank Croatia: direct stake of 59%; indirect stake through Steiermärkische Sparkasse

Austrian resolution group: MREL requirement based on RWA fulfilled

MREL capacity based on TREA (RWA)*



Key take-aways

Erste Group adopted multiple point of entry (MPE) resolution approach

- In Q2 24, Erste Group Bank AG received its MREL requirement calibrated on 31 Dec 2022 balance sheet data
- From 14.5.2024, Erste Group Bank AG, as the resolution entity of the Austrian resolution group, must comply with a MREL requirement of 28.60% of TREA (excl. CBR) and 9.73% of Leverage Ratio Exposure (LRE). In addition, the subordination requirement is set at 15.75% (excl. CBR) of TREA and 8.95% of LRE, respectively.
- As of Q2 24 the Combined Buffer Requirement (CBR) of the Austrian Resolution Group 5.30% of TREA
- Based on the Austrian resolution group's RWAs as of June 2024 of approx. EUR 92.6bn, the current MREL ratio stands at 39.37%, thereof 27.38% being subordinated eligible liabilities.

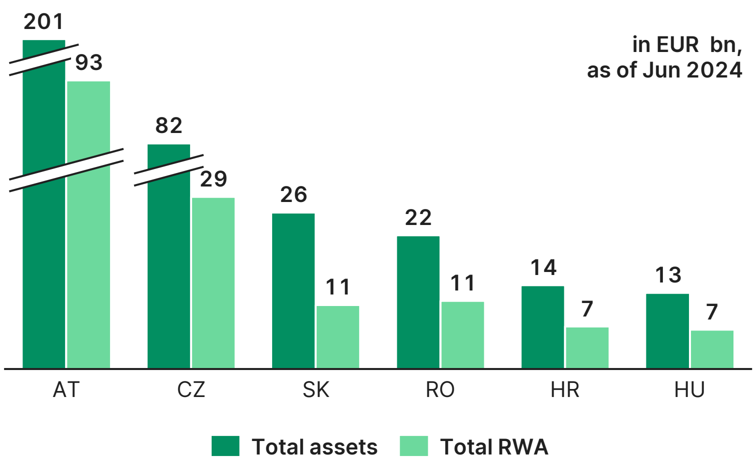
As of Q2 24 the AT resolution group is compliant with the fully-loaded MREL and subordination requirements (TREA and LRE-based) to be fulfilled from 14 May 2024.

- 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

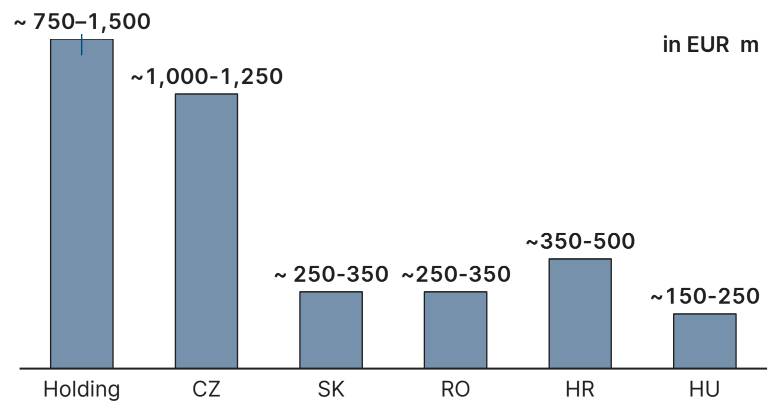
* TREA... total risk exposure amount
** Target including the Combined Buffer Requirement (CBR)

MREL issuance progresses to plan

MPE resolution groups



MREL issuance plan (by year-end 2024)



Multiple point of entry (MPE) resolution strategy

– 7 MPE resolution groups
– 4 (AT, SK, HR; SI*) covered by the Single Resolution Board
– 3 (CZ, RO, HU) covered by the respective National Resolution Authority

Features of the Austrian resolution group

– Covers parent company (Holding), EBOe and savings banks
– Not considered a legal entity or reporting unit, hence there is neither a statutory reporting nor a capital requirement

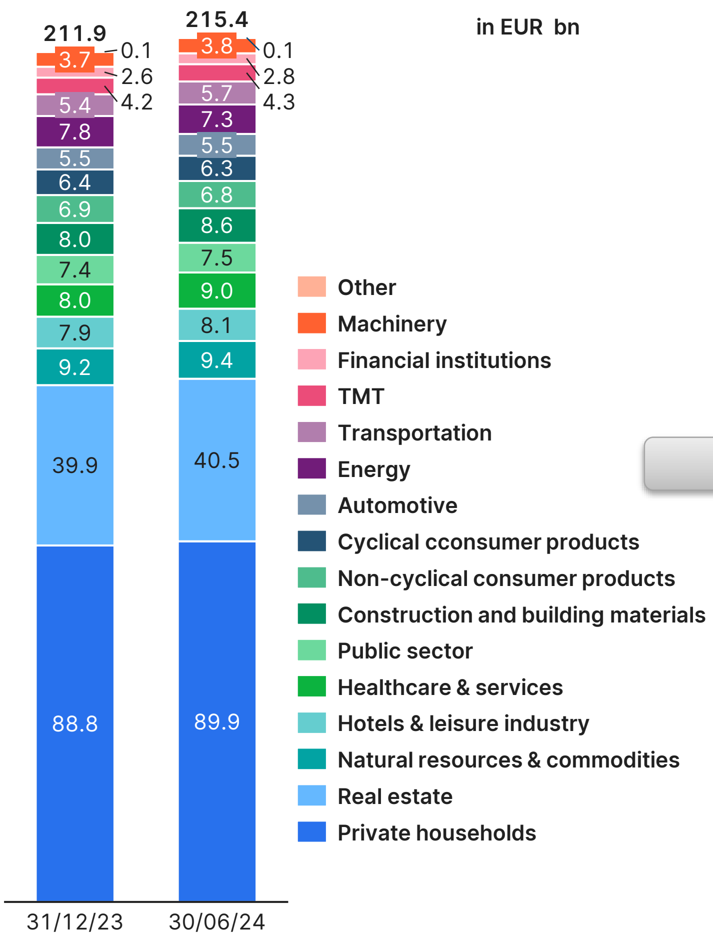
More than EUR 5.5bn MREL-related CEE issuances placed in domestic and euro markets in 2022, 2023 and 2024

– Holding: ~EUR 5.5bn PS (thereof latest EUR 500m PS benchmark in Q2 23)
– CZ: ~EUR 2.7bn, thereof CZK 6bn NPS (domestic) and five EUR 500m NPS (international in Q4 22, Q2 23, Q3 23 and Q1 24 and July 24)
– SK: ~EUR 1.2bn PS (several domestic & international issues, latest sub-benchmark EUR 300m in Q4 23)
– RO: ~EUR 1.2bn, thereof four RON 2.4bn NPS (domestic) and one EUR 700m NPS benchmark (Q2 23)
– HU: ~EUR 560m PS, thereof EUR 350m PS (international issue in Q1 22)
– HR: ~EUR 490m PS (domestic issue in Q2 23 and EUR 400m in Q1 24)

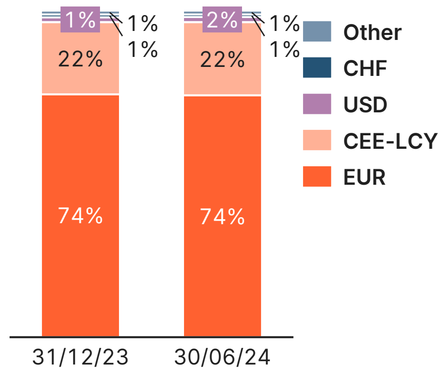
*) SI: indirect participation of Erste Group Bank AG AG (Holding) and until YE 2023 part of the Austrian resolution group; formally defined as an MPE resolution group from Q2 24 and subject to an MREL requirement as of 1.7.2025

Erste Group benefits from a highly diversified loan book

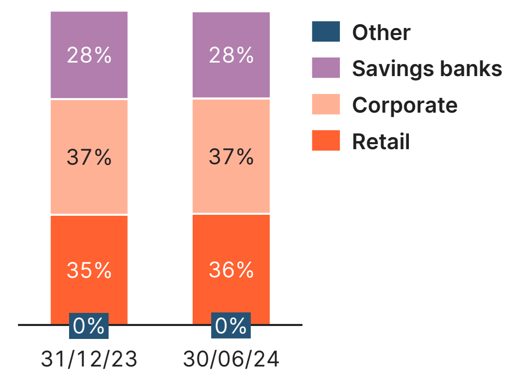
Gross customer loans by industry



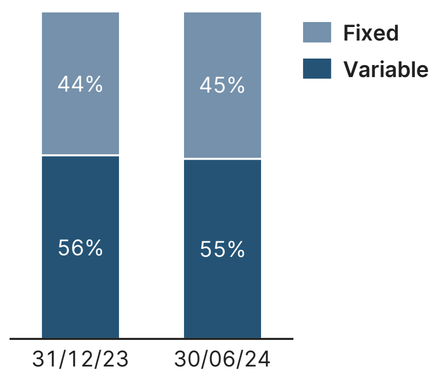
By currency



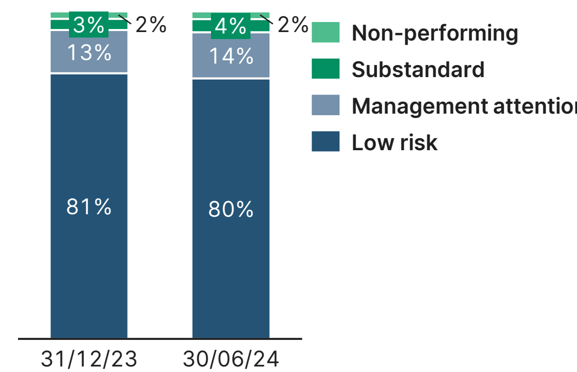
By business segment



By interest rate



By risk category



Real estate snapshot

Sound lending standards

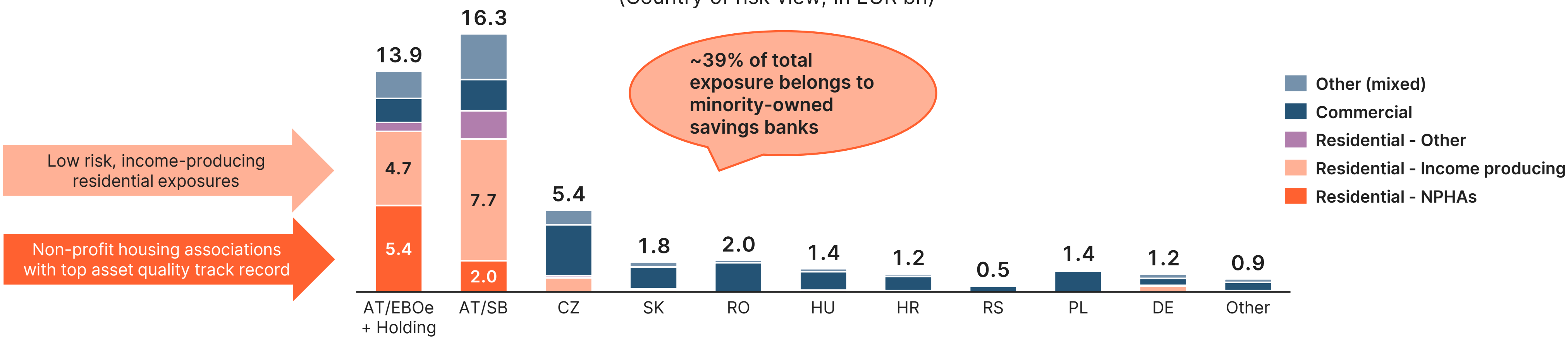
- Income producing projects (>80%)
- Ring-fenced, A-class buildings in prime locations with risk-mitigating structures
- Highly collateralised business with conservative valuation approach (application of valuation haircuts) and LTVs in the 50-60% range

Well-diversified portfolio with low-risk focus

- >50% of exposure is related to AT-focused **residential real estate (RRE)** with significant risk mitigating elements, such as high share of state-subsidised, non-profit housing associations (NPHAs)
- **Commercial real estate (CRE)** is well-diversified and heavily weighted towards lower risk economies, such as AT and CZ
- **Moderate office vacancy rates** in relevant market of Vienna of ~4%, and only minor increases in CEE
- Other real estate relates to RE management services and small RRE and CRE projects, typically in the minority-owned savings banks (>65%)

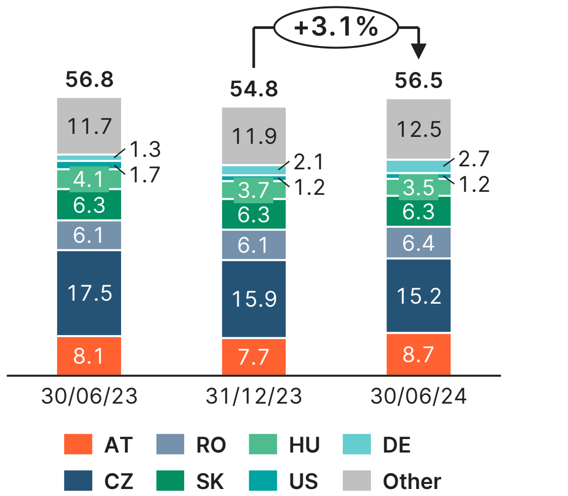
Real estate gross exposure as of Q2 24 (EUR 45.8bn)

(Country of risk view, in EUR bn)

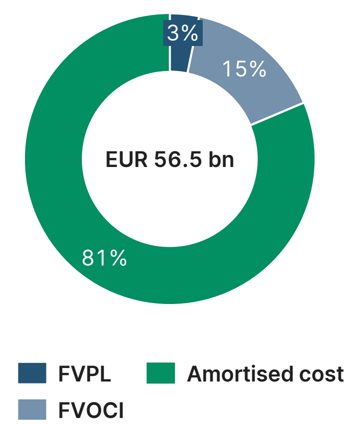


Financial asset portfolio creates strong net interest income tailwinds

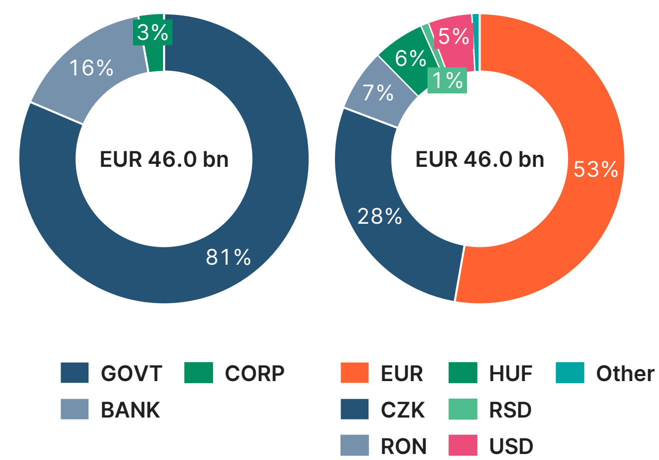
Financial assets – geographic view



Financial assets – accounting view



AC by issuer and currency



Financial assets are geographically well-diversified

- Main rationale is maintenance of strong levels of highly liquid assets
- Focus on Erste Group core markets
- Largest exposure is to Czech sovereign

Amortised cost portfolio as at Q2 24

- Amounts to EUR 46.0bn or 81% of total financial assets, +4.4% as of Jun 2024
- Portfolio duration: 4.3 years
- Portfolio yield: 2.6%

- Rolling maturities are re-invested at higher yields
- Focus on euro driven by investments in core markets (AT, SK) as well as other euro zone exposures
- Focus on strong ratings: ~77% A or higher, ~22% BBB

Erste Group's embedded ESG strategy as a key to success

GREEN TRANSITION

- We aim to achieve **a net zero status for our portfolio by 2050**.
- We **strengthen our leading position in green finance in CEE** by funding climate action and adaptation to climate change.
- We aim to achieve a **net zero status of banking operations by 2030** to make a direct contribution to ecological transition as a credible champion of sustainability.

SOCIAL INCLUSION

- We **promote financial inclusion** through our social banking activities, thereby strengthening social cohesion in the civil society.
- We help our customers gain **financial health** and financial literacy, with a focus on financial education projects for children and young people.
- We invest in **affordable housing**.
- We **promote diversity**, including gender diversity, as a significant contributor to performance and a healthy corporate culture.

Our contribution to the UN SGDs

Erste Group's ESG targets

Leading the Green Transition

Sustainable Finance
- **25%** of sustainable corporate financing in 2026
- **15%** of sustainable retail mortgages in 2027

Portfolio Net Zero
- **2050 Net Zero Portfolio**

Net- Zero Operations
- **90%** low carbon electricity
- **2030 Net zero operations**

Coal Exit
- **2030 Coal Exit**

Promoting Social Inclusion

Social Banking
- **EUR 1bn** Social Banking financing by 2030
- **200,000** jobs created or preserved by 2030

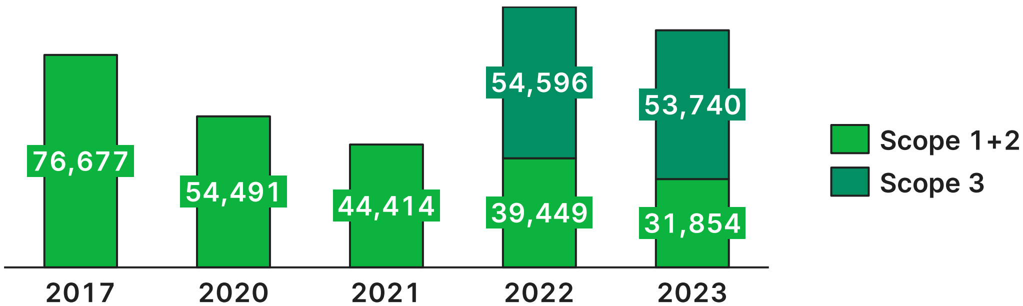
Affordable housing
- **10,000** affordable housing units established by 2030

Diversity
- **30%** women in management board positions by 2028
- **33%** women in B-1 positions by 2028

Environment

Net zero operations

Operational emissions (in tonnes CO_2e):
→ pathway towards net zero 2030



Sustainable finance

New corporate financing of environmental objectives

Committed amount (total), Jun 2024	in EUR m
Construction and real estate	1,164
Renewable energy	307
Transportation	77
Other Corporate	253
Total	**1,801**

Scope 3, financed emissions, covering EUR 186.6bn exposure – low intensity & overall emissions (as of Q2 24)

→ basis for our **journey towards net-zero portfolio** by 2050

160.4

gCO_2e/€ financing
low emission
intensity

14.7

million tonnes of CO_2e
total financed emissions
Scope 1 and 2

15.2

million tonnes of CO_2e
total financed emissions
Scope 3

Net-zero target setting to meet 1.5 degree climate scenarios[1]

Portfolio decarbonization interim targets 2030

Sector	Metric	Methodology	Scenario/ pathway	Emissions scope	Baseline Year	Baseline Value	Targets 2030	Targets reduction	Volume as of Jun 24 in EUR bn
excl. savings banks segment									
Mortgages	$kgCO_2e/m^2$	SBTiSDA	IEA B2DS	1+2	2022	53.3	30.5	-43%	73.5
Commercial real estate	$kgCO_2e/m^2$	SBTiSDA	IEA B2DS	1+2	2022	50.9	25.7	-50%	
Electricity production	$kgCO_2e$/MWh	PACTA	IEA NZE2050	1+2	2022	421.4	215.6	-49%	
Heat & steam production	thousand tCO_2e	SBTiAC	IEA NZE2050	1+2	2022	1,382	801.0	-42%	
Oil and gas extraction	thousand tCO_2e	PACTA	IEA NZE2050	1+2+3	2023	1,020	924.0	-9%	1.3
Automotive production	gCO_2e/km	PACTA	IEA NZE2050	1+2+3	2023	170.0	104.0	-39%	
Iron and steel production	tCO_2e/t steel	PACTA	IEA NZE2050	1+2	2023	1.46	1.1	-24%	
Cement production[2]	tCO_2e/t cement	SBTiSDA	IEA NZE2050	1+2	2023	0.584	0.475	-17%	
incl. savings banks segment									
Mortgages	$kgCO_2e/m^2$	SBTiSDA	IEA B2DS	1+2	2022	48.7	27.1	-44%	103.1
Commercial real estate	$kgCO_2e/m^2$	SBTiSDA	IEA B2DS	1+2	2022	45.9	22.2	-52%	
Electricity production	$kgCO_2e$/MWh	PACTA	IEA NZE2050	1+2	2022	357.1	182.7	-49%	

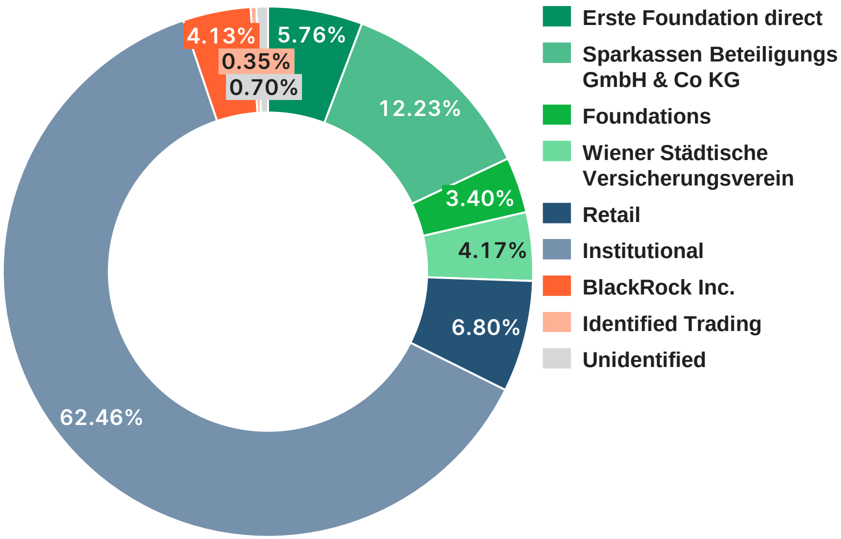
1 The EU members states' updated National Energy & Climate Plans (NECP) in acc. with the Green Deal will allow us to update our target setting for all sectors to be in line with 1.5° scenarios
2 The base year values are based on available input data, such as sustainability reports, some of which only show CO2 values. If, instead of the CO2e intensity, only the CO2 intensity per tonne of cement was available, this was used.
3 The savings banks segment was only included in the target setting for those sectors whose financed emissions were material.

Erste Group has strong ESG ratings

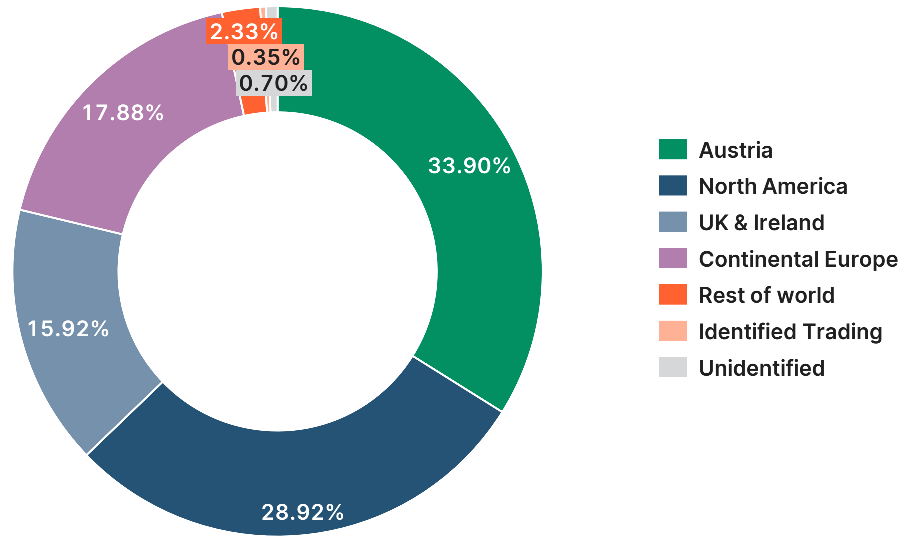
Rating agency	Description	2023	2024
MSCI ESG RATINGS	Erste Group maintains **rating of AA** in the MSCI ESG Ratings assessment.	AA (5.5)	AA (5.6)
SUSTAINALYTICS a Morningstar company	Erste Group's assessment by Sustainalytics in the **low risk** category was confirmed.	Low Risk 16.4	-
Corporate ESG Performance Prime, RATED BY ISS ESG	Erste Group kept the Prime Status by ISS ESG, with a **"very high" transparency level** awarded.	C "Prime" 52.25	-
CDP DISCLOSURE INSIGHT ACTION	Second time reporting resulted in good **B rating**.	B	-
VÖNIX 24/25	**Improved rating** in 2024 due to enhanced climate disclosure, e.g. Erste Group's second climate report	B	B+

Erste Group benefits from strong and well-diversified shareholder base

By investor



By region



Notes to shareholder structure

- **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks
- **Identified Trading** includes market makers, prime brokerage, proprietary trading, collateral and stock lending positions which are visible through custodian bank lists
- **Unidentified** include unidentified institutional and retail investors
- The shareholder structure may contain rounding differences

Status as of 30 June 2024

Erste Group Bank AG boasts strong issuer ratings

Moody's

Weighted Macro Profile	
Strong	

+

Financial Profile	
Asset Risk	baa1
Capital	baa1
Profitability	baa3
Funding Structure	a2
Liquid Resources	baa1

+

Qualitative Factors	
Business Diversification	0
Opacity and Complexity	0
Corporate Behaviour	0

=

BCA Baseline Credit Assessment	**baa1**

+

Affiliate Support	0

=

Adjusted BCA	**baa1**

+

LGF Loss Given Failure	+ 2
Government Support	+1

=

Senior Unsecured
Long-Term Outlook / Short-Term
A1 / Stable / P-1

S&P Global Ratings

SACP - Stand-Alone Credit Profile
a

▲

Anchor	bbb+	
Business position	Strong	+1
Capital and earnings	Adequate	0
Risk position	Adequate	0
Funding	Above Average	+1
Liquidity	Strong	
CRA adjustment		0

+

Support	**+1**
▲	
ALAC Support	+1
GRE Support	0
Group Support	0
Sovereign Support	0

+

Additional Factors	**0**

=

Issuer Credit Rating
Long-Term Outlook / Short-Term
A+ / Stable / A-1

Fitch Ratings

VR - Viability Rating
(Individual Rating)
a

SRF - Support Rating Floor
NF (No Floor)

IDR - Issuer Default Rating Long-
Term Outlook / Short-Term
A / Stable / F1

Status as of 21 July 2023

Geographical/operating and business segment view

Erste Group – Geographical/operating segments

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

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 IR contact details

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