Q4 25 results presentation

Vienna, 26 February 2026

Performing across the board

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ERSTE Group

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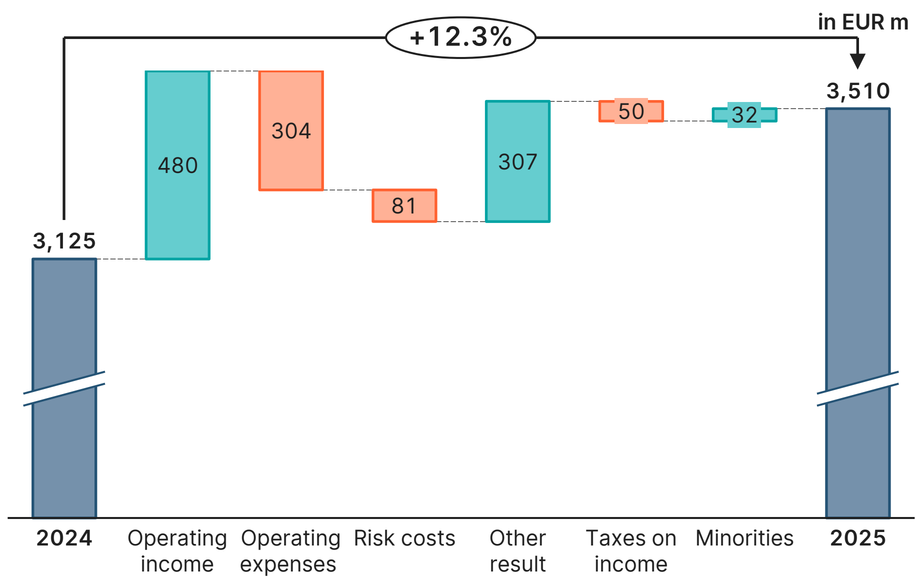
Revenue momentum is strong and accelerating

QoQ net profit development

YTD net profit development



Strong qoq revenue growth, again driven by NII and fees

- NII and fees post new quarterly records
- Costs seasonally up qoq, but yoy growth rate slowed markedly

Other result (again) benefits from positive one-offs

- Qoq improvement due to higher positive one-offs in Q4 25 (approx. EUR 144m, primarily in CZ and RO) than in Q3 25 (EUR 77m in RO)

NII up 3.5%, fees up 8.6% in 2025

- More than offsetting lower, but still strong net trading & FV result

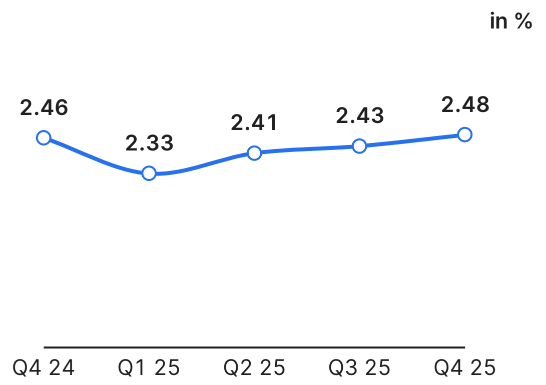
Costs inflation decelerates towards year-end 2025

- Erste Bank Polska integration costs of EUR 38m already in 2025

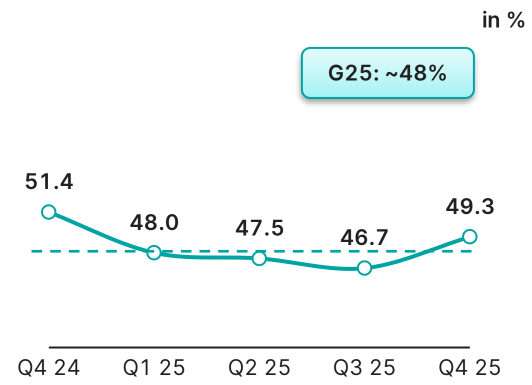
Other result up on multiple positive one-offs in 2025

Confident delivery of upgraded 2025 financial targets

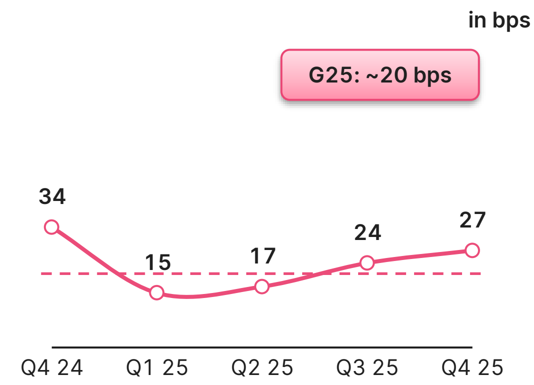
Net interest margin



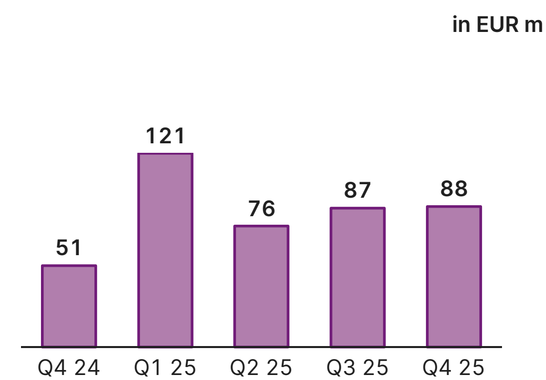
Cost/income ratio



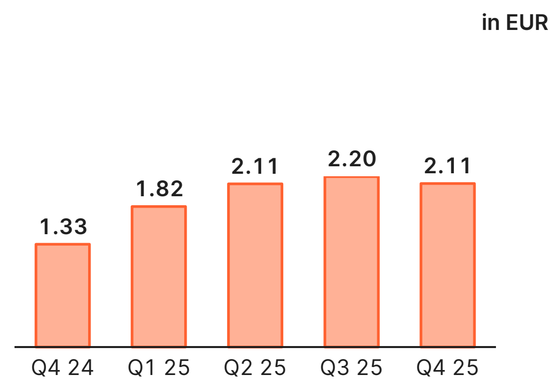
Risk cost ratio



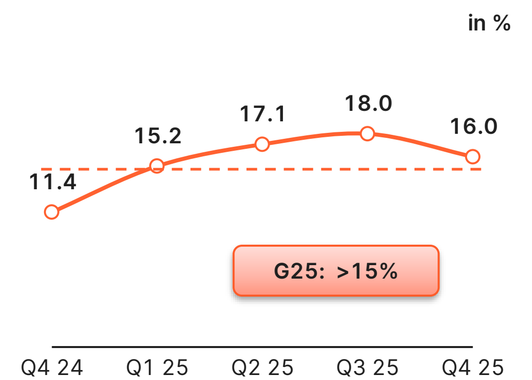
Banking levies



Earnings per share *



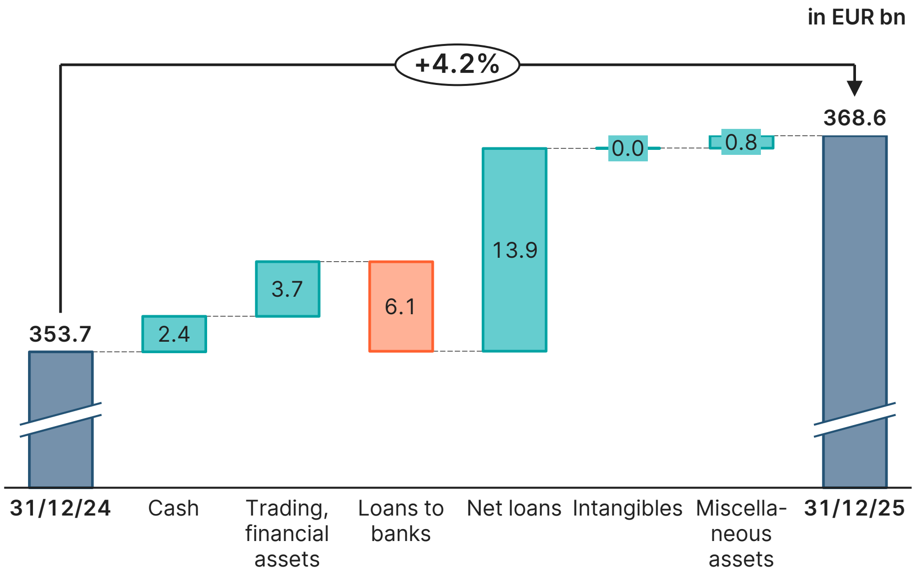
Return on tangible equity



*) Based on reported net profit adjusted for AT1 dividend

Customer business drives balance sheet growth

YTD total asset development



YTD equity & total liability development

Customer loans advance 6.4% in 2025

- Increase primarily in **Retail (+9.3%)** and **CEE (+10.5%)** segments
- Main geographic drivers: CZ, SK, HU and AT/SB

Moderate increase in interest-bearing assets

- Mainly due to lower level of interbank business

Customer deposits increase by 4.7% in 2025

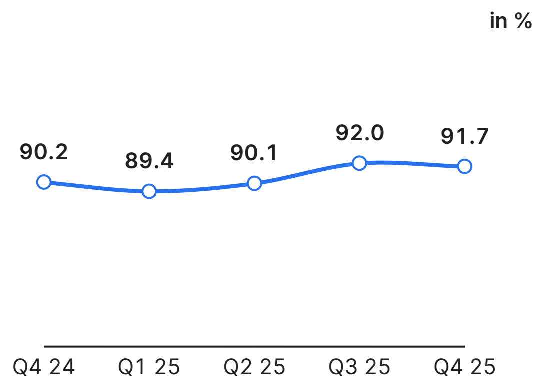
- **Core deposits** (Retail, SME, Savings Banks segments) **rise by 5.5%**
- **Corporate** segment deposits **also up by 6.1%**, Group Markets deposits down on lower volumes from financial institutions

Increase in debt securities due to regular funding activity

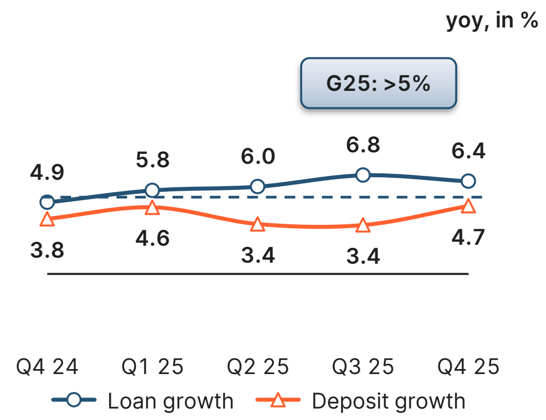
Increase in equity driven by profits, AT1 issuance

Historic capital position caps superior balance sheet metrics

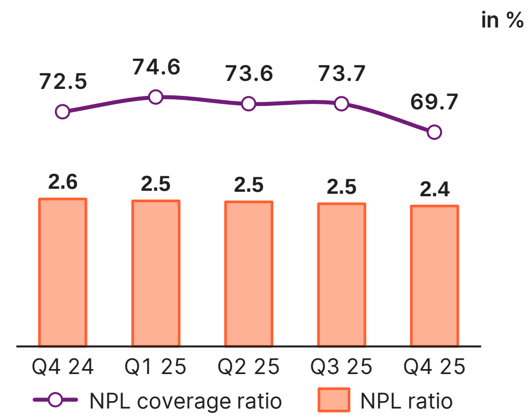
Loan/deposit ratio



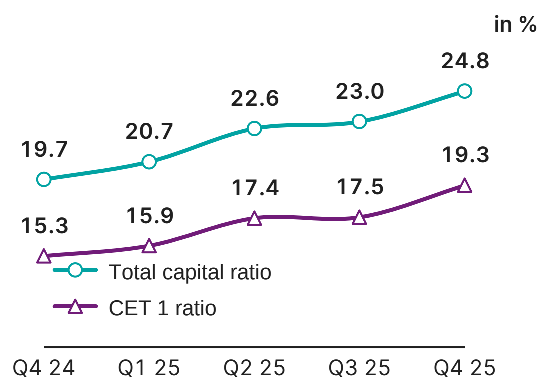
Loan & deposit growth



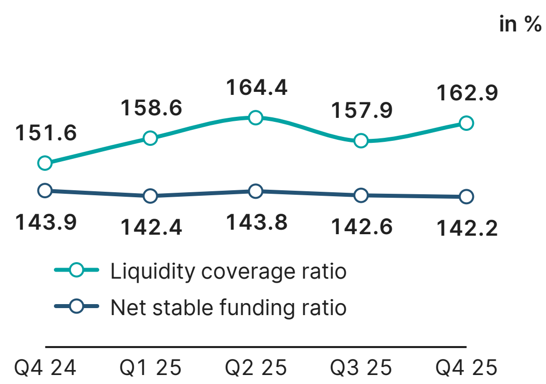
Asset quality



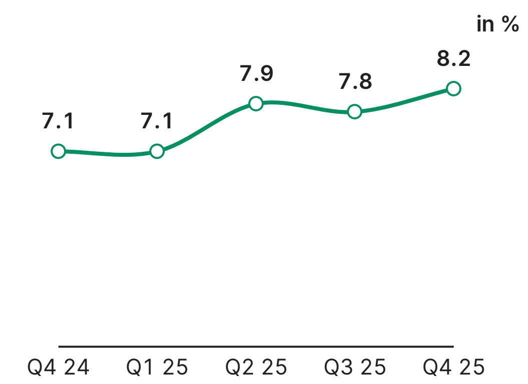
Capital ratios (reported)



Liquidity ratios



Leverage ratio



EXECUTIVE SUMMARY

MACROECONOMIC AND BUSINESS UPDATE

OPERATING TRENDS

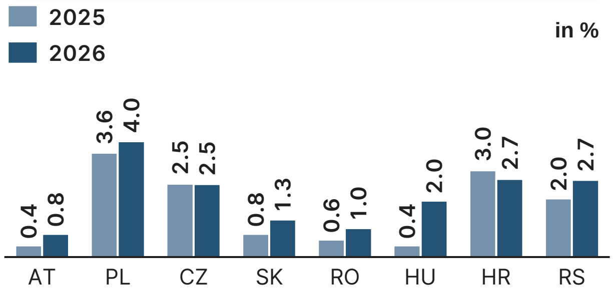
WHOLESALE FUNDING AND CAPITAL

FINANCIAL OUTLOOK

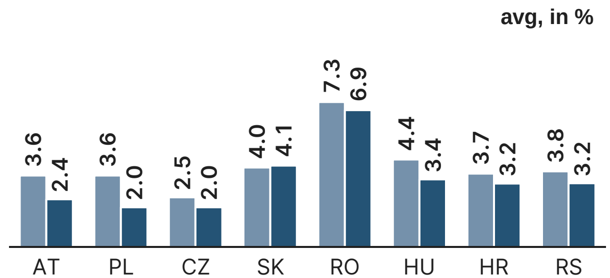
APPENDIX

Robust 2026 growth outlook for CEE region

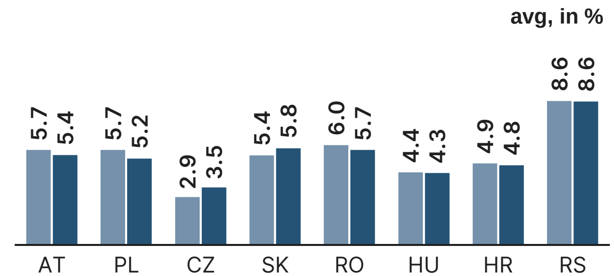
Real GDP growth



Consumer price inflation



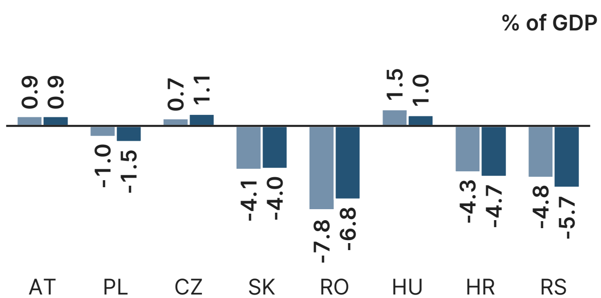
Unemployment rate



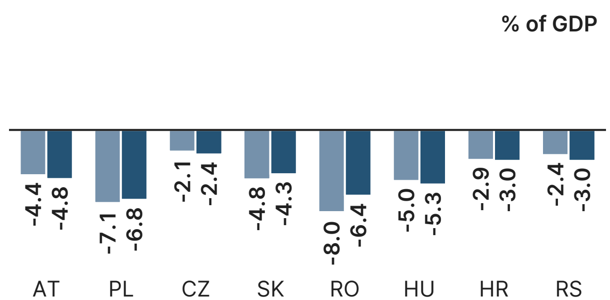
Robust GDP growth in most CEE countries driven by consumption and investments; recovery in Austria in 2026

Inflation expected to ease across Erste footprint in 2026

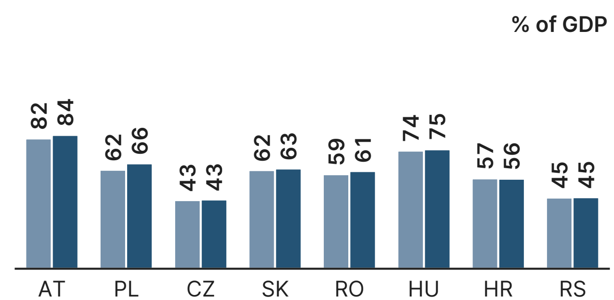
Current account balance



General government balance



Public debt



Labour markets expected to remain strong, supporting domestic demand

Current account balance picture mixed in CEE, fiscal deficits set to improve in the medium term

* Source: Erste Group Research.

Strong demand for housing and consumer loans boosts retail business

Retail loans grew noticeably in 2025

- **Strong demand for housing loans across CEE, except RO**
- Consumer loans growth driver in Romania
- **Risk profile remained stable at very good levels**

Savings and current accounts drive retail deposit growth

- Retail deposits up 2.8% and 5.8%, qoq and yoy, respectively
- Continued shift towards overnight/savings deposits from term deposits

Fee income growth driven by securities business and insurance brokerage

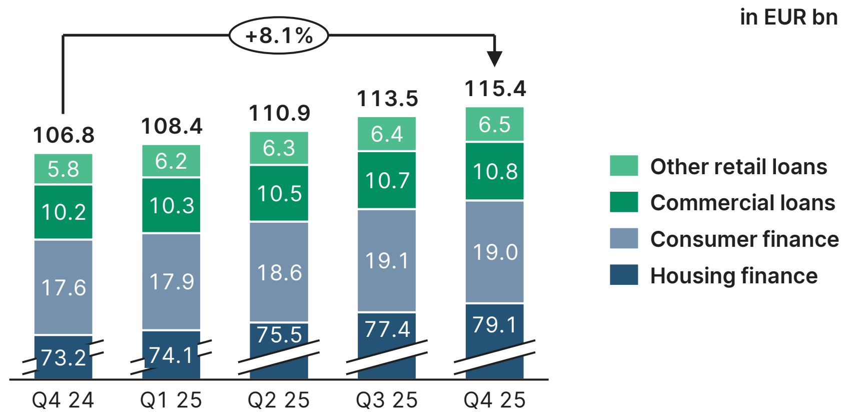
Stock of securities savings plans approaches 2 million-mark

- **Strategic focus on long-term savings plans pays off**, creating a constant inflow of new assets under management despite volatile markets and supports a long-term sustainable fee growth
- **George Invest**, new investment interface for clients, **launched in CZ and AT**, substantially increasing the number of younger first-time investors

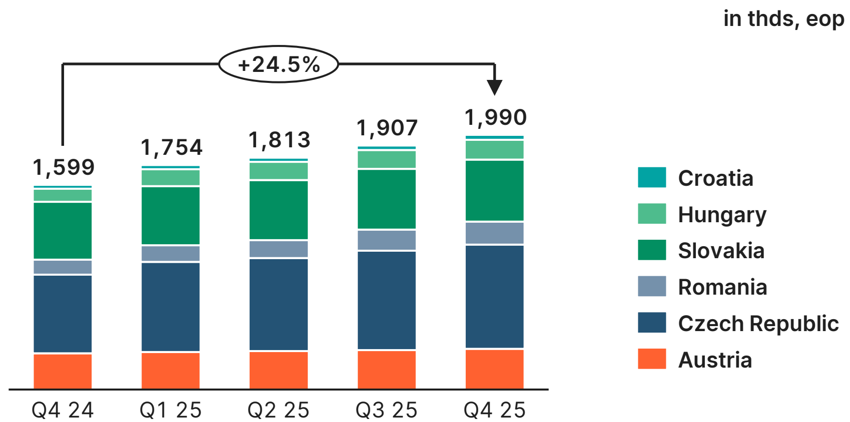
Retail digital platform George continues to grow

- **11.4 million users onboarded** to George across 6 markets
- **Digital sales at 67%,** supported by assisted digital sales initiatives
- >80% of savings products and ~55% of insurance products sold digitally

Gross retail loans by product *



Securities savings plans by country



*) Figures comprise segments Retail and Savings Banks (retail products)

Corporate loan growth accelerates to 5.0% in 2025

Healthy Corporate customer loan growth of 5.0%

- Growth mostly pronounced in **Large Corporates** across all geographies, particularly in CZ. SME and RE lending up as well
- **Lower NII performance** as compressed loan and deposit margins outweighed the favourable effects from volume growth
- **Fee income continued to increase, up 10% yoy**

Group Markets delivered exceptional performance, driven by record high issuance activities

- Fee-generating business in GM improved by +19% thanks to ECM/ DCM activities: 316 executed mandates and >EUR 211bn of co-arranged volumes
- Trading income growth supported mostly by equity, fixed income and collateral trading

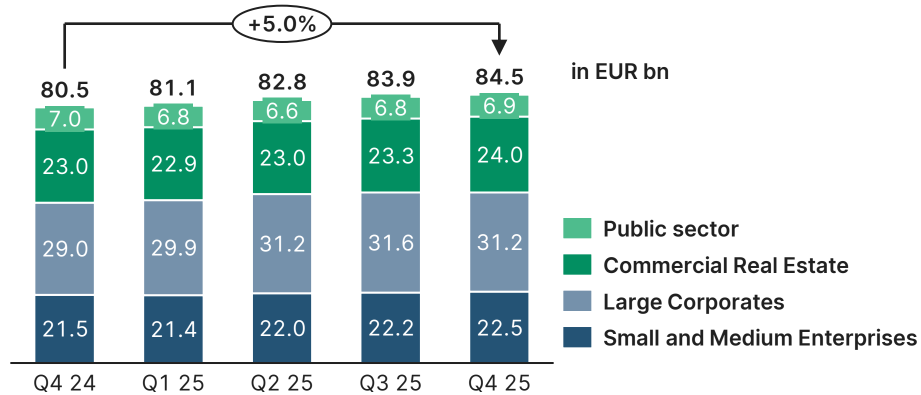
Assets under management up 13% in 2025

- At YE 25 assets under management at **historic best of EUR ~104bn** (incl. Retail and institutional business), growth supported by M&A activities
- **At EUR 41.7bn, sustainable funds (SFDR Art. 8 and 9)** account for ~40% of entire AuM portfolio

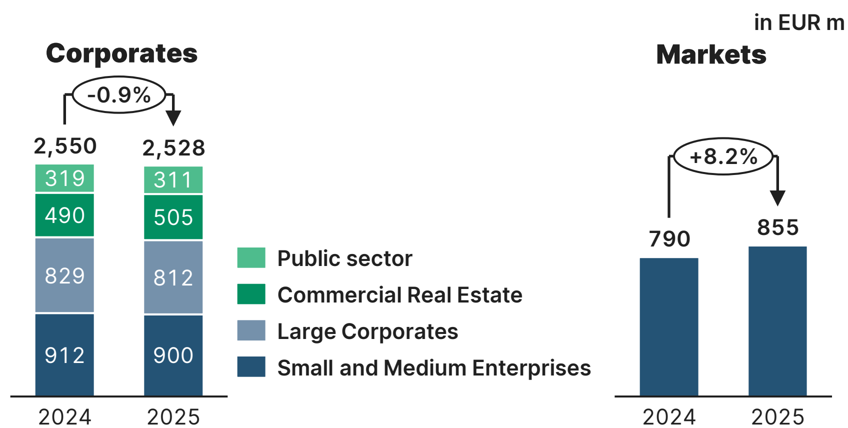
George Business

- **George Business roll-out continues** with migration of clients in AT and RO finalised and CZ progressing well
- Total of ~76,000 clients on the platform as of Dec 25

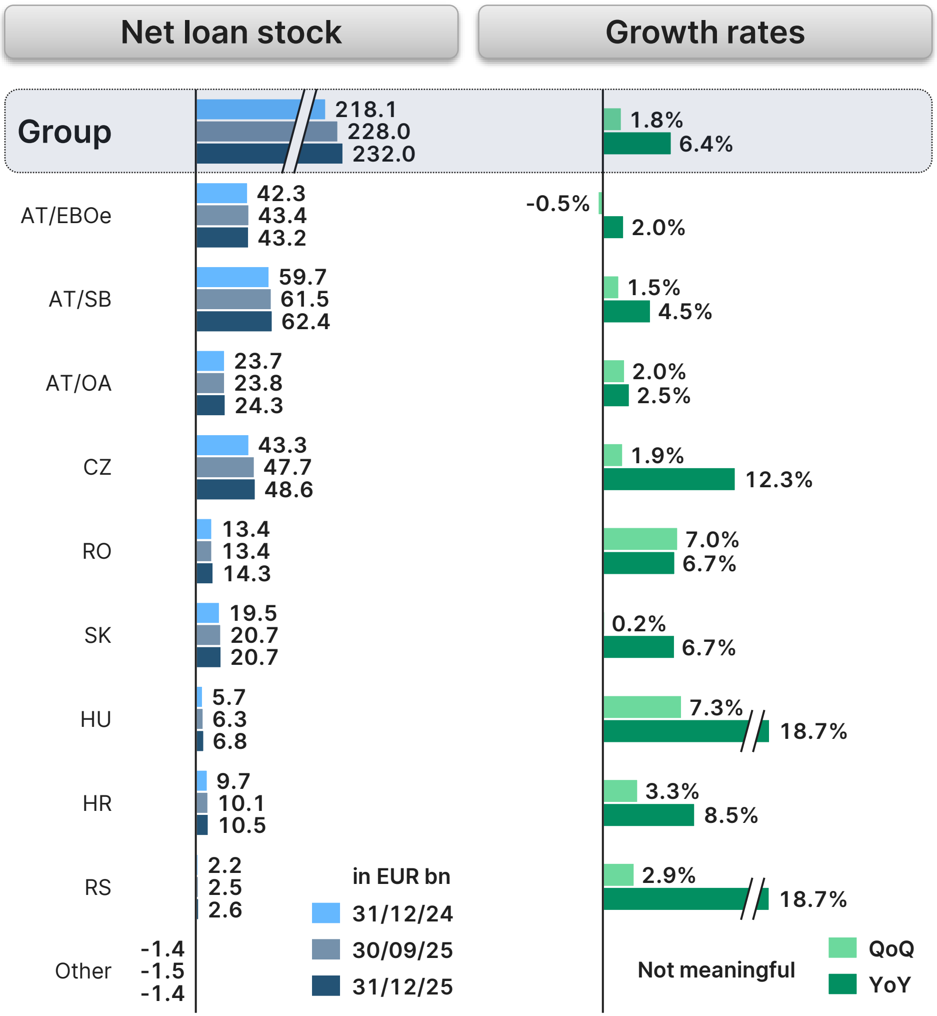
Net loan stock of Corporate segment



Operating income of Corporates & Markets segments



Loan growth accelerates to 6.4% in 2025



Retail and CEE segments perform best in 2025

- Yoy growth strong across the board, but more pronounced in Retail than in Corporate segment, up 9.3% vs 5.0%, with retail growth mostly driven by HU, HR and CZ and tilted towards housing loans
- Qoq similar trend as yoy: Retail (+1.9%), Corporate (+0.8%), with housing loans being the growth driver
- CEE yoy, qoq continued strong loan growth trends, particularly in CZ (balanced), HU (mainly in Retail) and RS

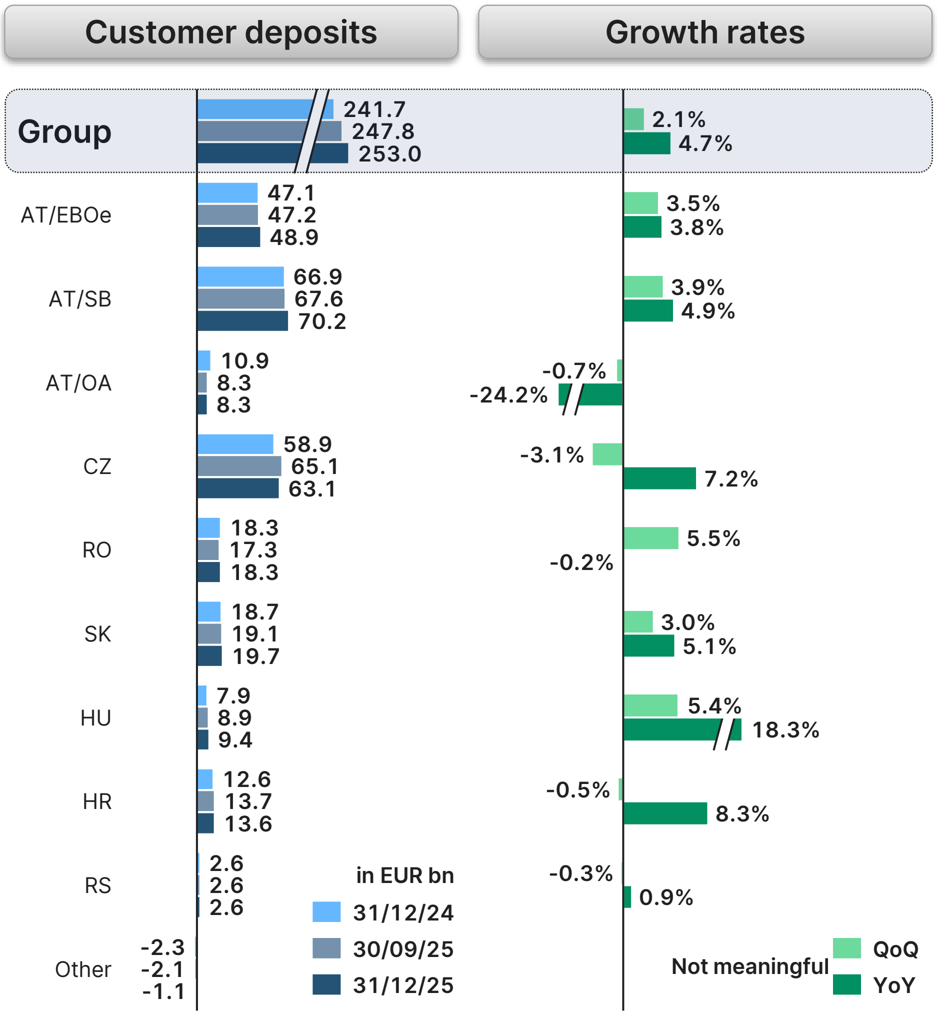
Q4 25 loan growth drivers

- CZ: qoq, yoy continued high quality growth in retail (housing loans) and corporate business, indicative of healthy state of CZ economy
- HU: yoy, qoq strong growth acceleration driven by government-subsidised mortgage programme as of Sept 2025
- HR: yoy, qoq supported by continued customer demand for housing loans, while corporate demand was more subdued
- AT/SB: improved demand for investment loans and working capital facilities yoy and qoq, somewhat improving demand for housing loans qoq

2026 net loan target: > EUR 285bn

- **Including Erste Bank Polska,** with Poland exhibiting similar growth dynamics as CEE overall
- **Erste excluding Erste Bank Polska: > 5%**, supported by continued healthy growth in CEE and improving dynamics in Austria

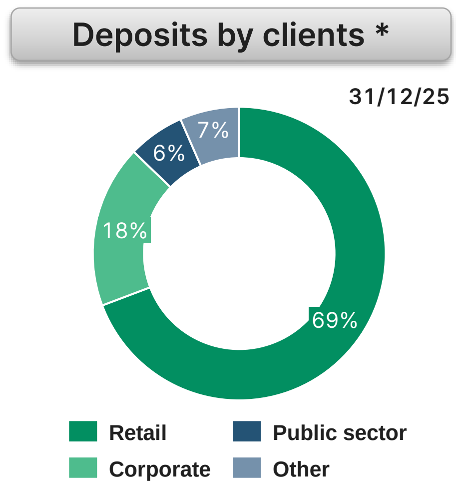
Customer deposits increase by 4.7% in 2025

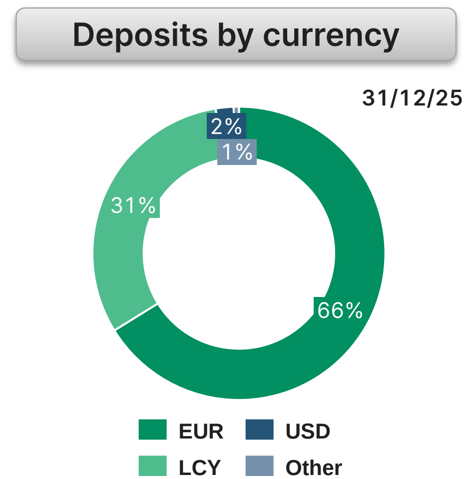


Erste Group's favourable deposit mix is a key competitive advantage – overweight retail, sight, LCY deposits

Key Q4 25 deposit drivers

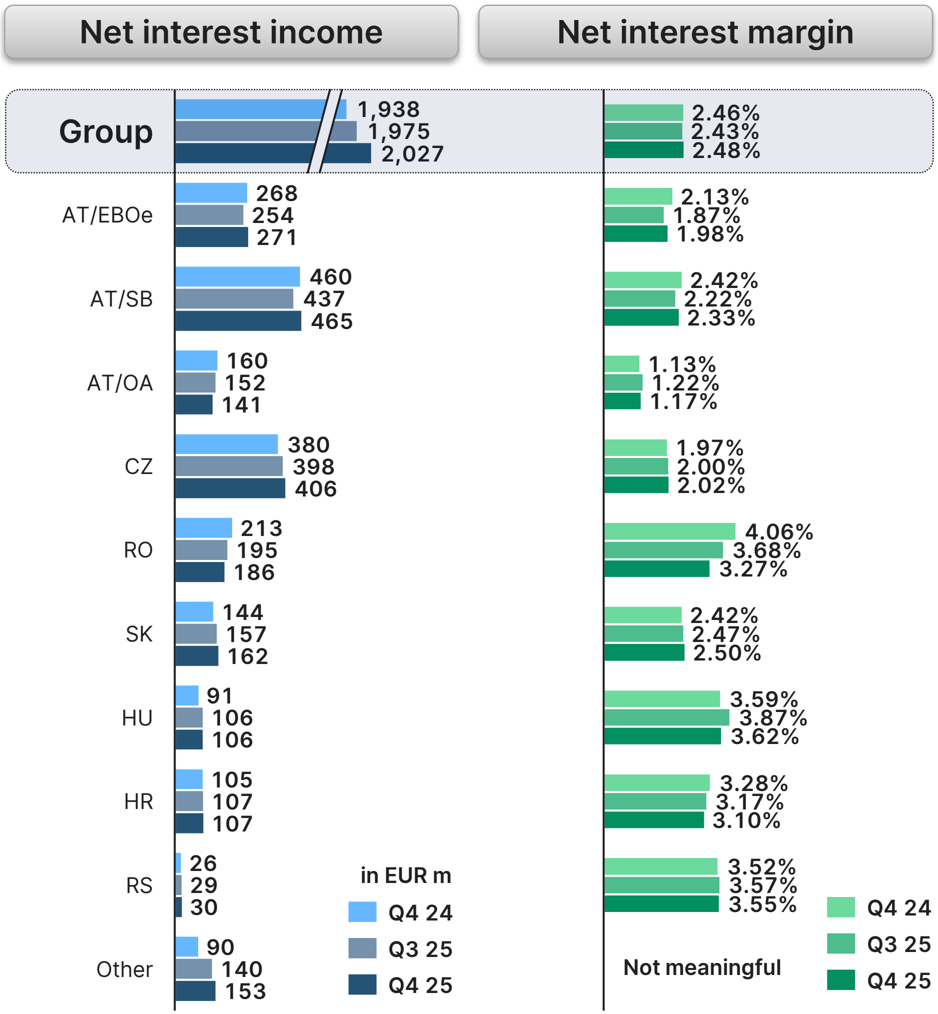
- **Core deposits** (Retail, SME & Savings Banks) posted growth of 5.5% yoy, up 3.0% qoq, while Corporate deposits rose by 6.1% and 0.6% yoy and qoq, respectively
- AT/OA: yoy down mainly on lower financial institutions deposits
- HU: yoy mainly driven by Retail, qoq balanced growth
- CZ: qoq down on volatility in financial institutions and public sector deposits, Retail up
- AT/EBOe & SBs: strong qoq retail inflows





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

NII in record territory, NIM slightly up



Quarterly NII above EUR 2bn mark for the first time

- **NII up 4.6% yoy**, with increase driven by strong performance across CEE, and positive trend change in Austrian retail & SME segments
- **NII up 2.7% qoq**, supported by deposit repricing in Austrian retail & SME segments, strong performance in CZ and SK
- **NIM slightly up yoy and qoq** on muted interest-bearing assets increase (due to lower interbank business volumes), higher NII

Key NII drivers in Q4 25

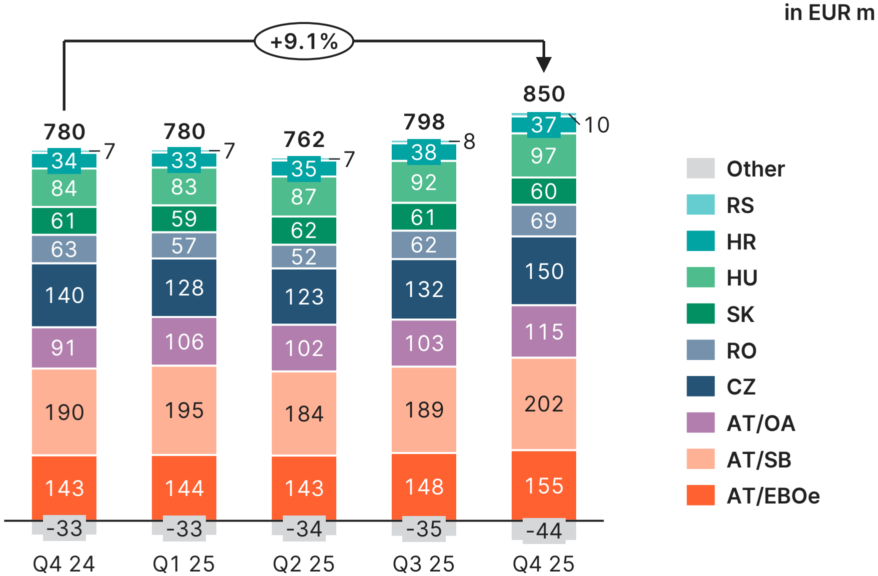
- AT/EBOe, AT/SB: the **NII tide is turning in Austria**, with NII growing qoq, and, importantly, yoy, thanks to continued deposit repricing and better deposit mix: term deposits down, overnight deposits up
- CZ & SK: yoy, qoq increase due to volume growth, deposit repricing and upward resetting of fixed rate mortgages
- RO: yoy, qoq decline resulting from higher funding costs
- Other: yoy, qoq higher income mainly from government bond investments

2026 NII guidance: > EUR 11bn

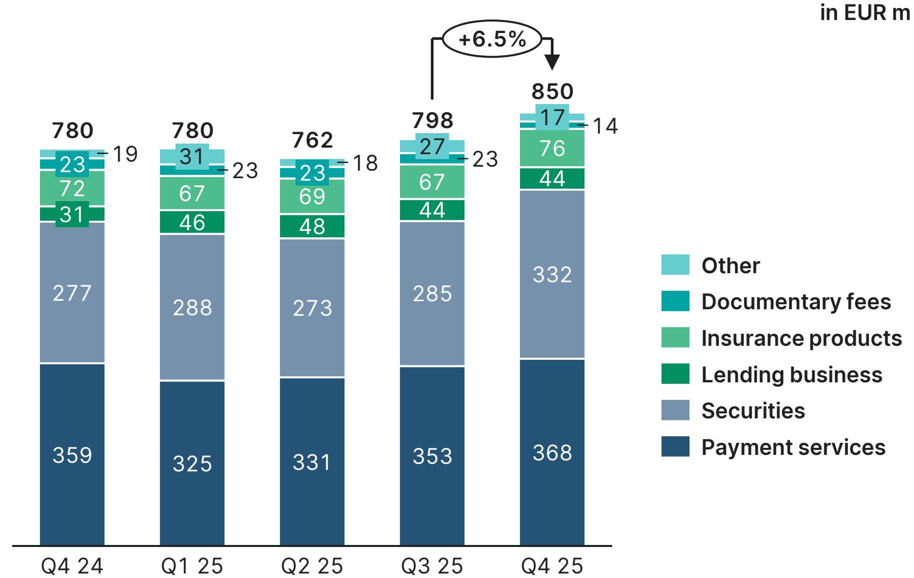
- **Including Erste Bank Polska,** despite amortisation of positive fair value adjustments on debt securities and derivatives of EUR 170m, and lower interest income due to payout of EBP purchase price
- **Erste excluding Erste Bank Polska: ~ +5%**, on better macro, strong volume momentum, improving deposit mix, intact pricing power and supportive interest rate backdrop

Net fee income posts quarterly and annual records

Net fee income by segment



Net fee income by fee type



Key fee drivers in Q4 25

- Yoy strong increase, primarily in securities fees, due to rising asset management volumes and strong capital markets; payment fees also up despite reclassification of loan account fees to lending fees as of Q1 25
- Qoq fees up seasonally, again driven by securities and payment fees

2026 fee target: ~ EUR 4bn

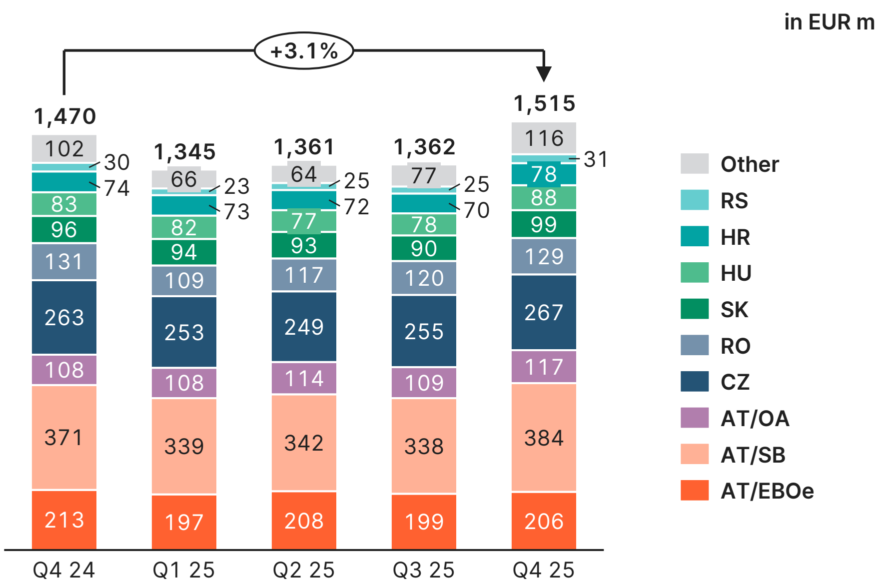
- **Including Erste Bank Polska**
- **Erste excluding Erste Bank Polska: > +5%**

Key long-term structural fee growth drivers

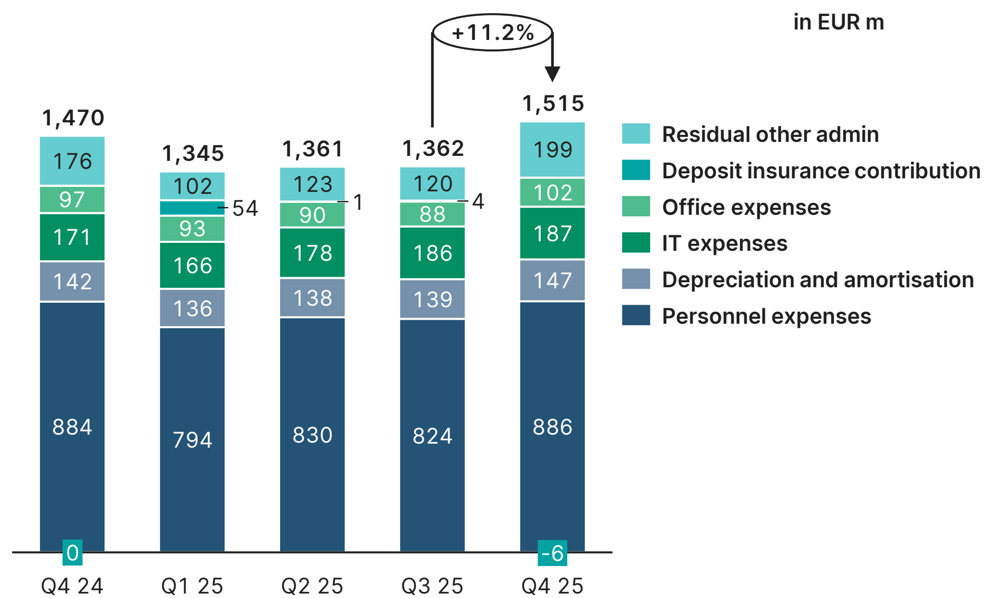
- CEE wealth generation and less generous CEE pension systems drive higher demand for capital markets investments

Operating expenses right on target in 2025

Operating expenses by segment



Operating expenses by type



Key cost drivers in Q4 25

– Yoy **cost inflation slowed significantly**, as stable personnel costs partly offset higher consulting costs (Erste Bank Polska integration) as well as increased IT expenses

– Qoq cost increase due to seasonality and booking of one-off costs for **Erste Bank Polska integration** in the amount of **EUR 36m**

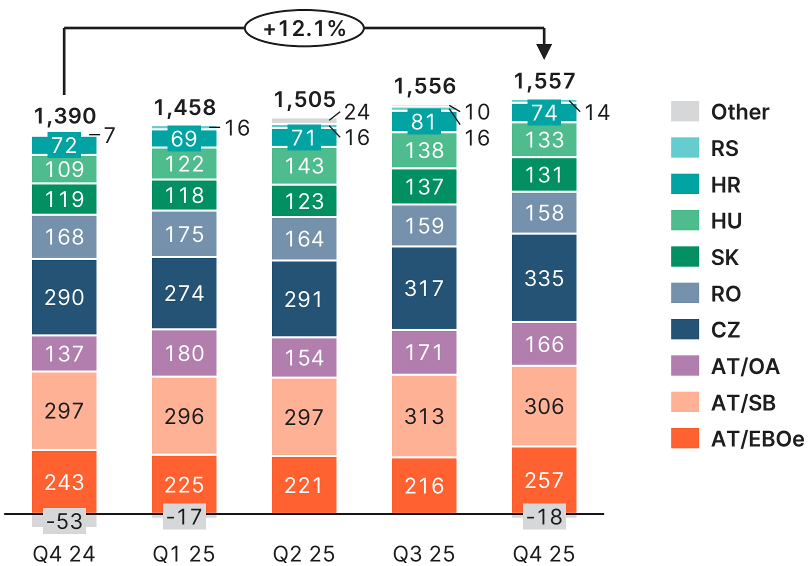
2026 cost guidance: ~ EUR 7bn

– **Including Erste Bank Polska,** despite intangibles amortisation (customer stock + brand) of EUR 240 million in 2026 and integration costs of EUR 180 million

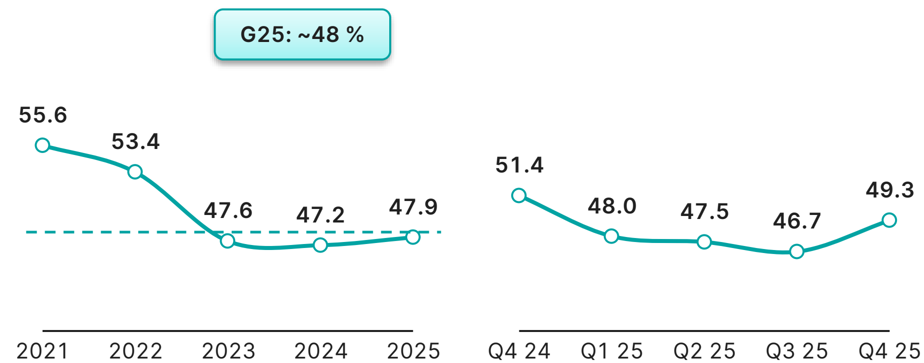
– **Erste excluding Erste Bank Polska: ~ +3%**, on lower wage increases (compared to 2025) and efficiency gains

Record operating result, stable cost/income ratio in 2025

Operating result



Cost/income ratio



Key operating result drivers in Q4 25

– Record quarterly revenues (driven by both NII and fees), supported by robust customer volumes, favourable interest rate environment and strong capital markets

– Slowing yoy cost inflation also contributed to operating result record

2026 CIR guidance: ~45%

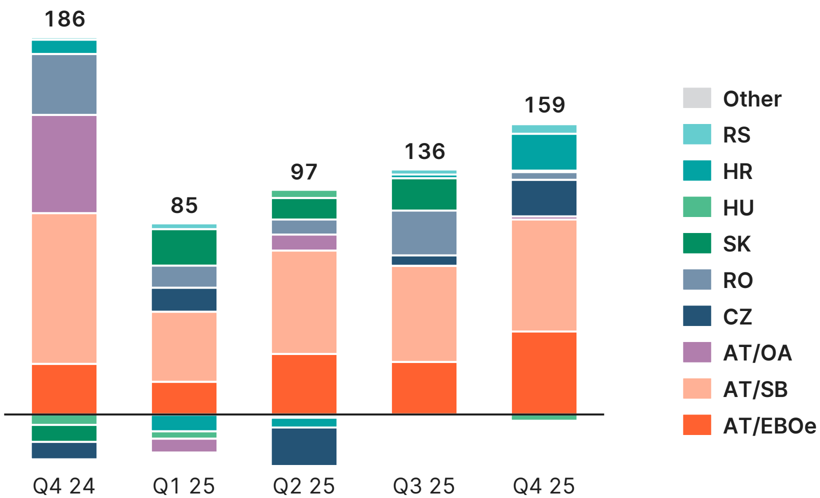
– **Including Erste Bank Polska**, despite PL intangibles amortisation and integration costs

– **Erste excluding Erste Bank Polska: ~47% on positive operating leverage**

2025 risk costs in line with upgraded guidance

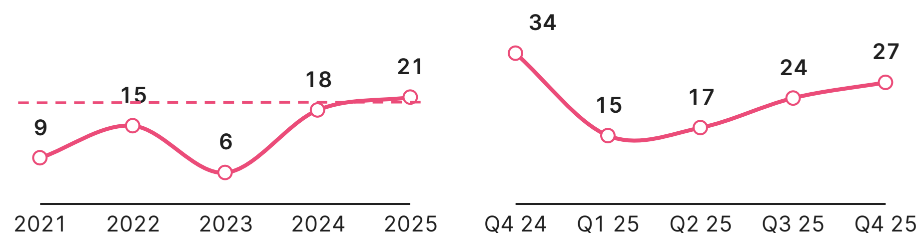
Risk costs by segment *

in EUR m



Risk cost ratio *

in bps



*) 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 Q4 25

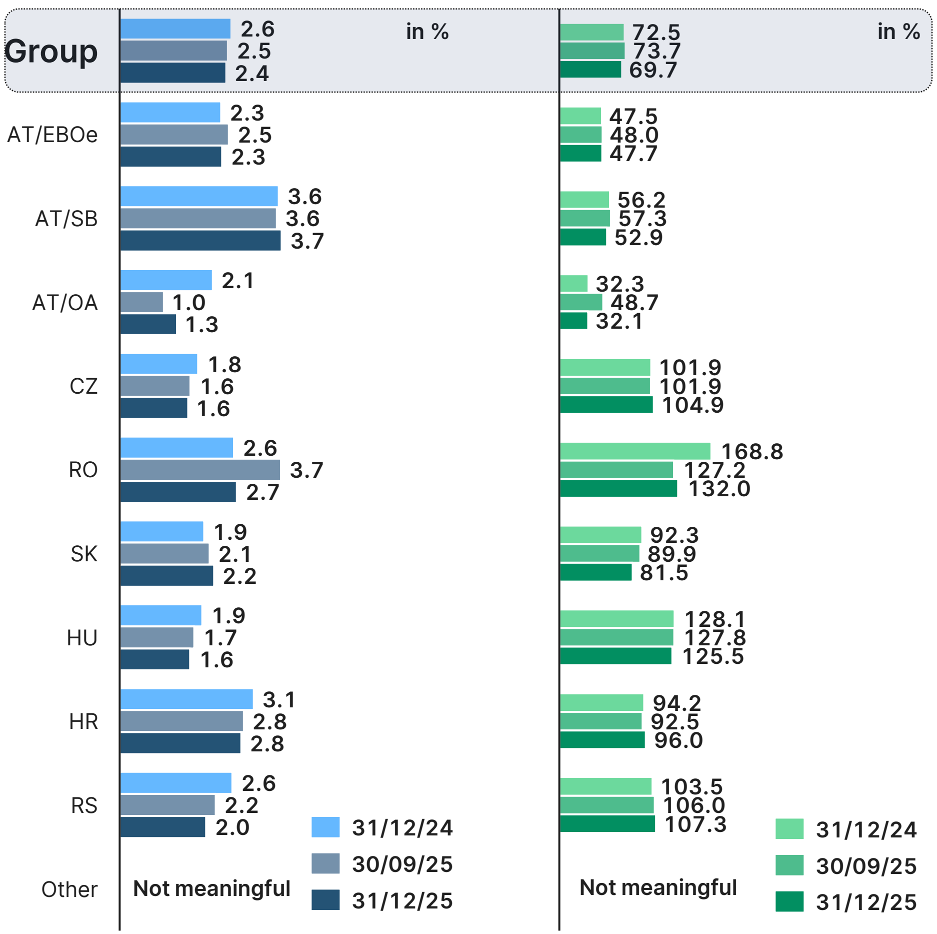
- Continued allocations in Austrian Retail and SME segments (EBOe, Savings Banks) on new defaults; **but, improvement yoy**
- Strong risk performance across CEE, minor allocations in CZ (corporate business) and HR (risk parameter and FLI update)
- Net releases of FLI provisions, industry overlays of EUR 109m (Q4 24: EUR 96m)

2026 guidance: 25-30bps

- **Including Erste Bank Polska, adjusted for EUR 300m one-off IFRS9 ECL provision in Q1 26** (net impact: EUR -120 million)
- **Erste excluding Erste Bank Polska: 20-25 bps**
- EUR 352m of portfolio overlays and FLI provisions available for portfolio/macro deterioration, of which **EUR ~60m expected to be released in 2026**

Asset quality remains strong across footprint

NPL ratio | NPL coverage ratio



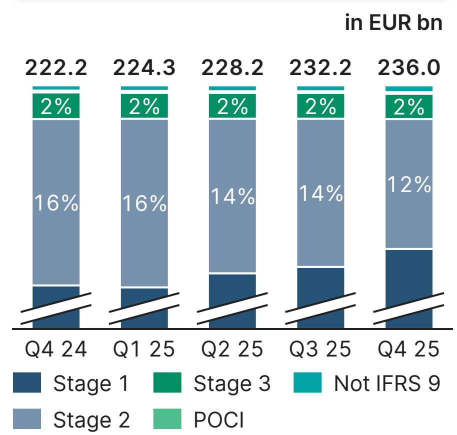
NPL ratio improves yoy and qoq

- Supported by stable NPL stock on the back of lower inflows and higher recoveries compared to 2024, and higher loan volumes
- RO: NPL ratio benefits from qoq stabilization of inflows and NPL sales in Q4 25
- AT/OA: benefitting from continued high level of recoveries

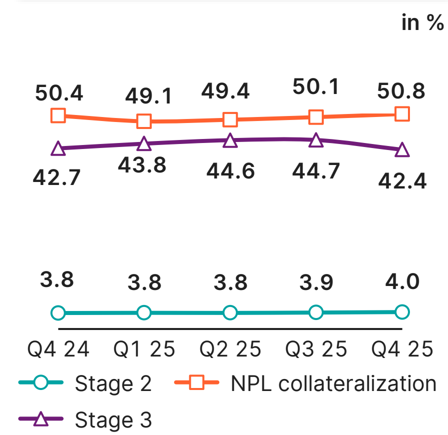
NPL coverage slightly down, but better collateralisation

Guidance: NPL ratio broadly unchanged in 2026 including and excluding Erste Bank Polska, coverage slightly lower

Gross loans by stages



IFRS 9 stage coverage



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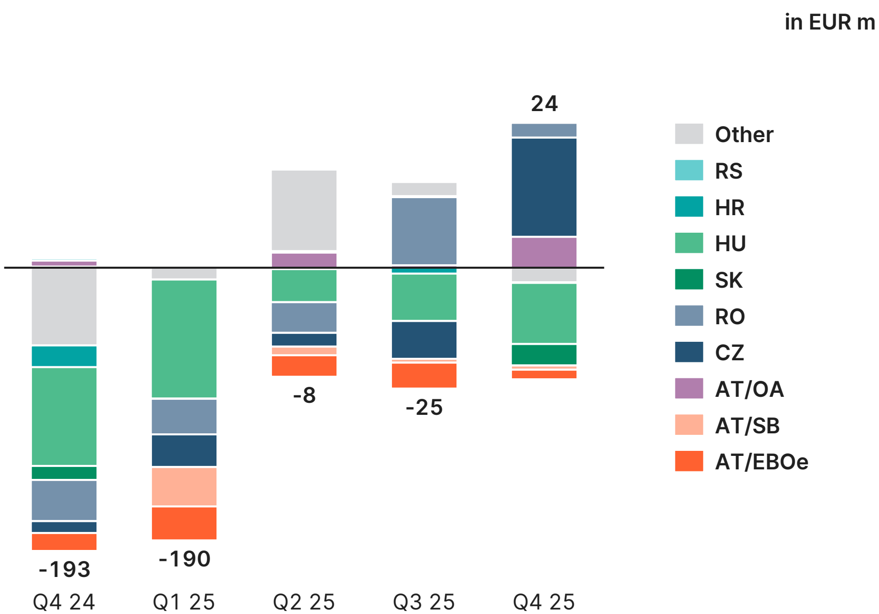
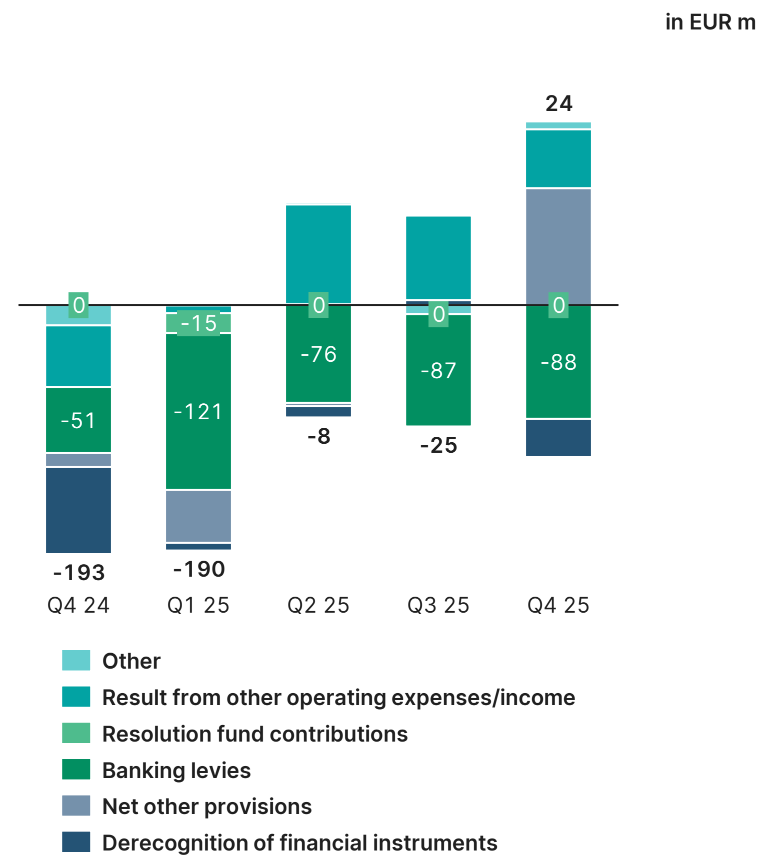
Other result (again) supported by positive one-offs

Other result by segment



Other result by accounting categories

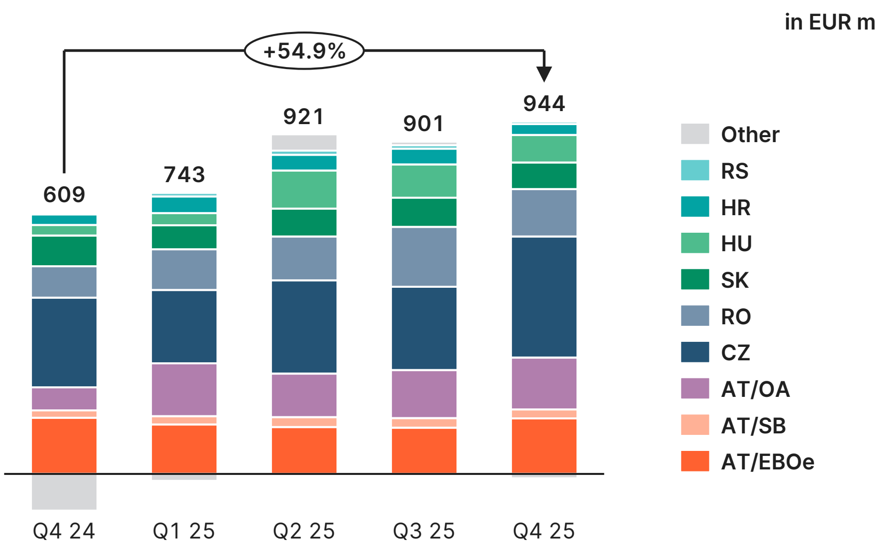


Key other result drivers in Q4 25

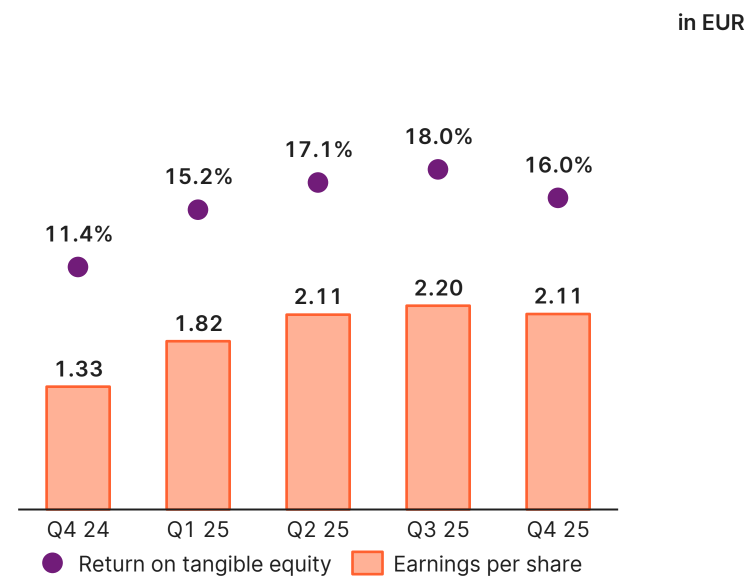
- Yoy up on positive one-offs of EUR 103m in CZ (legal provision release and building sale) and EUR 41m in RO (legal provision release) and lower losses on bond sales
- Qoq up on higher positive one-offs than in the previous quarter (Q3 25: EUR +77m related to legal provision release in RO)

2025 ROTE of 16.6% bolstered by growth momentum, one-offs

Net result by segment



EPS & ROTE



Key net profit drivers in Q4 25

- Record quarterly operating income
- Seasonally higher operating expenses, but slowing trend yoy
- Continued moderate risk costs and healthy asset quality
- Continued tailwind from strong other result

2026 ROTE target confirmed at ~19%

- Consolidation of Erste Bank Polska supports higher ROTE target

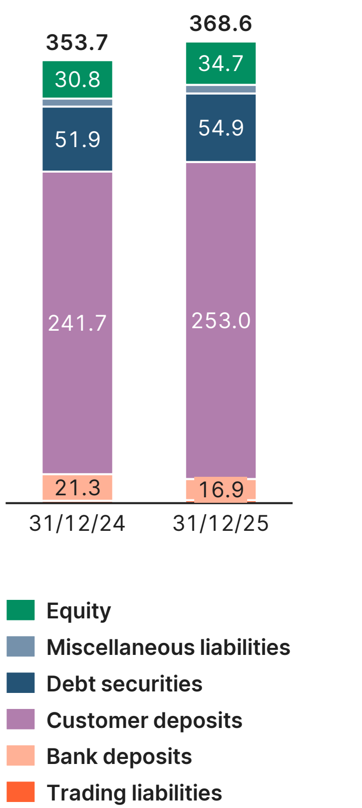
2026 EPS uplift confirmed at >20%

- Based on reported net profits adjusted for extraordinary items: **EUR 3.3bn in 2025 vs EUR >4bn in 2026**

Vast retail deposit base provides competitive funding advantage

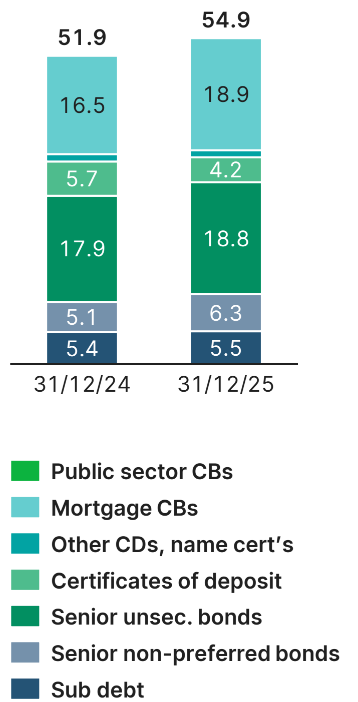
Liabilities and equity

in EUR bn



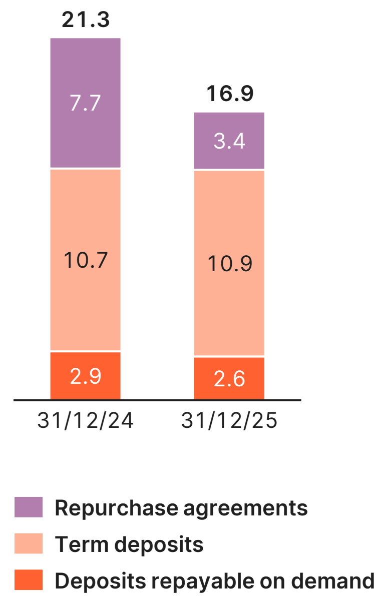
Debt securities

in EUR bn



Interbank deposits

in EUR bn



Comments

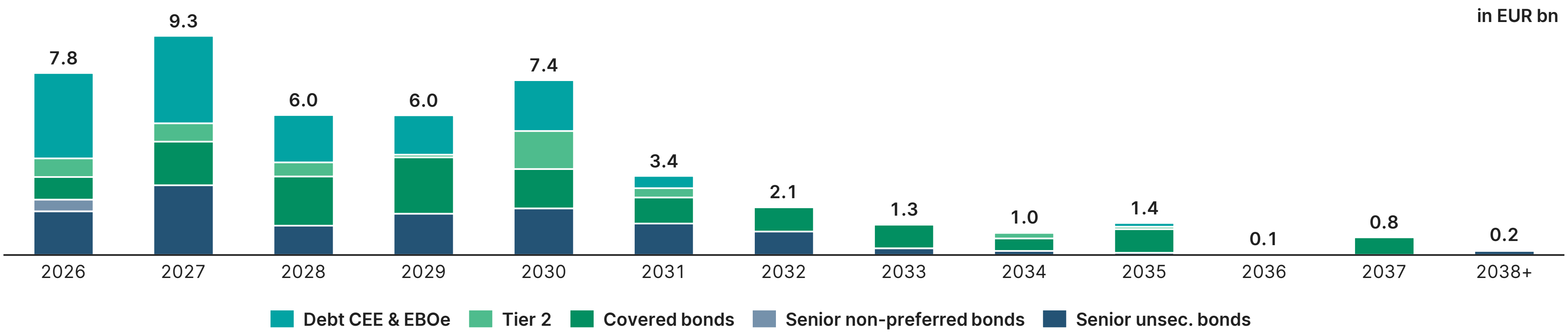
Highly granular and well-diversified Retail & SME deposit base is key source of long-term funding

Increase in debt securities

- Covered bonds
- Local (MREL) as well as holding issuance of senior unsecured bonds

Active start to the 2026 funding year

Maturity profile of debt



Highlights 2025

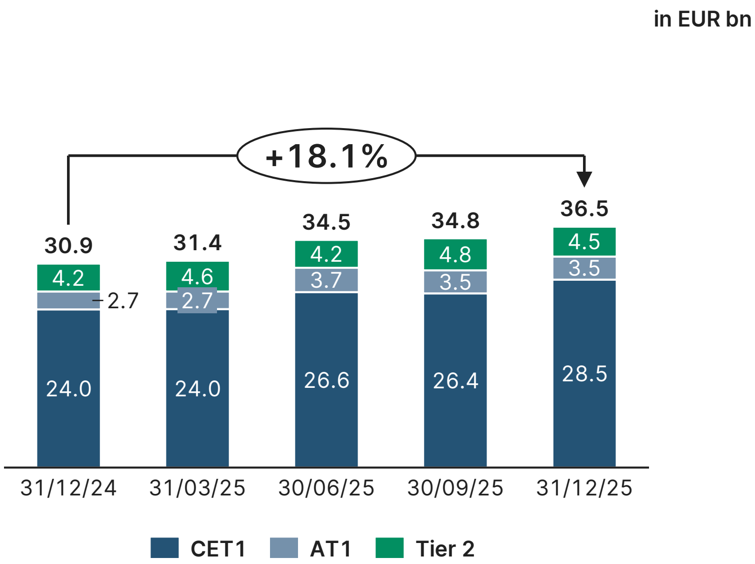
- Erste Group tapped the capital markets with instruments across all seniorities. In Q1 25 Erste Group issued senior preferred notes in green format twice (EUR 750m each) and mortgage covered bonds were brought to the market in Q1 and Q2 25 (EUR 1bn each). After the announcement of the Q1 25 results and the planned acquisition in Poland a EUR 1bn AT1 note was issued. Another transaction in August 2025, i.e. a EUR 750m T2 note, concluded the funding activities in syndicated format for the holding entity in 2025.

2026 funding volume similar in size but more focus on MREL instruments compared to secured funding

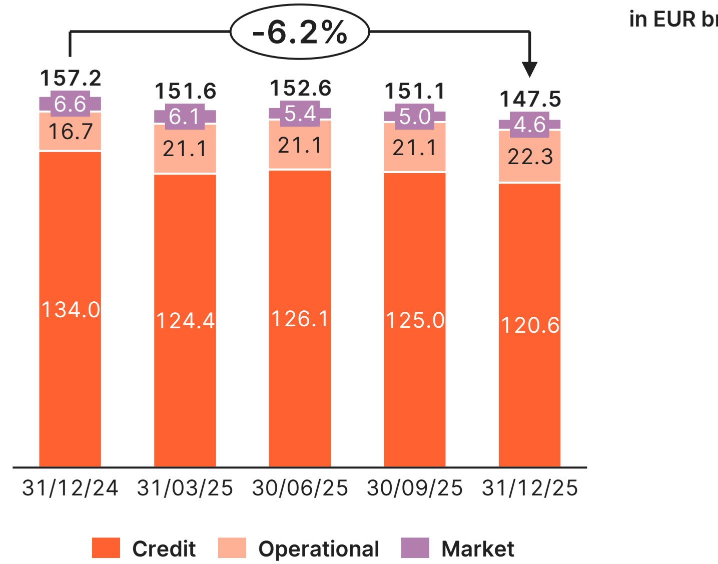
- In January 2026, Erste Group started its funding activities with a EUR 750m T2 note (10.25NC5.25 issued at MS+127bps) that reached a peak book of >EUR 4bn.
- End of January (and after further syndicated transactions by its subsidiaries) Erste Group returned to the senior preferred segment by issuing EUR 750m (6.25NC5.25 at MS+62bps).

Fast capital build, efficient RWA management

Basel 3 capital (phased-in)



Risk-weighted assets (phased-in)



CET 1 capital soars on strong profitability

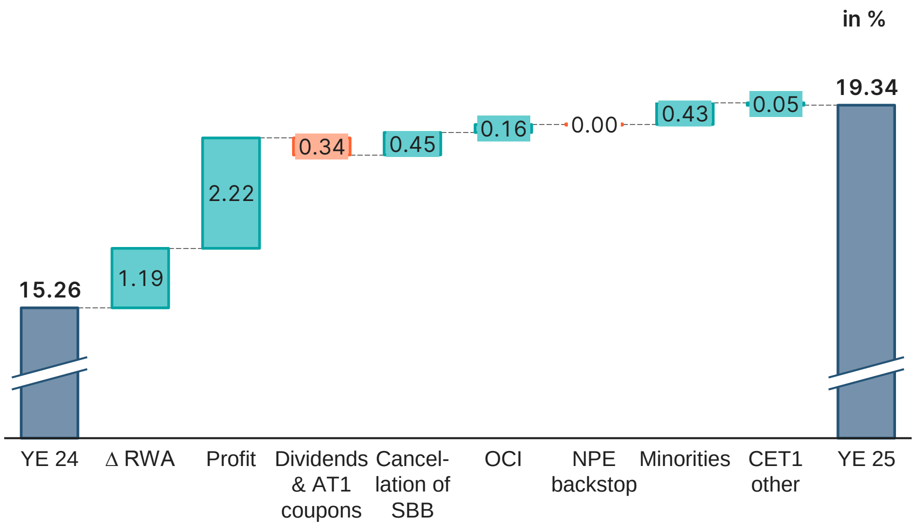
- Strong rise in CET1 capital driven by retained earnings (EUR 3.7bn), supported by temporarily reduced shareholder distributions (2025 dividend, cancelled share buyback)
- Minority interest: +EUR 684m yoy
- OCI impact, other reserve and prudential filters: +EUR 297m

Massive reduction in risk-weighted assets

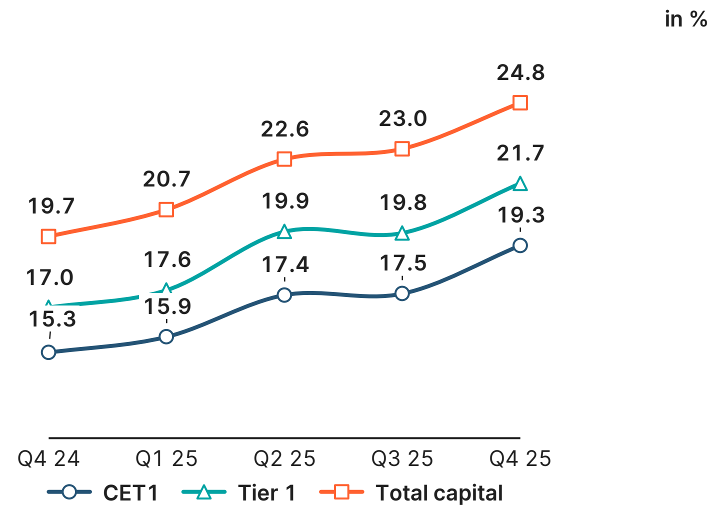
- Credit RWA yoy decline driven by CRR3 implementation, securitisations and portfolio effects, offsetting business growth
- Operational risk up yoy mainly on implementation of risk-insensitive CRR3 standardised measurement approach in Q1 25
- Market risk RWAs down on lower contribution of trading book

CET 1 ratio at historic 19.3%

CET 1 ratio development



Basel 3 capital ratios (reported, phased-in)



CET1 ratio rises to historic record of 19.34%

- Supported by strong profitability and temporarily reduced shareholder distributions
- Extraordinarily, positive contribution from risk-weighted assets, supported by securitisations and CRR3 implementation, more than offsetting strong loan growth
- Erste Bank Polska consolidation expected to result in unchanged CET1 ratio drawdown of about 460 bps

CET1 target ratio confirmed at >14.25%

Strong 2026 outlook for "new" Erste

	Erste ex EBP	Erste inc EBP (in EUR)	Key assumptions/additional comments
Real GDP	~ +1-3%	**~ +1-4%**	**Superior CEE GDP growth** trajectory is key pillar of Erste
Loans	> 5%	**> 285bn**	Supported by **robust growth dynamics** across the CEE region
NII	~ +5%	**> 11bn**	Volume growth, better deposit mix and continued deposit repricing
Fees	> +5%	**~ 4bn**	Fees to remain **pillar of revenue growth**; print subject to allocation of EBP FX income
Costs	~ +3%	**~ 7bn**	Slowing cost inflation, improved efficiency, integration costs, intangibles amortisation
CIR	~ 47%	**~ 45%**	**Positive operating jaws** to drive CIR down, despite integration costs
Risk costs	20-25 bps	**25-30 bps**	Positive risk outlook, adjusted for EBP-related ECL provisions of EUR 300m (gross)
ROTE		**~ 19%**	Reflects strong business momentum and Erste Bank Polska contribution
EPS uplift		**> 20%**	**Adjusted 2026e net profit of > EUR 4bn** vs adjusted 2025 net profit (EUR 3.3bn)
Capital return	EUR 0.75		Internal funding of EBP acquisition results in temporary dividend reduction

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

EXECUTIVE SUMMARY

MACROECONOMIC AND BUSINESS UPDATE

OPERATING TRENDS

WHOLESALE FUNDING AND CAPITAL

FINANCIAL OUTLOOK

APPENDIX: ERSTE GROUP BASICS, ERSTE GROUP DETAILED FINANCIALS & ERSTE GROUP ESG PROFILE

Banking leadership in Central and Eastern Europe (1)

Czech Republic	
Customers:	4.5m
Employees:	9,483
Branches:	329
Retail loan share:	26.9%
Retail deposit share:	23.5%

Poland	
Customers:	6.0m
Employees:	10,100
Branches:	307
Retail loan share:	10.7%
Retail deposit share:	9.4%

Slovakia	
Customers:	2.0m
Employees:	3,514
Branches:	140
Retail loan share:	24.6%
Retail deposit share:	27.6%

Erste Group	
Customers:	22.7m
Employees:	55,800
Branches:	2,111

- Leading retail and corporate bank in 8 geographically connected core markets
- Favourable mix of mature & emerging markets with low penetration rates
- Potential for cross selling and organic growth in CEE

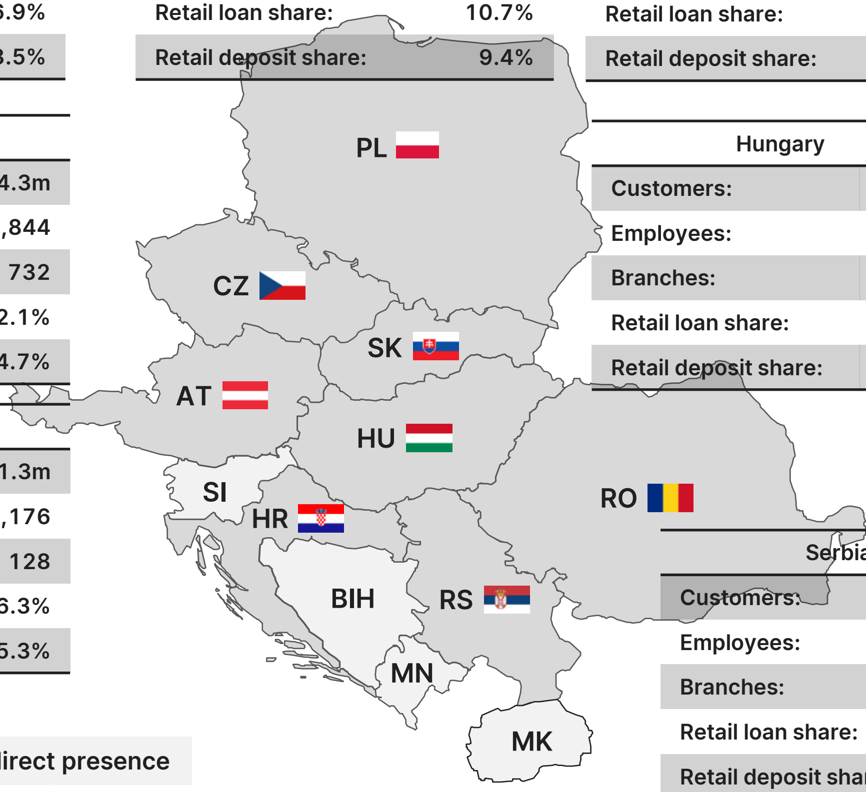
Austria	
Customers:	4.3m
Employees:	16,844
Branches:	732
Retail loan share:	22.1%
Retail deposit share:	24.7%

Hungary	
Customers:	1.1m
Employees:	3,430
Branches:	97
Retail loan share:	11.9%
Retail deposit share:	10.9%

Croatia	
Customers:	1.3m
Employees:	3,176
Branches:	128
Retail loan share:	16.3%
Retail deposit share:	15.3%

Romania	
Customers:	3.0m
Employees:	5,051
Branches:	290
Retail loan share:	17.4%
Retail deposit share:	12.3%

Serbia	
Customers:	0.5m
Employees:	1,270
Branches:	88
Retail loan share:	6.4%
Retail deposit share:	5.4%



Core markets | Indirect presence

The acquisition of a controlling stake in Erste Bank Polska was completed in January 2026

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)

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 customer satisfaction and profitability	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, including customer-based trading activities In addition to core markets, presences in 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

Building a distinctive brand identity

Providing everyone with access to financial expertise and financial advice

Driving efficiency through digitisation

Developing innovative financial health propositions

Expanding through organic and inorganic growth

Commanding market shares across the CEE region

The acquisition of a controlling stake in Erste Bank Polska was completed in January 2026

Strong track record of profitability

	Year-to-date view			Quarterly view				
in EUR million	**2024**	**2025**	**YOY-Δ**	**Q4 24**	**Q3 25**	**Q4 25**	**YOY-Δ**	**QOQ-Δ**
Net interest income	7,528.3	7,788.4	3.5%	1,937.6	1,974.6	2,027.4	4.6%	2.7%
Interest income	15,352.9	13,693.3	-10.8%	3,683.0	3,406.9	3,249.0	-11.8%	-4.6%
Other similar income	3,756.5	2,913.9	-22.4%	823.3	693.7	723.1	-12.2%	4.2%
Interest expenses	-7,548.7	-5,989.8	-20.7%	-1,740.7	-1,453.7	-1,272.1	-26.9%	-12.5%
Other similar expenses	-4,032.5	-2,829.0	-29.8%	-828.0	-672.2	-672.6	-18.8%	0.1%
Net fee and commission income	2,937.6	3,190.5	8.6%	779.7	798.4	850.4	9.1%	6.5%
Fee and commission income	3,454.3	3,810.3	10.3%	913.9	961.4	1,010.4	10.6%	5.1%
Fee and commission expenses	-516.7	-619.8	19.9%	-134.2	-163.0	-159.9	19.2%	-1.8%
Dividend income	39.4	35.9	-8.9%	4.8	2.9	4.1	-14.4%	40.6%
Net trading result	519.1	312.8	-39.8%	90.8	89.8	82.1	-9.6%	-8.6%
Gains/losses from financial instruments measured at fair value through profit or loss	-82.0	106.6	n/a	-12.0	-1.8	49.0	n/a	n/a
Net result from equity method investments	26.6	46.0	73.1%	11.4	9.9	12.7	11.1%	29.0%
Rental income from investment properties & other operating leases	209.5	178.6	-14.7%	46.7	44.7	46.1	-1.3%	3.1%
Personnel expenses	-3,202.4	-3,334.9	4.1%	-884.4	-824.1	-886.3	0.2%	7.5%
Other administrative expenses	-1,529.2	-1,687.9	10.4%	-443.1	-398.7	-481.5	8.7%	20.8%
Depreciation and amortisation	-547.3	-560.1	2.3%	-142.2	-139.5	-147.0	3.4%	5.4%
Gains/losses from derecognition of financial assets measured at amortised cost	-89.9	-49.4	-45.0%	-63.0	-10.3	-26.0	-58.7%	>100.0%
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	-1.0	8.7	n/a	-4.3	14.0	-3.6	-17.3%	n/a
Impairment result from financial instruments	-397.0	-477.7	20.3%	-185.6	-136.5	-159.3	-14.2%	16.7%
Other operating result	-414.3	-157.5	-62.0%	-125.4	-28.6	54.0	n/a	n/a
Levies on banking activities	-244.6	-371.8	52.0%	-51.0	-86.9	-87.9	72.4%	1.2%
Pre-tax result from continuing operations	**4,997.3**	**5,400.0**	**8.1%**	**1,011.3**	**1,394.9**	**1,422.3**	**40.6%**	**2.0%**
Taxes on income	-1,052.5	-1,102.8	4.8%	-235.4	-285.9	-287.3	22.1%	0.5%
Net result for the period	**3,944.7**	**4,297.2**	**8.9%**	**775.9**	**1,108.9**	**1,134.9**	**46.3%**	**2.3%**
Net result attributable to non-controlling interests	819.4	787.7	-3.9%	166.5	207.8	191.2	14.8%	-8.0%
Net result attributable to owners of the parent	**3,125.3**	**3,509.6**	**12.3%**	**609.4**	**901.1**	**943.8**	**54.9%**	**4.7%**
Operating income	11,178.5	11,658.9	4.3%	2,859.1	2,918.5	3,072.0	7.4%	5.3%
Operating expenses	-5,278.9	-5,582.9	5.8%	-1,469.6	-1,362.3	-1,514.8	3.1%	11.2%
Operating result	**5,899.6**	**6,076.0**	**3.0%**	**1,389.5**	**1,556.2**	**1,557.2**	**12.1%**	**0.1%**

Strong balance sheet dominated by customer loans

	Quarterly data					Change		
in EUR million	**Dec 24**	**Mar 25**	**Jun 25**	**Sep 25**	**Dec 25**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Cash and cash balances	25,129	23,940	27,652	25,345	27,573	9.7%	9.7%	8.8%
Financial assets held for trading	11,463	10,811	8,688	7,911	9,377	-18.2%	-18.2%	18.5%
Derivatives	1,226	1,032	1,230	948	829	-32.4%	-32.4%	-12.6%
Other financial assets held for trading	10,236	9,779	7,459	6,963	8,548	-16.5%	-16.5%	22.8%
Non-trading financial assets at fair value through profit and loss	3,040	3,108	3,171	3,305	3,833	26.1%	26.1%	16.0%
Equity instruments	464	453	474	500	523	12.5%	12.5%	4.5%
Debt securities	1,468	1,485	1,479	1,507	1,786	21.7%	21.7%	18.5%
Loans and advances to banks	0	0	0	0	0	n/a	n/a	n/a
Loans and advances to customers	**1,108**	**1,171**	**1,218**	**1,298**	**1,524**	**37.6%**	**37.6%**	**17.4%**
Financial assets at fair value through other comprehensive income	9,498	9,811	9,870	9,093	9,181	-3.3%	-3.3%	1.0%
Equity instruments	109	111	104	105	113	3.5%	3.5%	8.2%
Debt securities	9,388	9,700	9,767	8,989	9,068	-3.4%	-3.4%	0.9%
Financial assets at amortised cost	288,894	294,303	295,280	300,814	301,707	4.4%	4.4%	0.3%
Debt securities	52,889	56,596	57,937	58,217	58,655	10.9%	10.9%	0.8%
Loans and advances to banks	26,972	26,770	22,818	23,965	20,827	-22.8%	-22.8%	-13.1%
Loans and advances to customers	**209,034**	**210,938**	**214,526**	**218,632**	**222,225**	**6.3%**	**6.3%**	**1.6%**
Finance lease receivables	5,248	5,259	5,328	5,306	5,290	0.8%	0.8%	-0.3%
Hedge accounting derivatives	181	190	205	194	231	28.0%	28.0%	19.2%
Fair value changes of hedged items in portfolio hedge of interest rate risk	-19	-31	-25	-33	-64	>100.0%	>100.0%	92.3%
Property and equipment	2,754	2,742	2,749	2,802	2,941	6.8%	6.8%	5.0%
Investment properties	1,678	1,734	1,823	1,837	1,913	14.0%	14.0%	4.1%
Intangible assets	1,382	1,366	1,387	1,390	1,413	2.2%	2.2%	1.6%
Investments in associates and joint ventures	280	291	390	397	465	65.9%	65.9%	17.3%
Current tax assets	45	67	67	74	84	86.2%	86.2%	14.3%
Deferred tax assets	266	239	212	223	171	-35.7%	-35.7%	-23.5%
Assets held for sale	154	157	254	256	211	37.4%	37.4%	-17.6%
Trade and other receivables	2,677	2,702	2,910	2,742	2,946	10.0%	10.0%	7.4%
Other assets	1,066	1,314	1,109	1,194	1,301	22.0%	22.0%	8.9%
Total assets	**353,736**	**358,003**	**361,072**	**362,851**	**368,574**	**4.2%**	**4.2%**	**1.6%**

Liabilities dominated by retail deposits

	Quarterly data					Change		
in EUR million	**Dec 24**	**Mar 25**	**Jun 25**	**Sep 25**	**Dec 25**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Financial liabilities held for trading	1,821	2,094	2,729	2,538	2,412	32.4%	32.4%	-5.0%
Derivatives	1,149	1,152	1,384	1,146	1,092	-5.0%	-5.0%	-4.7%
Other financial liabilities held for trading	672	942	1,345	1,393	1,321	96.4%	96.4%	-5.2%
Financial liabilities at fair value through profit or loss	10,281	10,209	10,199	10,194	9,857	-4.1%	-4.1%	-3.3%
Deposits from customers	**115**	**124**	**158**	**162**	**174**	**50.9%**	**50.9%**	**7.6%**
Debt securities issued	10,030	9,945	9,911	9,883	9,268	-7.6%	-7.6%	-6.2%
Other financial liabilities	136	139	131	149	415	>100.0%	>100.0%	>100.0%
Financial liabilities at amortised cost	305,332	307,952	309,614	310,326	316,168	3.5%	3.5%	1.9%
Deposits from banks	21,261	16,588	15,368	15,830	16,919	-20.4%	-20.4%	6.9%
Deposits from customers	**241,535**	**246,025**	**248,341**	**247,649**	**252,817**	**4.7%**	**4.7%**	**2.1%**
Debt securities issued	41,859	44,348	44,898	45,952	45,604	8.9%	8.9%	-0.8%
Other financial liabilities	676	991	1,007	896	829	22.6%	22.6%	-7.5%
Lease liabilities	691	700	708	701	721	4.4%	4.4%	3.0%
Hedge accounting derivatives	194	188	188	194	170	-12.2%	-12.2%	-12.3%
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	1,626	1,677	1,622	1,586	1,416	-12.9%	-12.9%	-10.7%
Current tax liabilities	241	314	310	300	323	34.0%	34.0%	7.5%
Deferred tax liabilities	31	35	42	42	52	64.1%	64.1%	21.4%
Liabilities associated with assets held for sale	93	89	114	98	84	-9.2%	-9.2%	-13.7%
Other liabilities	2,658	2,920	2,944	3,108	2,706	1.8%	1.8%	-12.9%
Total equity	**30,767**	**31,826**	**32,603**	**33,763**	**34,665**	**12.7%**	**12.7%**	**2.7%**
Equity attributable to non-controlling interests	7,633	7,832	7,956	8,168	8,367	9.6%	9.6%	2.4%
Additional equity instruments	2,688	2,688	3,682	3,682	3,479	29.5%	29.5%	-5.5%
Equity attributable to owners of the parent	20,447	21,306	20,965	21,913	22,819	11.6%	11.6%	4.1%
Subscribed capital	821	821	821	821	821	0.0%	0.0%	0.0%
Additional paid-in capital	1,516	1,516	1,516	1,516	1,516	0.0%	0.0%	0.0%
Retained earnings and other reserves	18,110	18,969	18,627	19,575	20,481	13.1%	13.1%	4.6%
Total liabilities and equity	**353,736**	**358,003**	**361,072**	**362,851**	**368,574**	**4.2%**	**4.2%**	**1.6%**

Capital requirements for 2026 slightly up on higher buffers

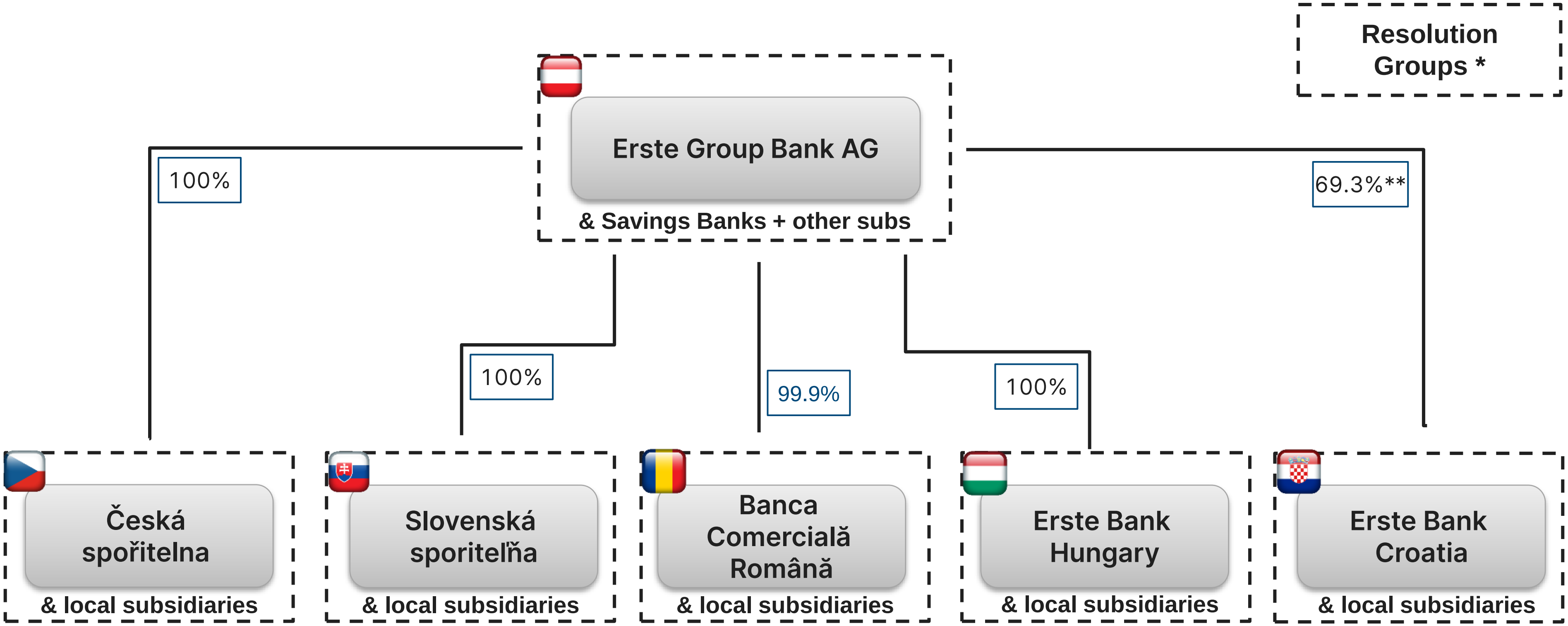
	Erste Group Consolidated				Erste Group Unconsolidated			
	2023	2024	YE 2025	YE 2026	2023	2024	YE 2025	YE 2026
Pillar 1 CET1 requirement	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**
Combined buffer requirement	**5.46%**	**5.63%**	**6.03%**	**6.14%**	**5.31%**	**5.32%**	**5.46%**	**5.54%**
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)	0.71%	0.63%	0.70%	0.73%	0.56%	0.57%	0.69%	0.76%
OSII buffer	1.25%	1.50%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
Systemic risk buffer (SRB)	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%	0.50%	0.50%
sectoral Systemic risk buffer for CRE (sSRB)4)			0.08%	0.16%				0.04%
Pillar 2 CET1 requirement (P2R) 2)	**0.98%**	**1.07%**	**1.13%**	**1.13%**	**0.98%**	**1.07%**	**1.13%**	**1.13%**
Pillar 2 CET1 guidance (P2G)	**1.00%**	**1.00%**	**1.00%**	**1.00%**	**0.00%**	**1.00%**	**1.00%**	**1.00%**
Regulatory minimum ratios excluding P2G								
CET1 requirement	10.95%	11.19%	11.65%	11.77%	10.80%	10.89%	11.08%	11.17%
Regulatory minimum ratios including P2G								
CET1 requirement	11.95%	12.19%	12.65%	12.77%	10.80%	11.89%	12.08%	12.17%
Reported CET1 ratio as of December 2025			**19.34%**				**31.72% 3)**	

Buffer to MDA restriction as of 31 Dec 2025: 769 bps

Available distributable items (ADI) as of 31 Dec 2025: EUR 7.8bn (post dividend for the fiscal year 2025); based on CRR II, which allows additional own funds components to be included, ADIs are at EUR 10.2bn

1. Planned values based on Q4 2025 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 1.90% to 2.00% as of 1.1.2025.
3. Consolidated capital ratios pursuant to IFRS on phased-in basis. Unconsolidated capital ratios pursuant to IFRS as of Dec 2025. ADIs pursuant to Austrian Commercial Code (UGB).
4. Implemented as of 1.7.2025. YE 26 estimate based on Q4 25 exposure and assuming a commercial real estate buffer of 2%.

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



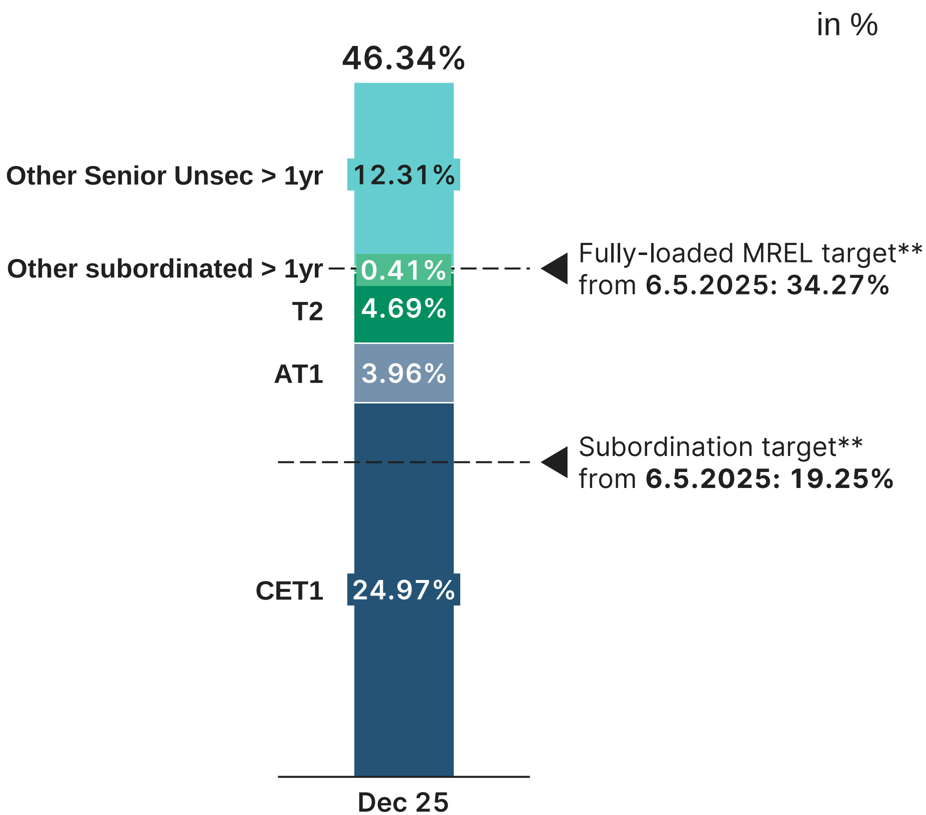
Erste Group follows an MPE resolution strategy with each resolution group issuing its external MREL debt

* 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)*



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

Key take-aways

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

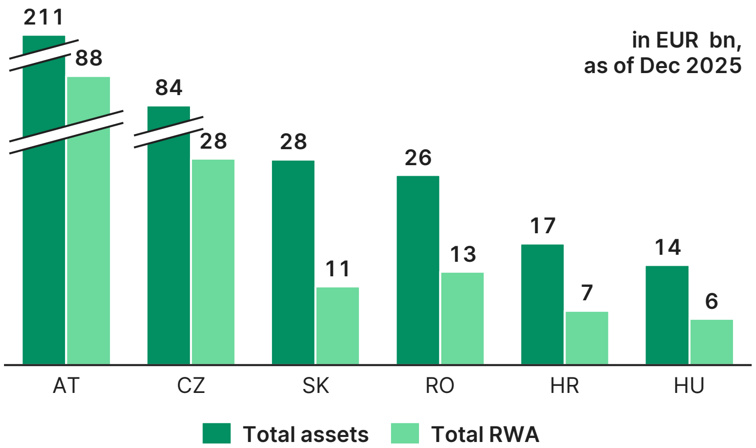
- In Q2 25, Erste Group Bank AG received its MREL requirement calibrated on 31 Dec 2023 balance sheet data
- From 6 May 2025, Erste Group Bank AG, as the resolution entity of the Austrian resolution group, must comply with a MREL requirement of 28.52% of TREA (excl. CBR) and 9.85% of Leverage Ratio Exposure (LRE). In addition, the subordination requirement is set at 13.50% (excl. CBR) of TREA and 6.28% of LRE, respectively.
- As of Q4 25 the Combined Buffer Requirement (CBR) of the Austrian Resolution Group is 5.75% of TREA
- Based on the Austrian resolution group's RWAs as of Dec 2025 of approx. EUR 88.1bn, the current MREL ratio stands at 46.34%, thereof 34.03% being subordinated eligible liabilities.

As of Q4 25 the AT resolution group is compliant with the MREL and subordination requirements (TREA and LRE-based) to be fulfilled from 6 May 2025

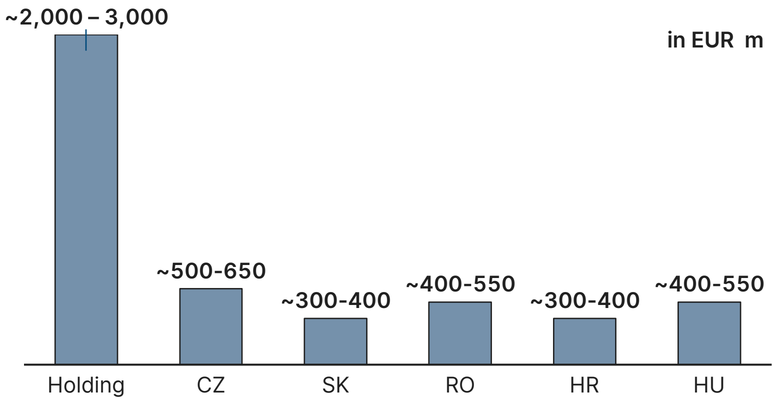
- Potential changes in the MREL requirement will be reflected in Erste Group Bank AG's funding plan as to ensure compliance with MREL & subordination targets

MREL issuance progresses to plan

MPE resolution groups



MREL issuance plan (by year-end 2026)



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

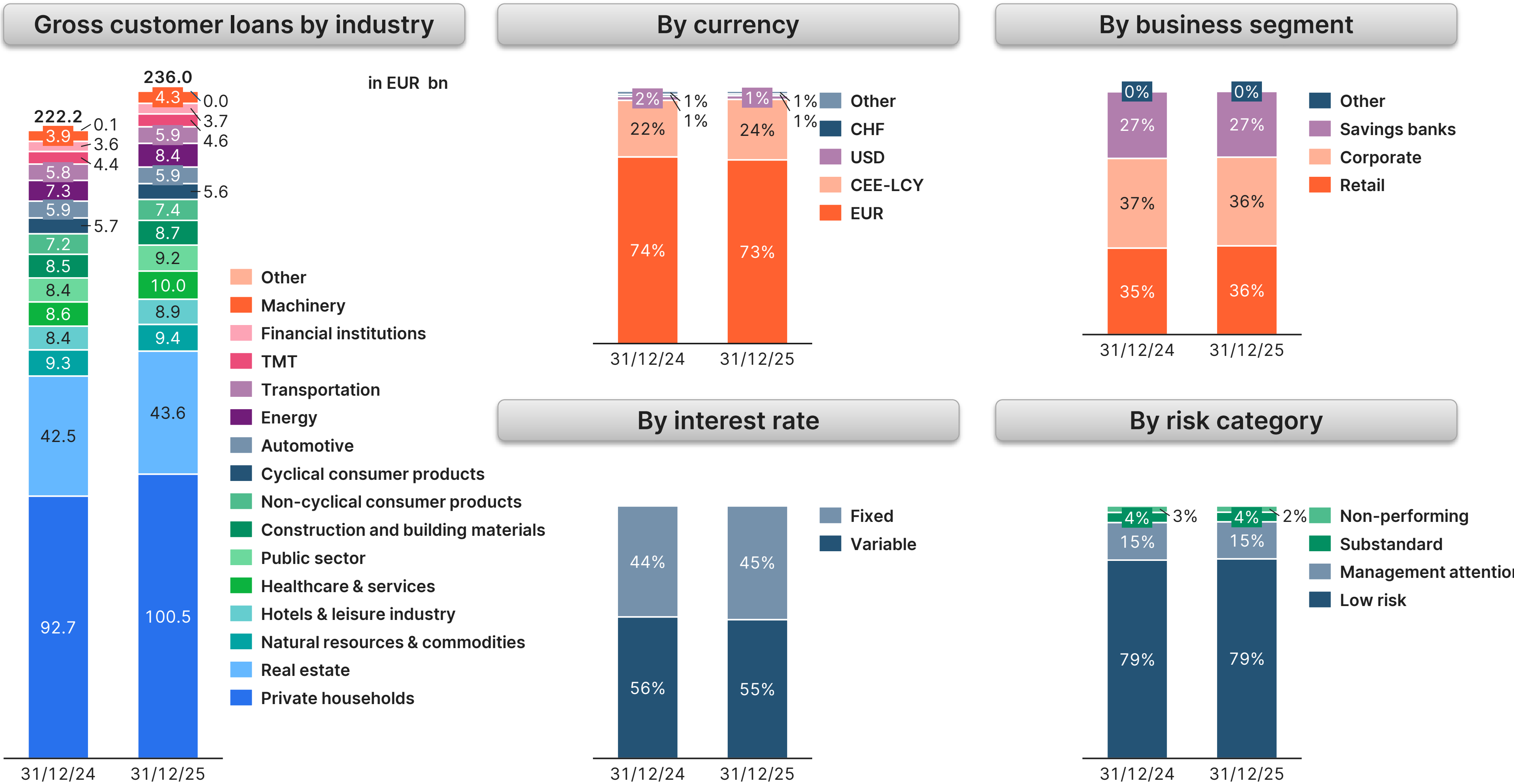
- Covers parent company (Holding), EBOe and savings banks
- Not considered a legal entity or reporting unit, hence there is neither a statutory reporting nor a capital requirement

More than EUR 4.8bn MREL-related CEE issuances placed in domestic and euro markets in 2024, 2025 and 2026

- Holding: ~EUR 4.3bn PS (thereof latest EUR 750m PS benchmark in Feb 26)
- CZ: ~EUR 2.0bn, thereof 4 international EUR 500m NPS (Q1 24, Q3 24, Q3 25 and Q1 26)
- SK: ~EUR 0.5bn PS (predominantly domestic issuances)
- RO: ~EUR 0.8bn, thereof 1 domestic RON 1.1bn NPS sub-benchmark and 1 international EUR 500m NPS benchmark in Q4 25
- HU: ~EUR 1.1bn PS (thereof domestic EUR 0.7bn and 1 international EUR 400m sub-benchmark in Q1 26)
- HR: ~EUR 0.4bn PS (1 sub-benchmark 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



Real estate snapshot

Sound lending standards

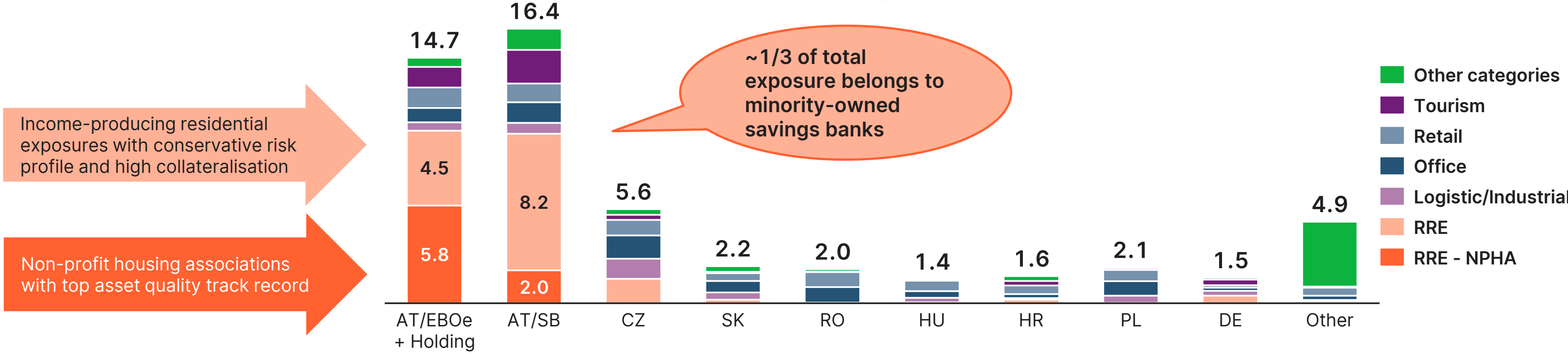
- Income producing projects (>80%)
- Ring-fenced, A-class buildings in prime locations with risk-mitigating structures
- Highly collateralised business with conservative valuation approach (application of valuation haircuts) and LTVs in the 50-60% range

Diversified strong portfolio with some market-specific headwinds in Austria

- ~ 40% of exposure is related to AT-focused **residential real estate (RRE)** with a high share of low risk, state-subsidised non-profit housing associations (NPHAs)
- **Commercial real estate (CRE)** is well-diversified and performs well, heavily weighted towards lower risk economies, such as AT and CZ
- Decrease in CRE yields supported prices, office vacancy rates showed a positive momentum over the last 12 months
- Other real estate relates mainly to multipurpose, small RRE and CRE projects, typically in the minority-owned savings banks (>65%)

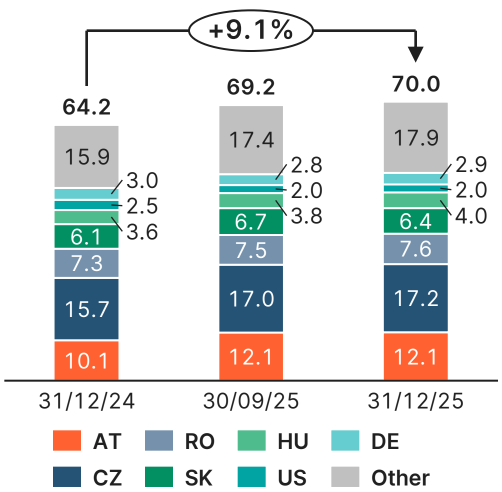
Real estate gross exposure as of Q4 25 (EUR 52.6bn)

(Asset location view, in EUR bn)

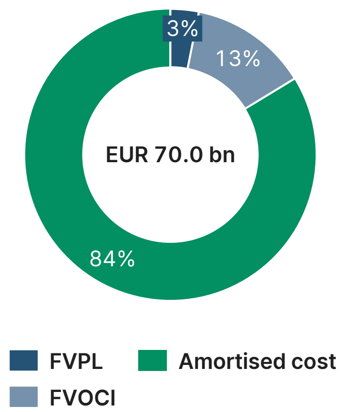


Securities portfolio contributes to net interest income

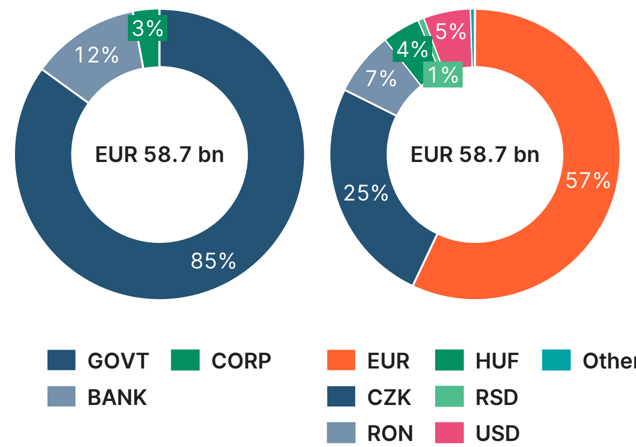
Financial assets – geographic view



Financial assets – accounting view



AC by issuer and currency



Financial assets/securities 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 Q4 25

- Amounts to EUR 58.7bn or 84% of total financial assets
- Portfolio duration: 3.8 years
- Portfolio yield: 2.9%

- 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: ~85% A or higher, ~15% BBB

Erste Group’s sustainability strategy is centered on two main pillars

Supporting the Green Transition

Erste Group’s primary environmental impact arises from its lending activities and the resulting financed emissions. Supporting clients on their decarbonisation pathways is therefore the most important lever.

As part of the environmental pillar of its sustainability strategy, Erste Group

- has the **ambition to achieve a net-zero status of its portfolio by 2050**,
- aims to **achieve a net-zero status in banking operations by 2030** and
- maintains a **strong role in sustainable financing across CEE** by funding climate action and adaptation.

Promoting Social Inclusion

Erste Group’s social impact is shaped by its interactions with employees, customers and communities. Ethical conduct and strong compliance form the foundation for long-term trust and organisational stability.

As part of the social pillar of its sustainability strategy, Erste Group

- boosts **financial inclusion** with social banking
- helps customers gain **financial health and literacy**
- promotes **diversity**, including gender diversity and
- fosters **good ethical conduct** and compliance

Strong ESG ratings

	MSCI ESG RATINGS	SUSTAINALYTICS	ISS ESG Corporate ESG Performance Prime	VÖNIX 24/25
2025	**AA** (5.9)	**Low Risk** 14.2 / 100	**C “Prime”** 55.7	**B**
2024	**AA** (6.0)	**Low Risk** 16.0 / 100	**C “Prime”** 55.69	**B+**

Portfolio towards our environmental targets

Financed emissions

Scope 3, financed emissions, covering EUR 198.3bn exposure

246

gCO_2e/€ financing low emission intensity

13.5

million tonnes of CO_2e total financed emissions Scope 1 and 2

35.3

million tonnes of CO_2e total financed emissions Scope 3

Sustainable finance corporate

New specific purpose Sustainable Financing[1]

Committed amount (total), Dec 2025	in EUR m
Construction and real estate	3,515
Renewable energy	732
Transportation	82
Other Corporate	675
Total	**5,004**

Portfolio net-zero target setting

Sector	Metric	Methodology	Scenario/ pathway	Emissions scope	Baseline Year	Baseline Value	Targets 2030	Targets reduction	Volume [2)] as of Dec 25 in EUR bn
Mortgages	$kgCO_2e/m^2$	internal model	XDC ITR 2.2°C	1+2	2024	45.2	32.1	-29%	121.9
Commercial real estate	$kgCO_2e/m^2$	internal model	XDC ITR 1.7°C	1+2	2024	32.9	21.9	-34%	
Electricity production	$kgCO_2e$/MWh	PACTA	IEA NZE2050	1+2	2022	357.1	182.7	-49%	4.6
Heat & steam production	thousand tCO_2e	SBTiAC	IEA NZE2050	1+2	2022	1,614.3	924.0	-43%	
Oil and gas extraction	thousand tCO_2e	PACTA	IEA NZE2050	1+2+3	2023	1,020.4	923.7	-9%	1.0
Automotive production	gCO_2e/km	PACTA	IEA NZE2050	1+2+3	2023	169.8	103.6	-39%	
Iron and steel production	tCO_2e/t steel	PACTA	IEA NZE2050	1+2	2023	1.5	1.1	-24%	
Cement production	tCO_2e/t cement	SBTiSDA	IEA NZE2050	1+2	2023	0.6	0.5	-19%	

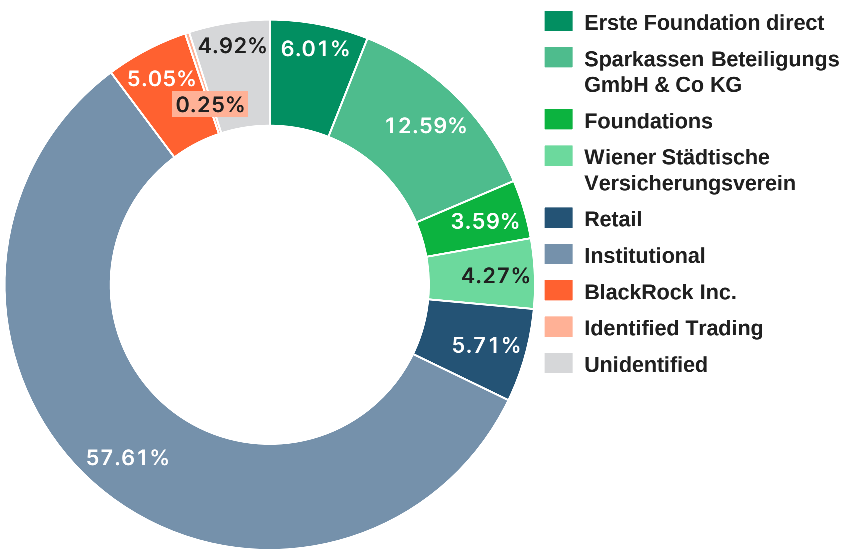
Following recent enhancements to the Carbon Footprint calculation and the updated National Energy and Climate plans, Erste Group has adapted its baseline for decarbonisation pathways for mortgages and commercial real estate portfolios in Q4 2025

1) as defined in Erste Group's Sustainable Finance Guideline

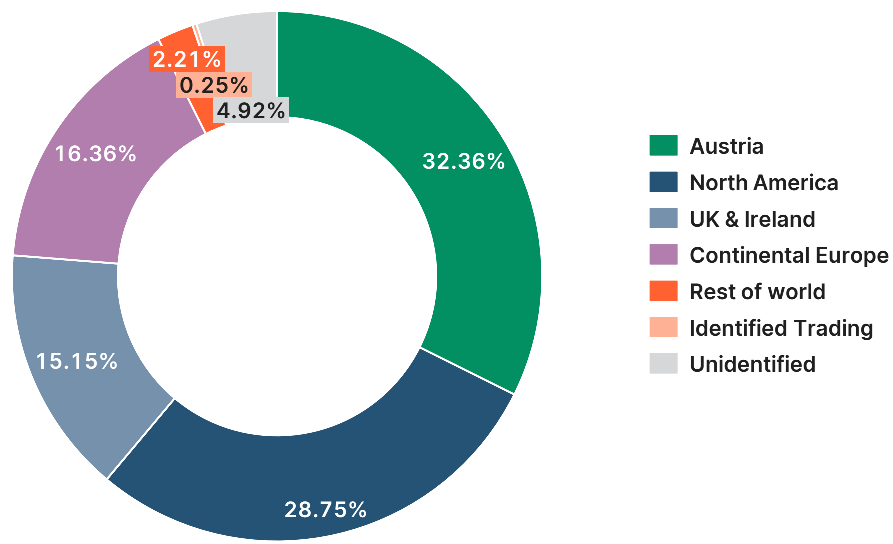
2) volume represents the Carbon Footprint Calculation on-balance exposure as of that is in scope of the decarbonisation targets (incl. savings banks)

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 31 December 2025

ERSTE Group

Erste Group Bank AG boasts strong issuer ratings

Moody's

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	Strong	+1
Risk position	Adequate	0
Funding	Strong	+1
Liquidity	Strong	
CRA adjustment		-1

+

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+ / Positive / 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 29 November 2024

Geographical/operating and business segment view (as of Dec 2025)

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

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