ERSTE Group

Disclosure pursuant to article 450 Capital Requirements Regulation

as of 31 December 2025

Disclosure of information on remuneration policy and practices at Erste Group

GOVERNANCE OF REMUNERATION POLICY AND PRACTICES

The management board of Erste Group Bank AG actively oversees the design and operation of the group remuneration policy. The remuneration committee of Erste Group Bank AG is a committee of the supervisory board, composed of elected members of the supervisory board and members of the employees' council. In accordance with the law and the internal rules of the remuneration committee, the committee is composed of at least one member of the employees' council for every two elected supervisory board members (statutory one-third parity rule). The remuneration committee approves, implements, periodically reviews and – if needed – amends the general principles of the group remuneration policy and the remuneration policy of Erste Group Bank AG's management board and supervisory board. These policies are directly applicable at the level of Erste Group Bank AG. Erste Group's local subsidiaries have implemented the same governance structure for remuneration policies and practices. Subsidiary institutions adopt their own policies based on the group policy.

The implementation of the remuneration policy is, at least annually, subject to central and independent internal review for compliance with legal requirements, regulatory provisions and procedures for remuneration adopted by the institution. The group remuneration policy was reviewed in 2025 and minor updates were made. This mainly relates to strenghtened integration of ESG risks into Erste Group's remuneration framework, reflecting provisions of Directive (EU) 2024/1619 (CRD6).

All subsidiaries that are significant institutions must establish a remuneration committee. The distribution of responsibilities at subsidiary level between the overall supervisory board and the remuneration committee is subject to the respective national regulations. In any case, the following matters remain within the responsibility of the full supervisory board and may not be delegated:

_ Approval of the variable remuneration of members of the management board
_ Approval of payments in relation to premature terminations of members of the management board

The remuneration committee of Erste Group Bank AG met five times in 2025. Further information on the composition and operation of Erste Group Bank AG's remuneration committee can be found in its Corporate Governance Report.

The remuneration policy for the management board and supervisory board of Erste Group Bank AG is discussed in detail in Erste Group Bank AG's remuneration committee and a recommendation to the supervisory board is adopted for approval. For further details see remuneration policy of the management board (chapter Governance process). Wolf Theiss acted as external legal advisor with regard to the last update of the remuneration policy of Erste Group Bank AG's management board and supervisory board approved at the annual general meeting in 2025 as part of the regular update.

DESIGN AND STRUCTURE OF THE REMUNERATION SYSTEM FOR MATERIAL RISK TAKERS

Erste Group's remuneration policy is aiming to attract, motivate and retain key employees with the abilities, experiences, skills and values required for Erste Group to fulfill its role as a multi-national bank, sustainably executing its strategy while committing to our purpose and Erste Group's values. Erste Group benchmarks itself with Austrian and Central European financial institutions.

Total reward is the sum of an employee's compensation package, including base salary, allowances, variable remuneration and other benefits. All remuneration can be divided into either fixed remuneration or variable remuneration. In 2025, the ratio between variable and fixed remuneration is capped at 100% of the annual fixed remuneration for material risk takers and other employees.

The consistent identification of employees who have, by nature of their job position and/or professional activities, a material impact on the risk profile of an institution ("material risk takers" or "MRTs") by institutions within Erste Group is guaranteed through application of a combination of common qualitative and appropriate quantitative criteria in compliance with regulatory requirements (foremostly Art 92 (3) of the Directive 2013/36/EU as amended (CRD) as transposed into national laws and those criteria set out in the Commission Delegated Regulation (EU) 2021/923). All aforementioned qualitative and quantitative criteria are implemented in the group remuneration policy and related procedures, and ensure that each institution's individual risk profile is taken into account appropriately. The main consequence for a person being identified as a "material risk taker" is that the granting and payment of variable remuneration are subject to special remuneration rules in compliance with regulatory requirements and internal remuneration policy.

FIXED REMUNERATION

All employees' fixed remuneration components (base salary) represent a sufficiently high proportion of the total remuneration to allow for financial independence of variable pay on an individual level, thus creating the possibility not to pay any performance-linked variable remuneration at all.

Salary bands are used to define the range (band) of compensation given for certain roles. They are designed based on:
_ scarcity/surplus of available skills in the market;
_ expected future market trends;
_ price for labour in the overall market.

Under the "WeShare by Erste Group" program, all employees who have been employed for more than 6 months in the performance year and are still active during the payout period receive shares of Erste Group Bank AG with a net equivalent value of approximately EUR 350 per year (participation).

As a part of the Investment Plus program, all eligible employees were given the opportunity to purchase discounted Erste Group shares. These shares are subject to a minimum holding period of 5 years according to the rules of the Investment Plus program.

Other benefits comprise all other typical market benefits, e.g. meal/canteen allowance, capital-building payments and the company pension plan. Furthermore, company cars are made available to employees in certain roles in accordance with the applicable guidelines.

VARIABLE REMUNERATION

The total budget for variable remuneration (bonus pool) is defined by the following parameters at the start of the performance period:
_ bonus potential of individual employees,
_ overall performance of the respective institution and
_ relevant risks that the respective institution is exposed to[1].

Any adjustment of the bonus pool and pay-out from the bonus pool is subject to assessment of criteria related to performance and long-term sustainability after the performance period.

The size of the bonus pool is calculated based on the bonus potential applicable to the various staff categories. The bonus potential is either a fixed amount or a percentage related to the base salary. The bonus pool is adjusted based on the performance of the entity and division. The individual bonus is linked to individual and business unit performance and overall entity results. The sum of individual bonuses is capped by the size of the bonus pool after malus adjustments.

Key performance scorecards of employees contain well balanced qualitative and quantitative objectives. The key performance scorecards for the top-management are a balance of financial, risk-related, business-specific, customer and leadership objectives. At year-end, the top-management performance is assessed using a multi-source feedback evaluation process.

Variable remuneration must be related to the performance in any particular performance period. As a rule, guaranteed variable remuneration is prohibited. The only exception is a sign-on bonus payment which can be paid out upfront in cash when hiring new staff. Severance payments must reflect performance achieved over time and must not reward failure or misconduct.

Employees engaged in internal control functions (risk management, compliance, regulatory compliance and internal audit) shall have objectives linked to their functions, independent of the performance of the business units they control without compromising the objectivity required to execute their task appropriately.

The variable remuneration of Erste Group Bank AG's management board includes the same components that are presented above. Further details can be found within the remuneration policy of the management board (chapter Variable remuneration).

For **members of Erste Group Bank AG's management board, individual factors for the financial year 2025** (Key Performance Indicators) were: operating result (Group and/or business segment), Group return on tangible equity (ROTE), Group NPL ratio, Group risk costs, security, Group Strategy execution, Capital Management, Customer Experience Index, data management, ESG and other individual strategic goals and leadership (incl. Diversity).

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[1] The Group Risk Strategy and Risk Appetite Statement (RAS) represents a strategic statement that expresses the maximum level of risk that Erste Group is willing to accept in order to deliver its business objectives. The RAS provides a quantitative direction for the overall risk-return steering, qualitative statements in the form of key risk principles, sets the boundary for limits and target setting, and forms a key input into the annual strategic planning process, creating a holistic perspective on capital, liquidity and risk-return trade-offs. The RAS and the remuneration policy are directly linked at Group and local level.

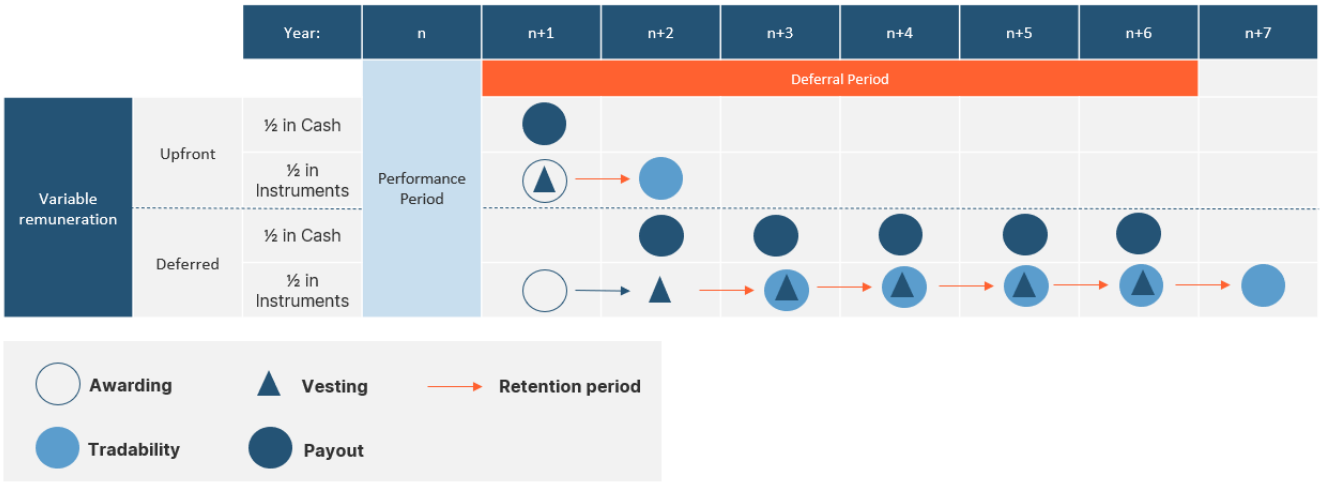
For **members of the management boards of local entities, individual factors for the financial year 2025** were: operating result (partial Group and/or business segment), return on equity (ROE), NPL ratio, risk costs, security,strategy execution, Capital Management, data management, Customer Experience Index, leadership (incl. Diversity), ESG and other individual strategic and business specific KPIs.

Payout of performance-linked remuneration for material risk takers

The pay-out of performance-linked components for material risk takers (MRTs) consists of two models: 60%/40% or 40%/60% (up-front/deferred remuneration) of the pay-out, depending on the amount of the bonus; a minimum of 50% of variable remuneration consists of instruments with a minimum retention period of 1 year.

In Austria, variable remuneration is deferred over a period of 5 years, whereas in other countries it is deferred over a period of 3 to 5 years. In all countries, Erste Group adheres to the local rules for payment of bonuses to material risk takers. In general, the applied non-cash instrument (for all material risk takers except for the management board of Erste Group Bank AG) is the phantom share, using the average weighted daily share price of Erste Group of the performance year. Banks and subsidiaries in the Czech Republic, Romania and Slovakia use other non-cash instruments additionally.

As an example, the following figure shows the bonus payment structure applied to material risk takers for a 5-year deferral model.



Picture 2: Bonus payment structure visualization for material risk takers (exemplary payment structure)

The members of Erste Group Bank AG's management board are awarded half of their deferred bonus in Performance Share Units (PSUs) and half of their upfront bonus in actual shares. A PSU represents an unsecured contingent right to receive Erste Group shares in the future. The respective remainder is awarded in cash. A vesting factor that is linked to the performance during the deferral period is applied in order to determine the payout.

For further details regarding payout and performance link of the variable remuneration of Erste Group Bank AG's management board (including any possibility of malus and clawback) please refer to the remuneration policy of the management board (chapter Payment of variable remuneration).

Erste Group Bank AG as an institution does not benefit from the option of derogation according to Art 94 (3)(a) CRD. For staff members whose annual variable remuneration does not exceed EUR 50,000 and does not represent more than one third of the staff member's total annual remuneration the option of derogation according to Art 94(3)(b) is applied. Subsidiaries may benefit on institutional as well as on staff member level from derogation as laid down in Art 94 (3) where permitted and in line with (national) regulatory requirements.

Ex-post risk adjustment

Malus or clawback arrangements are explicit ex-post risk adjustment mechanisms where the institution itself adjusts remuneration of the material risk takers based on mechanisms such as lowering awarded cash remuneration or reducing the number or value of instruments awarded. Reasons for ex-post risk adjustments may be for example: a lack of sustainability in the performance serving as the basis for the performance assessment, the employee's risk behavior but also collective criteria such as the liquidity and profitability of Erste Group or the relevant local entity. Individual contribution or decision which is assessed ex-post as disadvantageous or negative may also result in the reduction or cancellation of a deferred variable remuneration.

DISCLOSURE POLICY AND STRUCTURE

Disclosure of information on remuneration policy and practices at Erste Group pursuant to Article 450 Regulation (EU) No 575/2013 (Capital Requirements Regulation – CRR) is prepared on consolidated level, per requirements set out in Part Eight of CRR and following additional instructions and frequencies per EBA guidelines and ITSs. The requirements have been incorporated in internal processes, systems and controls through Group Disclosure Policy. Disclosure pursuant to Article 450 CRR in accordance with Group Disclosure Policy has been attested in writing by the Head of Group People & Culture of Erste Group Bank AG.

Erste Group has opted under Article 434 CRR for publishing its disclosure pursuant to Article 450 CRR on the website of Erste Group at https://www.erstegroup.com/en/investors/reports additionally as standalone document in the section "Regulatory reporting" and (as soon as available) as link to the website of EBA (EBA's Pillar 3 Data Hub – P3DH). According to the transitional provisions included in the ITS applicable for disclosures with reference dates with December 2025, the disclosure will be made available via the EBA's P3DH as soon as possible.

QUANTITATIVE INFORMATION ON REMUNERATION FOR IDENTIFIED STAFF

Remuneration awarded for the financial year

in EUR			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1		Number of identified staff	12	5	839	1603
2		**Total fixed remuneration**	**1,725,158.91**	**7,189,648.78**	**133,348,994.97**	**103,208,044.92**
3		Of which: cash-based	1,725,158.91	7,188,257.78	132,427,530.68	102,629,943.93
4		(Not applicable in the EU)				
EU-4a	**Fixed remuneration**	Of which: shares or equivalent ownership interests		1,391.00	743,707.44	506,672.49
5		Of which: share-linked instruments or equivalent non-cash instruments			48,052.35	53,516.40
EU-5x		Of which: other instruments			82,401.21	
6		(Not applicable in the EU)				
7		Of which: other forms			47,303.30	17,912.10
8		(Not applicable in the EU)				
9		Number of identified staff		5	668	900
10		**Total variable remuneration**		**5,840,000.00**	**40,855,619.95**	**18,491,676.55**
11		Of which: cash-based		2,919,325.16	27,302,328.39	14,500,415.75
12		Of which: deferred		1,751,513.03	7,525,763.60	1,764,975.02
EU-13a		Of which: shares or equivalent ownership interests		2,920,674.84	1,003,152.36	174,669.00
EU-14a	**Variable remuneration**	Of which: deferred		1,752,486.97	550,814.00	69,867.50
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments			7,076,677.90	2,673,625.30
EU-14b		Of which: deferred			4,421,760.40	1,360,922.40
EU-14x		Of which: other instruments			5,473,461.30	1,142,966.50
EU-14y		Of which: deferred			3,219,494.60	465,188.00
15		Of which: other forms				
16		Of which: deferred				
17	**Total remuneration (2 + 10)**		**1,725,158.91**	**13,029,648.78**	**174,204,614.92**	**121,699,721.47**

MB management body

Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

in EUR		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awarded				
1	Guaranteed variable remuneration awards - Number of identified staff			1	
2	Guaranteed variable remuneration awards -Total amount			72,905.20	
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap			72,905.20	
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff			3	
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount			55,759.10	
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff			22	4
7	Severance payments awarded during the financial year - Total amount			3,723,437.50	133,600.10
8	Of which paid during the financial year			3,683,437.50	133,600.10
9	Of which deferred			40,000.00	
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap			2,535,644.50	24,606.20
11	Of which highest payment that has been awarded to a single person			1,733,319.50	73,698.70

MB management body

Deferred remuneration

	in EUR	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjust-ments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance periods that has vested but is subject to retention periods
1		**MB Supervisory function**								
2		Cash-based								
3		Shares or equivalent ownership interests								
4		Share-linked instruments or equivalent non-cash instruments								
5		Other instruments								
6		Other forms								
7		**MB Management function**	**16,158,665.01**	**1,755,812.99**	**14,402,852.02**			**7,608,150.00**	**1,308,280.00**	**1,188,800.00**
8		Cash-based	3,812,563.01	567,013.00	3,245,550.01				567,013.00	
9		Shares or equivalent ownership interests	10,370,100.00		10,370,100.00			6,275,750.00		
10		Share-linked instruments or equivalent non-cash instruments	1,976,002.00	1,188,799.99	787,202.01			1,332,400.00	741,267.00	1,188,800.00
11		Other instruments								
12		Other forms								
13		**Other senior management**	**51,618,900.44**	**13,331,043.83**	**38,287,856.61**	**323,455.40**	**69,226.50**	**10,648,104.66**	**9,929,454.39**	**5,889,165.89**
14		Cash-based	22,662,502.25	4,923,619.55	17,738,882.70	131,983.00			3,694,121.84	
15		Shares or equivalent ownership interests	1,639,203.00	310,023.00	1,329,180.00			1,362,140.00	380,143.00	310,023.00
16		Share-linked instruments or equivalent non-cash instruments	18,413,150.17	5,604,345.37	12,808,804.80	59,489.40	69,226.50	8,449,968.74	3,577,349.60	3,238,854.38
17		Other instruments	8,904,045.02	2,493,055.91	6,410,989.11	131,983.00		835,995.92	2,277,839.95	2,340,288.51
18		Other forms								
19		**Other identified staff**	**17,829,773.62**	**3,945,787.57**	**13,883,986.05**			**5,748,122.84**	**3,135,974.41**	**2,107,711.63**
20		Cash-based	6,218,838.56	1,520,349.14	4,698,489.42				1,330,333.61	
21		Shares or equivalent ownership interests	2,982,270.80	77,082.80	2,905,188.00			1,994,810.00	98,814.30	77,082.80
22		Share-linked instruments or equivalent non-cash instruments	7,161,711.60	1,915,784.90	5,245,926.70			3,664,450.40	1,129,455.43	1,655,704.10
23		Other instruments	1,466,952.66	432,570.73	1,034,381.93			88,862.44	577,371.07	374,924.73
24		Other forms								
25		**Total amount**	**85,607,339.07**	**19,032,644.39**	**66,574,694.68**	**323,455.40**	**69,226.50**	**24,004,377.50**	**14,373,708.80**	**9,185,677.52**

Remuneration of EUR 1 million or more per year

	in EUR	Identified staff that are high earners as set out in Article 450 (1) (i) CRR
1	1,000,000 to below 1,500,000	5
2	1,500,000 to below 2,000,000	2
3	2,000,000 to below 2,500,000	4
4	2,500,000 to below 3,000,000	
5	3,000,000 to below 3,500,000	
6	3,500,000 to below 4,000,000	1

Remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		Management body remuneration			Business areas						
	in EUR	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total MB & BA
1	**Total number of identified staff**										**2459**
2	Of which: members of the MB	12	5	17							
3	Of which: other senior management				42	159	72	363	159	43	
4	Of which: other identified staff				98	201	167	240	400	498	
5	**Total remuneration of identified staff**	**1,725,158.91**	**13,029,648.78**	**14,754,807.69**	**29,699,963.60**	**60,339,167.75**	**30,209,137.53**	**103,020,612.60**	**57,208,867.72**	**15,426,651.63**	
6	Of which: variable remuneration		5,840,000.00	5,840,000.00	10,096,573.60	10,015,990.85	7,391,125.83	20,022,929.40	9,493,891.72	2,326,777.08	
7	Of which: fixed remuneration	1,725,158.91	7,189,648.78	8,914,807.69	19,603,390.00	50,323,176.90	22,818,011.70	82,997,683.20	47,714,976.00	13,099,874.55	

MB management body, BA business area