

Supervisory Board Erste Group Bank AG - Annual Report 2020



@ Daniela Beranek

Friedrich Rödler

Chairman of the Supervisory Board

First elected: 2004

Term expires: 2022

Personal information:

Year of birth: 1950

Nationality: Austrian

Career:

2011 – 2013: Member of the Management Board, PwC Europe AG, Frankfurt

2001 – 2013: Senior Partner, PwC PricewaterhouseCoopers Austria

1990 – 2001: Partner, Price Waterhouse Austria

1976 – 1990: Arthur Andersen Austria

since 1982: admitted as tax advisor and certified auditor

Education:

Postgraduate course in International Studies at the University of Vienna degree awarded 1976

Business administration and tax law at the University of Economics and Business Administration, Vienna degree awarded 1976 (MA)

Applied mathematics and computer sciences at the University of Technology, Vienna degree awarded 1975 (Diplomingenieur)

Committee representation:

Executive Committee: Chairman

Nomination Committee: Chairman

Remuneration Committee: Chairman and compensation expert

Risk Committee: Member

Audit Committee: Chairman and finance expert

IT Committee: Vice Chairman

Memberships in statutory supervisory boards and similar functions:

Erste Bank Hungary Zrt.

Erste Bank der oesterreichischen Sparkassen AG (Vorsitz)

Sparkassen-Prüfungsverband (Chairman)

Abschlussprüferaufsichtsbehörde



@ Daniela Beranek

Jan Homan

1st Vice Chairman of the Supervisory Board

First elected: 2004

Term expires: 2022

Persönliche Daten:

Year of birth: 1947

Nationality: Austrian

Career:

02/2011 – 12/2013: Member of the Supervisory Board, Constantia Flexibles Group GmbH

2004 – 2011: Chairman of the Management Board, Constantia Flexibles Group

1991 – 2004: Chairman of the Management Board, Constantia Teich Group

1984 – 1991: Director, Sun Chemical, Vienna

1978 – 1984: Head of Finance and Administration, Sandvik Austria

1977 – 1978: Bank Société Générale Alsacienne, Vienna

1972 – 1977: Chase Manhattan Bank, Frankfurt/New York/Düsseldorf

Education:

University of Economics, Vienna degree awarded 1972 (MA)

Committee representation:

Executive Committee: Vice Chairman

Nomination Committee: Vice Chairman

Remuneration Committee: Vice Chairman

Risk Committee: Vice Chairman

Audit Committee: Member

Memberships in statutory supervisory boards and similar functions:

Frapag Beteiligungsholding AG (Vice President of the Supervisory Board)

Slovenská sporiteľňa, a.s. (Vice President of the Supervisory Board)



Maximilian Hardegg

2nd Vice Chairman of the Supervisory

First elected: 2015

Term expires: 2025

Personal information:

Year of birth: 1966

Nationality: Austrian

Career:

2012 – 2014: Honorary Chairman, DLG Fachzentrum Land- u. Ernährungswirtschaft (German Agricultural Society for Agriculture and Food)

2009 – 2014: Board of Directors, DLG Frankfurt

since 2004: Supervisory Board Member, Erste Stiftung

since 1995: Proprietor, Gutsverwaltung Hardegg

since 1992: Family-owned company, Gutsverwaltung Hardegg

1991 – 1993: AWT Handels- u. Finanzierungs AG

Education:

Agricultural science at the Technical University Munich at Freising-Weihenstephan, degree awarded 1990 (Dipl.-Ing.agr.)

Committee representation:

Executive Committee: Member

Nomination Committee: Member

Remuneration Committee: Member

Risk Committee: Chairman

Audit Committee: Vice Chairman

IT Committee: Chairman

Memberships in statutory supervisory boards and similar functions:

DIE ERSTE österreichische Spar-Casse Privatstiftung

Česká spořitelna, a.s.

Nadace Ceske sporitelny

Erste Mitarbeiterbeteiligung Privatstiftung
Tiroler Sparkasse Bankaktiengesellschaft Innsbruck



Matthias Bulach

Member of the Supervisory Board

First elected: 2019

Term expires: 2022

Personal details:

Year of birth: 1976

Nationality: German

Career:

since 11/2016: CaixaBank; member of the Management Committee; responsible for accounting, controlling and capital management

2015 - 2016: CaixaBank; head of planning and capital management

2011 - 2015: CaixaBank; head of financial planning

2006 - 2011: Caja de Ahorros y Pensiones ("la Caixa"); head of economic analysis

2002 - 2006: McKinsey & Company; Senior Associate in the financial sector

Education:

2004 - 2006: Master of Business Administration (MBA) at the IESE Business School (Universidad de Navarra)

1997 - 2002: degree in economic studies (lic. oec.) of the University of St. Gallen (Switzerland), CEMS Management Master (Community of European Management Schools)

Committee representation:

Audit Committee: Member

Memberships in statutory supervisory boards and similar functions:

BuildingCenter S.A. (of CaixaBank)

CaixaBank Asset Management SGIIC S.A.

CaixaBank Payments & Consumer, E.F.C., E.P., S.A



Henrietta Egerth-Stadlhuber

Member of the Supervisory Board

First elected: 2019

Term expires: 2022

Personal details:

Year of birth: 1971

Nationality: Austrian

Career:

Since 2004: Austrian Research Promotion Agency (FFG), Managing Director

2000 – 2004: Office of the Federal Minister for Economics and Labour; tasked with research and development, funding policy and general economic policies

1997 – 2004: Federation of Austrian Industries (IV), i.a. Delegate to the Union of Industrial and Employers' Confederations of Europe, Business Europe, Brussels

1996 – 1997: European Commission, Department of Prospective Analysis, Stage, Brussels

1996: Scientific economic work / Liaison Office of Upper Austria, Brussels

Education:

1995 – 1997: Doctorate at the Johannes Kepler University of Linz

1995: Degree in Commercial Science at the Johannes Kepler University of Linz
1994 – 1995: Studies at Groupe ESC Nantes Atlantique, France - Graduate School of Management

1994 – 1995: Studies at Groupe ESC Nantes Atlantique, France - Graduate School of Management

Committee representation:

Risk Committee: Member

IT Committee: Member

Memberships in statutory supervisory boards and similar functions:

none



Jordi Gual

Member of the Supervisory Board

First elected: 2017

Term expires: 2022

Personal information:

Year of birth: 1957

Nationality: Spain

Career:

since 2016: Chairman of CaixaBank

2005 – 2016: Chief Strategy Officer and Chief Economist of “la Caixa” Group

1987 – 2016: Professor of Economics of IESE Business School, Barcelona, Department of Economics

since 1989: Researcher of Centre for Economic Policy Research (CEPR), London

Education:

Doctor of Philosophy in Economics (Ph.D.), University of California, Berkeley, degree awarded in March 1987

Executive Development Program (PDD), IESE Business School, University of Navarra, degree awarded in June 1988

Licenciatureship in Economics, Universitat de Barcelona, Spain, degree awarded with highest honors in 1979

Committee representation:

Remuneration Committee: Member

Memberships in statutory supervisory boards and similar functions:

CaixaBank, S.A. (Chairman)

Telefónica, S.A.



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Marion Khüny

Member of the Supervisory Board

First elected: 2017

Term expires: 2022

Personal information:

Year of birth: 1969

Nationality: Austrian

Career:

2015 – 2016: Divisional Board Member for Market, Counterparty and Liquidity Risk, Commerzbank AG, Frankfurt

2008 – 2014: Division Manager for Market and Operational / Reputational Risk, UniCredit Bank AG, Munich

2003 – 2008: Co-head for Credit Proprietary Trading, UniCredit Group / Bank Austria AG, Vienna

1997 – 2003: Senior Fund Manager, Deutsche Asset Management, Frankfurt

Education:

International Business Administration, Leopold-Franzens-Universität, Innsbruck/Austria, Marquette University, Milwaukee/USA, degree awarded in 1993

Chartered Financial Analyst (CFA), German Association of Investment Professionals

Financial Analyst (DVFA), German Association of Investment Professionals

Committee representation:

Risk Committee: Member

IT Committee: Member

Audit Committee: Substitute

Memberships in statutory supervisory boards and similar functions:

KA Finanz AG



Friedrich Santner

Member of the Supervisory Board

First elected: 2020

Term expires: 2023

Personal information:

Year of birth: 1960

Nationality: Austria

Career:

since 2003 sole managing director

since 1997 managing director

1986 joined Anton Paar GmbH, Graz

1985-1986 educator, Episcopal Gymnasium, Graz

Education:

1989 Marketing education, London

1987 – 1988 course in automation technology, WIFI Graz

1986 – 1987 training as an academically certified export merchant, University of Graz

1981 – 1984 special training in psychology (Gestalttherapie), Salzburg

1984 Dr. phil, Karl Franzens University of Graz

1978 – 1984 study of psychology and educational science

Committee representation:

Audit Committee: Member

Remuneration Committee: Substitute

Memberships in statutory supervisory boards and similar functions:

Steiermärkische Bank und Sparkassen AG

Styria Mediagroup AG

SAG Immobilien AG



Elisabeth Krainer Senger-Weiss

Member of the Supervisory Board

First elected: 2014

Term expires: 2024

Personal information:

Year of birth: 1972

Nationality: Austrian

Career:

since 2010: Co-founder of Zirkel Familienunternehmen exklusiv - Generationen im Gespräch

since 2004: Attorney-at-law, Vienna

2001 – 2004: Associate, Freshfields Bruckhauser Deringer, Wien

1998 – 1999: Associate and Head of London Office, Steel Hector & Davis MNP, Miami, FL and London, GB

1997 – 1998: Associate, Kavanagh Maloney & Osnato LLP, New York, NY

Education:

Austrian notaries' supplementary examination

Governance Excellence/Program for Supervisory Board Members, WU Executive Academy, Vienna

Admission to the New York State Bar and the Austrian Bar

Legal studies at Fordham University, New York, NY, degree awarded 1997 (LL.M. cum laude)

Legal science at the Universities of Vienna and Paris, degree awarded 1996 (LL.M.) degree awarded 2001 (LL.D.)

Committee representation:

Nomination Committee: Member

Risk Committee: Member

IT Committee: Substitute

Executive Committee: Member

Memberships in statutory supervisory boards and similar functions:

Gebrüder Weiss Gesellschaft m.b.H. (Vice Chairwoman of the Supervisory Board)

Gebrüder Weiss Holding AG (Vice Chairwoman of the Supervisory Board)

Banca Comercială Română S.A.



András Simor

Member of the Supervisory Board

First elected: 2020

Term expires: 2023

Personal information:

Year of birth: 1954

Nationality: Hungary

Career:

2013 – 2019 European Bank for Reconstruction and Development (EBRD), London:

2016 – 2019 Senior Vice President, Chief Financial Officer and Chief Operating Officer, EBRD

2014 – 2016 Vice President and Chief Financial Officer, EBRD

2013 – 2014 Vice President, EBRD

2007 – 2013 Central Bank of Hungary, Budapest, Hungary, Governor

1999 – 2007 Deloitte Hungary, Budapest, Hungary, Chairman and Office Managing Partner

1997 – 1998 CA IB Investment Bank A.G., Vienna, Austria, Chairman of the Managing Board

1989 – 1997 Creditanstalt Securities Rt., Budapest, Hungary, Chairman and CEO

1976 – 1989 Various international banking positions in Budapest and London

Non Executive Functions

2013 – Present Chairman of the Board of Trustees of Budapest Festival Orchestra, Budapest, Hungary

2006 – 2010 Chairman of the Economic Council of Ferenc Liszt Music Academy, Budapest, Hungary

2002 – 2006 Deloitte Central Europe, Member of the Board of Directors

1998 – 2002 Chairman of the Board, Budapest Stock Exchange Education:

1992 Budapest Stock Exchange Brokerage licence

1972 – 1976 Karl Marx University of Economics, Budapest, Hungary

Specialised in International Finance

Committee representation:

Remuneration Committee: Member

Memberships in statutory supervisory boards and similar functions:

None



John James Stack

Member of the Supervisory Board

First elected: 2007

Term expires: 2021

Personal information:

Year of birth: 1946

Nationality: American

Career:

since 2008: Member of the Board of Directors at Mutual of America and Ally Bank

2000 – 2007: Chairman and Chief Executive Officer, Ceska Sporitelna, a.s.

1996 – 1999: Executive Vice President, Chase Bank

1977 – 1995: Managing positions, Chemical Bank

1970 – 1976: New York City and State Governments

Education:

Harvard Graduate School of Business Administration, degree awarded 1970 (MBA)

Mathematics and economics, Iona College, degree awarded 1968 (BA), magna cum laude

Committee representation:

Remuneration Committee: Member

Memberships in statutory supervisory boards and similar functions:

Ally Bank

Ally Financial Inc.

Mutual of America Capital Management

Česká spořitelna, a.s. (Chairman of the Supervisory Board)

Nadace Ceske sporitelny

The Vaclav Havel Library Foundation



Michèle F. Sutter-Rüdisser

Member of the Supervisory Board

First elected: 2019

Term expires: 2022

Personal information:

Year of birth: 1979

Nationality: Swiss

Career:

Since 2018: Adjunct Professor for Organizational Control and Governance, School of Management, University of St. Gallen

Since 2012: Vice Director at Institute of Accounting, Control und Auditing, University of St. Gallen

Since 2011: Visiting Professor for Banking and Insurance at SDA Bocconi School of Management, Università Commerciale Luigi Bocconi, Milan

2015-2018: Member of the Board of Governors, University of Lichtenstein, Vaduz

2010-2018: Assistant Professor, School of Management, University of St. Gallen

2016-2017: Visiting Professor, Vienna University of Economics and Business

Education:

2006 - 2009: Doctor Oeconomiae, University of St. Gallen, summa cum laude

2003 - 2005: Master Studies in Risk Management and Financial Services, University of St. Gallen, magna cum laude

2000 - 2003: Bachelor Studies in Business Administration, Economics, Law and Social Sciences, University of St. Gallen

Committee representation:

Audit Committee: Member

Memberships in statutory supervisory boards and similar functions:

Helsana AG

Spital Thurgau AG

Delegated by the employees' council:



Barbara Pichler

Member of the Supervisory Board

Employee Representative

Chairwoman of the Employees' Council

First delegated: 2008

Delegation expires: until further notice

Personal information:

Year of birth: 1969

Nationality: Austrian

Career:

since 2015: Chairwoman of the Employees' Council, Erste Group Bank AG

2008 – 2015: Vice-Chairwoman of the Employees' Council, Erste Group Bank AG

since 2006: Procurement Services GmbH

1999 – 2006: BMG Warenbeschaffung GmbH

1997 – 1999: Erste Bank der oesterreichischen Sparkassen AG

1992 – 1997: GiroCredit Bank

1989 – 1992: Austrian Credit Institute

Education:

Employees' Representatives Academy, magna cum laude 2012

Vienna Business School

Committee representation:

Executive Committee: Member

Nomination Committee: Member

Remuneration Committee: Member

Audit Committee: Member

IT Committee: Substitute

Memberships in statutory supervisory boards and similar functions:

DIE ERSTE österreichische Spar-Casse Privatstiftung

Erste Mitarbeiterbeteiligung Privatstiftung



Andreas Lachs

Member of the Supervisory Board

Employee Representative

Vice Chairman of the Employees' Council

First delegated: 2008

Delegation expires: until further notice

Personal information:

Year of birth: 1964

Nationality: Austrian

Career:

since 2011: Vice-Chairman of the Employees' Council, Erste Group Bank AG

since 2008: Member of the Supervisory Board, Erste Group Bank AG

since 2007: Member of the Employees' Council, Erste Bank

since 1997: Market Risk Manager, Erste Bank

1994 – 1997: Asset and stock analyst, Creditanstalt Group

1991 – 1992: Alliance Capital Management, London and New York

1985 – 1990: Bohmann Printing and Publication, Vienna

Education:

Finance and International Business at Columbia University Business School, NY, degree awarded 1993 (MBA)

Business informatics at the University of Vienna, degree awarded 1991 (MA)

Committee representation:

Executive Committee: Substitute

Nomination Committee: Substitute

Remuneration Committee: Member

Risk Committee: Member

Audit Committee: Substitute

IT Committee: Member

Memberships in statutory supervisory boards and similar functions:

VBV-Pensionskasse Aktiengesellschaft



Karin Zeisel

Member of the Supervisory Board

Employee Representative

Vice-Chairwoman of the Employees' Council

First delegated: 2007

Delegation expires: until further notice

Personal information:

Year of birth: 1961

Nationality: Austrian

Career:

since 11/2013: Operative Head of Erste Time Bank

since 01/2012: Jurywoman, Court of Labour and Social Law, Vienna

since 11/2010: Member of the Federal Executive Board of ÖGB (Austrian Federation of Trade Unions), Deputy Head of Trade Union GPA – djp (Federation of Private Employees)

since 06/2003: Vice-Chairwoman of the Employees' Council, Erste Group Bank AG

since 08/1979: Erste Group Bank AG

Education:

Lay judge training, Court of Labour and Social Law, Vienna

Slovakian Labour and Social Law, Central European Trade Union College

Certificate for Gender Mainstreaming und Diversity, AK Vienna Leadership program training, BTS Plus

Basic and advanced training for employee representatives, GPA-DJP/ÖGB/AKA-Levels

Committee representation:

Executive Committee: Member

Nomination Committee: Member

Remuneration Committee: Member

Memberships in statutory supervisory boards and similar functions:

none



Jozef Pinter

Member of the Supervisory Board

Employee Representative

Vice Chairman of the Employees' Council

First delegated: 2015

Delegation expires: until further notice

Personal information:

Year of birth: 1974

Nationality: Slovak

Career:

since 2008: Specialist / Risk Manager, Erste Group Bank AG (Vienna)

2001 – 2008: Senior Relationship Manager / Head Transaction Banking, Slovenska

1998 – 2001: Senior Relationship Manager, Bank Austria Creditanstalt Slovakia

1997: Account Manager, Tatrabanka a.s. (Raiffeisen Group, Bratislava)

Education:

International Management Training Program, Erste Group (PDPM), certificate awarded 2006

International Training Program, Creditanstalt Academy (CEET), certificate awarded 1998

Specialist for Financial Systems and Banking, University of Economics (Bratislava) degree awarded 1997 (Ing.)

Committee representation:

Executive Committee: Substitute

Nomination Committee: Substitute

Remuneration Committee: Substitute

Risk Committee: Member

Audit Committee: Substitute

IT Committee: Substitute

Memberships in statutory supervisory boards and similar functions:

none



Markus Haag

Member of the Supervisory Board

Employee Representative

First delegated: 2011

Delegation expires: until further notice

Personal information:

Year of birth: 1980

Nationality: Austrian

Career:

since 2002: Trading, Risk Management, Financial Markets, Mid Office/Products & Valuation Markets
– P&L Analyst; current position in Credit & Rates Trading, Government Bond & Collateral Trading,
Group Data Steward for treasury products, Erste Group Bank AG

1991 – 2001: Technical Engineering, Lauda Air Luftfahrt AG

1998 – 1999: Delphi Automotive Systems Vienna GmbH

Education:

Finance, Accounting and Taxation, College of Higher Education, degree awarded 2003 (Mag. (FH))

Mechanical Engineering, Technical College Eisenstadt

Committee representation:

Risk Committee: Member

Remuneration Committee: Substitute

Memberships in statutory supervisory boards and similar functions:

none



Regina Haberhauer

Member of the Supervisory Board

Employee Representative

First delegated: 2015

Delegation expires: until further notice

Personal information:

Year of birth: 1965

Nationality: Austrian

Career:

since 2010: Product Management Securities Products, Erste Group Bank AG

2003 – 2010: Marketing & Event Management, ERSTE-SPARINVEST Kapitalanlagegesellschaft m.b.H.

2000 – 2003: Production Assistant PR & Events, GESCO Medien

1998 – 2000: Sales Assistant, s Bausparkasse

1997 – 1998: Marketing Assistant, Mautner Markhof AG

1996 – 1997: Assistant of the Management Board, Michaela Frey

1992 – 1996: Marketing and PR-Assistant / Junior Product Manager, Unilever Österreich

1985 – 1992: Assistant of the Director of Purchase / Marketing-Assistant and Controller, Gerngross Kaufhaus AG

Education:

European Economy and Business Management Course at the University (EWUF Wien), degree awarded 2002 (Magistra (FH))

Advertising academy, degree 1990

Vienna University of economics and business, 1984 inscription, focus business studies

Vienna Business School, Matura 1984

Committee representation:

Audit Committee: Member

Risk Committee: Substitute

Memberships in statutory supervisory boards and similar functions:

Erste Asset Management Gmb