



## Erste Bank continues partnership with Austrian savings banks in Croatia and Slovenia

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Based on the excellent cooperation between Erste Bank and Steiermärkische Sparkasse in Croatia, Erste Bank sold a 41% stake in Diners Club Adriatic (DCA) to Steiermärkische Sparkasse. Thus, Steiermärkische Sparkasse's shareholding in DCA will be in line with its shareholding in Erste Bank Croatia. The purchase price is based on the price paid by Erste Bank for the majority stake in DCA in February this year.

DCA was founded in 1969 as the first credit card provider in Croatia. Today, with some 450,000 issued credit cards and a market share of 28%, it ranks second in the Croatian market. As of 30.09.2007, DCA reported total assets of EUR 289.2m.

In line with its strategy to cooperate with its Austrian savings banks partners in South Eastern Europe, Erste Bank has decided to support Kärntner Sparkasse's efforts to offer the products and services of the Austrian Savings Bank Group on the Slovenian market. Thus, Erste Bank has acquired a 4% stake in Banka Sparkasse the Slovenian subsidiary of Kärntner Sparkasse. The shareholder structure of Banka Sparkasse in Slovenia is as follows: 70% Kärntner Sparkasse, 26% Steiermärkische Sparkasse and 4% Erste Bank.

Banka Sparkasse operates 8 branches, employs 220 employees and has a market share of slightly more than 2% in Slovenia. As of 30.09.2007, its total assets amounted to EUR 796.4m.

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Kärntner Sparkasse (savings bank in Carinthia - one of the nine federal states of Austria) operated a business unit in Slovenia, transformed 2006 into a fully operating bank "Banka Sparkasse".  
Erste Bank holds a 25.0% stake in both Kärntner Sparkasse and Steiermärkische Sparkasse.