

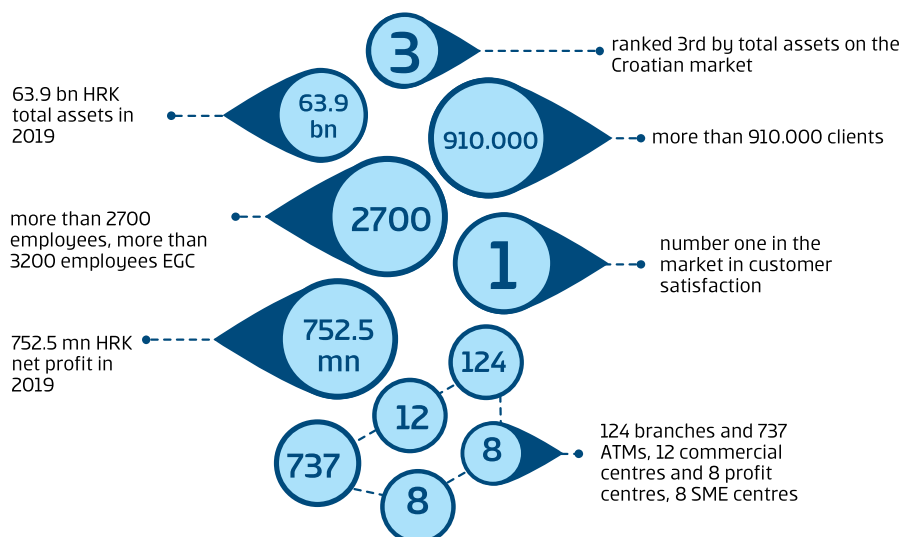
# FACT SHEET

JUNE. 2020

## PROFILE

Erste&Steiermärkische Bank d.d. originates from the former strong regional banks – Riječka, Bjelovarska, Trgovačka and Čakovečka banka – and has been operating under this name since 1 August 2003. Today it is a modern bank, ranked No3 on the Croatian market by total assets, being a part of the international Erste Group, one of the leading financial service providers in CEE. What makes Erste Bank different is its employees, their approach to work, innovation, and care for the clients. The Bank has been posting great business results for years, continuously investing in digital development that facilitates innovation and creativity in customer service. By supporting the financial needs of the citizens and financing sound and profitable projects implemented by entrepreneurs and companies contributing to employment growth in the real sector, the Bank adequately supports the development of the entire economy.

## ERSTE BANK IN NUMBERS



Based on the Conclusion of the Government of the Republic of Croatia and the recommendations of the Croatian National Bank, Erste bank adjusted its operations and started implementing measures aimed at helping citizens and businesses to overcome the negative effects of the coronavirus epidemic or the aftermath of the Zagreb earthquake. The measures relate to the temporary suspension of the activation of forced collection instruments, the postponement of the repayment of credit obligations, and new financing in the form of liquidity and working capital loans, intended for business entities.

In cooperation with associated companies, over the past few months Erste bank has provided support to various health care institutions, in total amount of over 2 million kuna. One million kuna was donated to Clinic for Infectious Diseases "Dr. Fran Mihaljević" and the Institute of Public Health "Dr. Andrija Štampar" received a donation in equipment necessary to fight coronavirus, of total value of around HRK 500,000. A donation of HRK 100,000 was also sent to the Bjelovar General Hospital and the Osijek Clinical Hospital Center. It was used to procure the necessary consumables that serve to prevent the further spread of coronavirus infection. Erste Card Club donated HRK 300,000 to the Children's Hospital Zagreb in Klaićeva and HRK 50,000 to the Institute of Public Health.

In order to enable craftsmen and family farms (Croatian:OPG) in special circumstances caused by coronavirus to sell products without handling cash, Erste bank offered them the possibility of contactless payment for products and services through the KEKS Pay application. The service is intended for all craftsmen and family farms, regardless of which bank they have an account with, and they can activate it in a simple way, without coming to the branch. Also, it is important to note that customers can terminate the contract at any time at no additional cost.

## MANAGEMENT BOARD



Christoph Schoefboeck  
Chairman and CEO



Boris Centner  
Member of the Board  
Corporate Banking, Financial Markets



Martin Hornig  
Member of the Board  
Org & IT



Krešimir Barić  
Member of the Board  
Accounting & Controlling



Zdenko Matak  
Member of the Board  
Retail Banking, Direct Channels



Hannes Frotzbacher  
Member of the Board  
CRO, Corporate Security

## ERSTE GROUP IN CROATIA

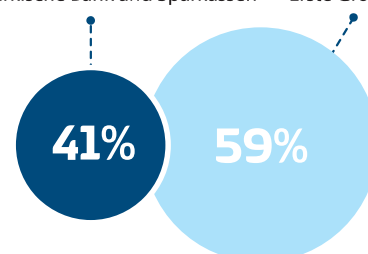
- Erste Card Club d.o.o.
- Erste d.o.o. Mandatory and Voluntary Pension Funds Management Company
- Erste Asset Management d.o.o.
- Erste Real Estate d.o.o.
- Erste & Steiermärkische S-Leasing d.o.o.
- Erste Group Card Processor d.o.o.

## STRATEGIC OBJECTIVES

- Sustainable, long-term success
- Support to sustainable and profitable projects
- Partnership with all stakeholders
- Prosperity of our clients, employees and the whole society

## SHAREHOLDERS' STRUCTURE

Steiermärkische Bank and Sparkassen Erste Group



## PROFILE

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central and Eastern Europe (CEE). Since then, Erste Group has grown through numerous acquisitions and organic growth to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets:

ONE OF THE LEADING FINANCIAL SERVICE PROVIDERS IN THE EASTERN PART OF EU

AMONG THE TOP 3 BANKS IN ITS CORE MARKETS

INNOVATION LEADER IN RETAIL BANKING IN AUSTRIA

AS PER THE FIRST THREE MONTHS OF 2020, ERSTE GROUP HAD:

- 16.1 MILLION CUSTOMERS
- 47,500 EMPLOYEES
- 2,355 BRANCHES IN 7 COUNTRIES
- EUR 263 BILLION TOTAL ASSETS
- EUR 235 MILLION NET PROFIT
- EUR 552 MILLION OPERATING RESULT
- EUR 21.1 BILLION TOTAL EQUITY
- 13.1% CET 1 RATIO (FINAL)

## STRATEGY

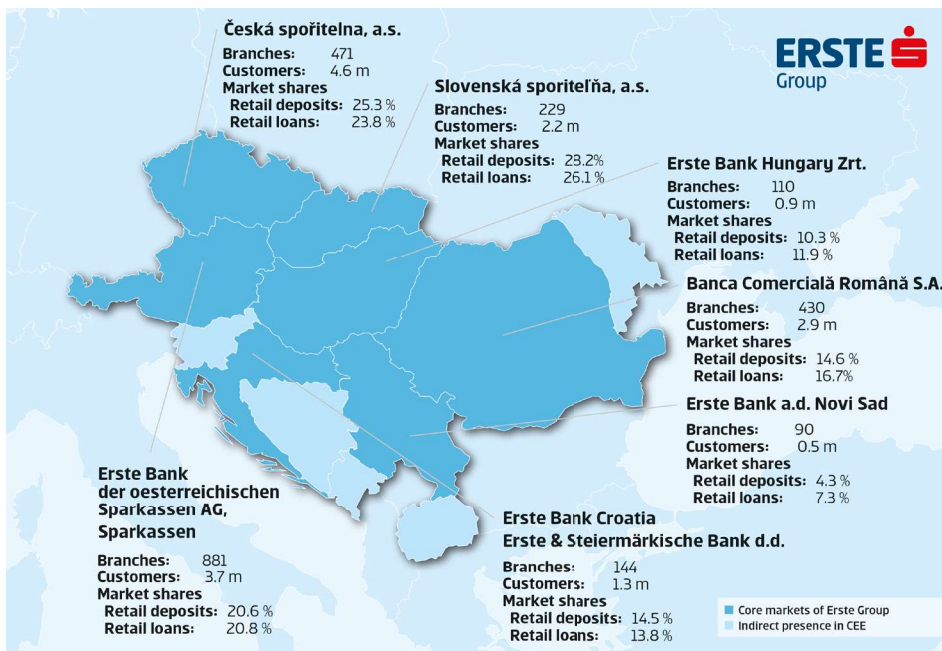
### CUSTOMER BANKING IN CENTRAL AND EASTERN EUROPE

#### EASTERN PART OF EU

#### FOCUS ON CEE, LIMITED EXPOSURE TO OTHER EUROPE

RETAIL BANKING	CORPORATE BANKING	CAPITAL MARKETS	PUBLIC SECTOR	INTERBANK BUSINESS
<p>Focus on local currency mortgage and consumer loans funded by local deposits</p> <p>FX loans only in EUR for clients with EUR income (or equivalent) and where funded by local FX deposits (HR and RS)</p> <p>Savings products, asset management and pension products</p> <p>Expansion of digital banking offering</p>	<p>Large, local corporate and SME banking</p> <p>Advisory services, with focus on providing access to capital markets and corporate finance</p> <p>Real estate business that goes beyond financing</p>	<p>Focus on customer business, including customer-based trading activities</p> <p>In addition to core markets, presence in Poland, Germany, London, New York and Hong Kong with institutional client focus and selected product mix</p> <p>Building debt and equity capital markets in CEE</p>	<p>Financing sovereigns and municipalities with focus on infrastructure development in core markets</p> <p>Any sovereign holdings are only held for market making, liquidity or balance sheet management reasons</p>	<p>Focus on banks that operate in the core markets</p> <p>Any bank exposure is only held for liquidity or balance sheet management reasons or to support client business</p>

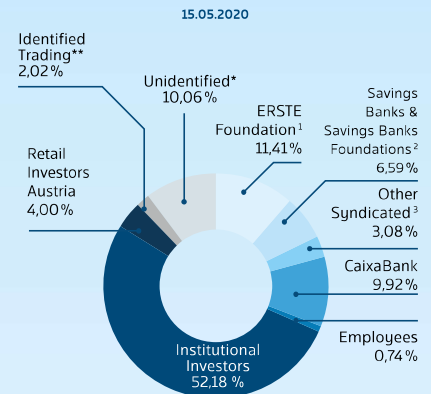
## EXTENSIVE PRESENCE IN CEE



## MANAGEMENT BOARD

- Bernd Spalt, CEO
- Stefan Dörfler, CFO
- Alexandra Habeler-Drabek, CRO
- Peter Bosek, Retail Banking
- Ingo Bleier, Corporates & Capital Markets
- David O'Mahony, Chief Operations Officer
- Ara Abrahamyan, Chief Digital Transformation Office

## SHAREHOLDER STRUCTURE



Total number of shares: **429,800,000**  
Free float: **69.00%**

<sup>1</sup> Economic interest Erste Foundation, including Erste Employees Private Foundation

<sup>2</sup> Economic interest Savings Banks & Savings Banks Foundations

<sup>3</sup> Other parties to the shareholder agreement of Erste Foundation, Savings Banks and CaixaBank

\* Institutional and Retail Investors international

\*\* Including Market Makers, Prime Brokerage, Proprietary Trading, Collateral and Stock Lending positions which are visible through custodian banklists

## LISTINGS AND INDEX REPRESENTATION

31.07.2019

LISTINGS	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	20,0%
Prague Stock Exchange	PX	19,3%
Bucharest Stock exchange	BET-BK	7,0%

- Public trading via a level I ADR programme in the U.S.
- MSCI Standard Index
- EURO STOXX Banks Index
- FTSEurofirst 300 Index

## RATINGS

29.04.2020

	LONG-TERM	SHORT-TERM	OUTLOOK
S&P	A	A-1	Stable
Fitch	A	F1	RWN*
Moody's	A2	P-1	Positive

\* Rating Watch Negative