Erste&Steiermärkische Bank d.d.

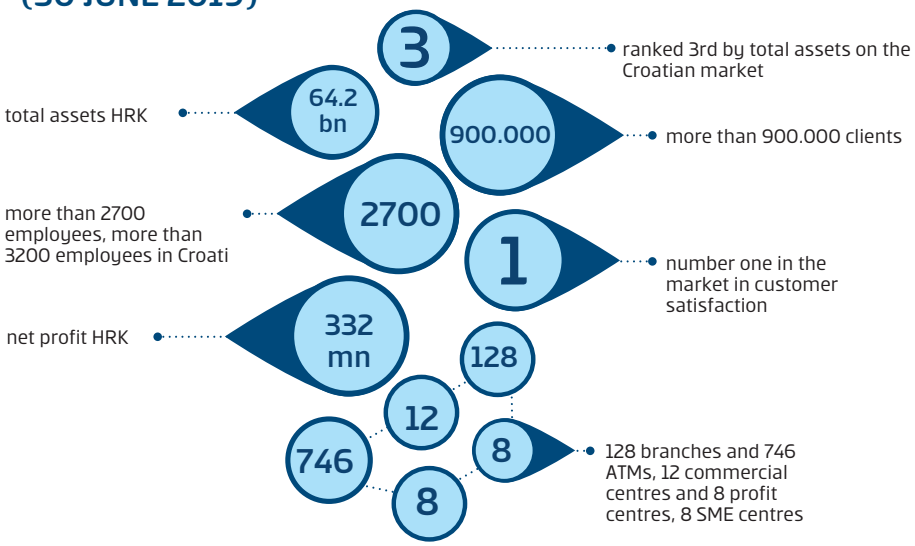
FACT SHEET

NOVEMBER, 2019

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 (30 JUNE 2019)



Erste Bank Croatia (EBC) Board Member Slađana Jagar, in charge of accounting, controlling, assets and liabilities management, and internal audit, decided to withdraw from her position on 1 January 2020. As the Management Board Member in charge of CFO, she will be replaced by Krešimir Barić, the current Head of Accounting and Controlling at EBC. His appointment to this position must be approved by the Supervisory Board and the Croatian National Bank.

After Erste banka signed an agreement with the City of Zagreb, there are now a total of 58 towns across Croatia where, in cooperation with the company Infoart, the bank has made it possible for users to pay for parking using the Keks Pay mobile app, without incurring any additional fees. This is a special functionality of the Keks Pay app which allows users to pay for parking or buy the daily or monthly parking tickets for all public car parks in a way that is fast, simple and does not incur additional costs. Although this is Erste banka's mobile app, any user can use Keks Pay to pay for parking, regardless of which bank they hold an account with.

For the third year in a row, Erste Bank Croatia won an award for best private banking in Croatia in 2019. Global Private Banking Awards is organized jointly by the international financial magazines The Banker and PWM. These magazines also awarded Erste Group in two categories: "Best Private Bank in Central and Eastern Europe" and "Best Private Bank in Austria" for 2019.

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

Slađana Jagar
Member of the Board
Accounting & Controlling

Zdenko Matak
Member of the Board
Retail Banking, Direct Channels

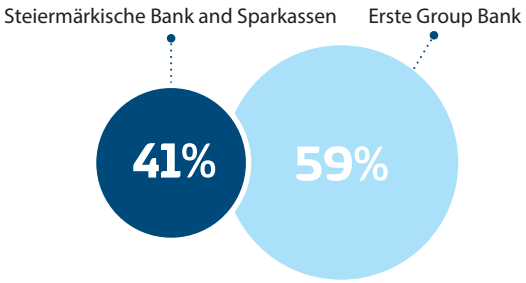
ERSTE GROUP IN CROATIA

- 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.
- Erste Factoring 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



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 NINE MONTHS OF 2019, ERSTE GROUP HAD:

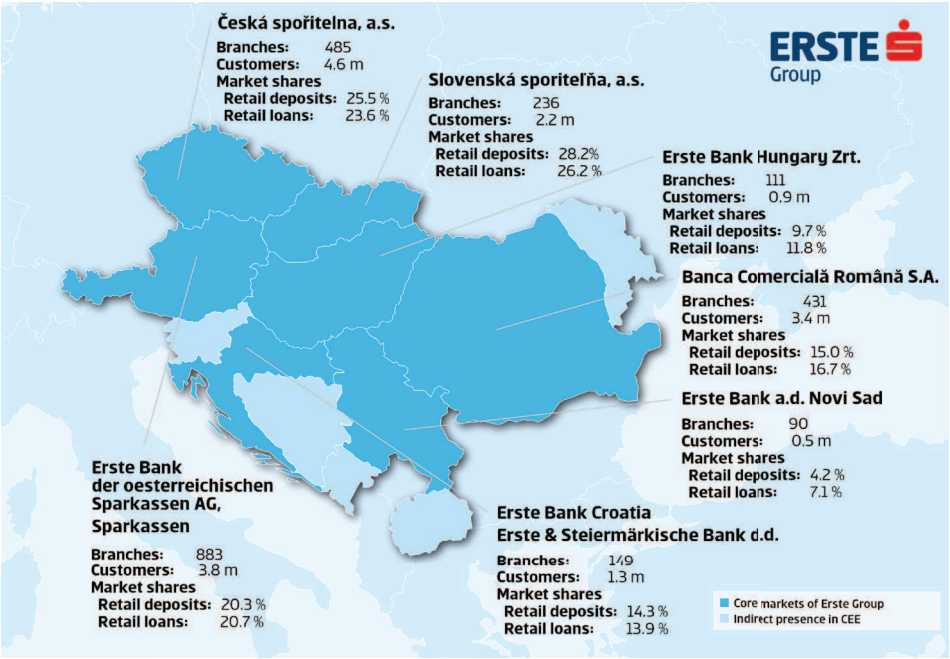
- **16.7 MILLION CUSTOMERS**
- **47,200 EMPLOYEES**
- **2,385 BRANCHES IN 7 COUNTRIES**
- **EUR 252.1 BILLION TOTAL ASSETS**
- **EUR 1.22 BILLION NET PROFIT**
- **EUR 2.23 BILLION OPERATING RESULT**
- **EUR 20.1 BILLION TOTAL EQUITY**
- **13,5 % CET 1 RATIO (PRO FORMA)**

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**
Focus on local currency mortgage and consumer loans funded by local deposits FX loans only in EUR for clients with EUR income (or equivalent) and where funded by local FX deposits (HR and RS) Savings products, asset management and pension products Expansion of digital banking offering	Large, local corporate and SME banking Advisory services, with focus on providing access to capital markets and corporate finance Real estate business that goes beyond financing	Focus on customer business, including customer-based trading activities In addition to core markets, presence in Poland, Germany and London 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 only 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

EXTENSIVE PRESENCE IN CEE

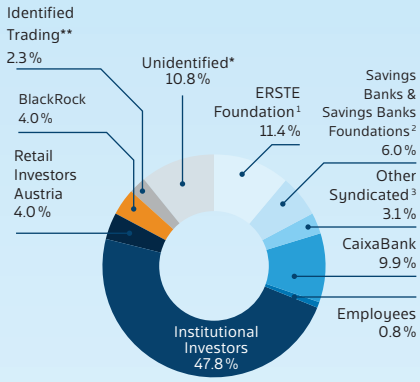


MANAGEMENT BOARD

- Andreas Treichl, CEO
- Bernhard Spalt, Deputy CEO
- Stefan Dörfler, CFO
- Alexandra Habeler-Drabek, CRO
- Peter Bosek, Retail Banking
- Ingo Bleier, Corporates & Capital Markets
- Petr Brávek, COO

SHAREHOLDER STRUCTURE

08.11.2019



Total number of shares: **429,800,000**
Free float: **69.7 %**

[1] Economic interest Erste Foundation, including Erste Employees Private Foundation
[2] Economic interest Savings Banks & Savings Banks Foundations
[3] 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	19.7 %
Prague Stock Exchange	PX	20.1 %
Bucharest Stock exchange	BET-BK	6.3 %

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

RATINGS

08.11.2019

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