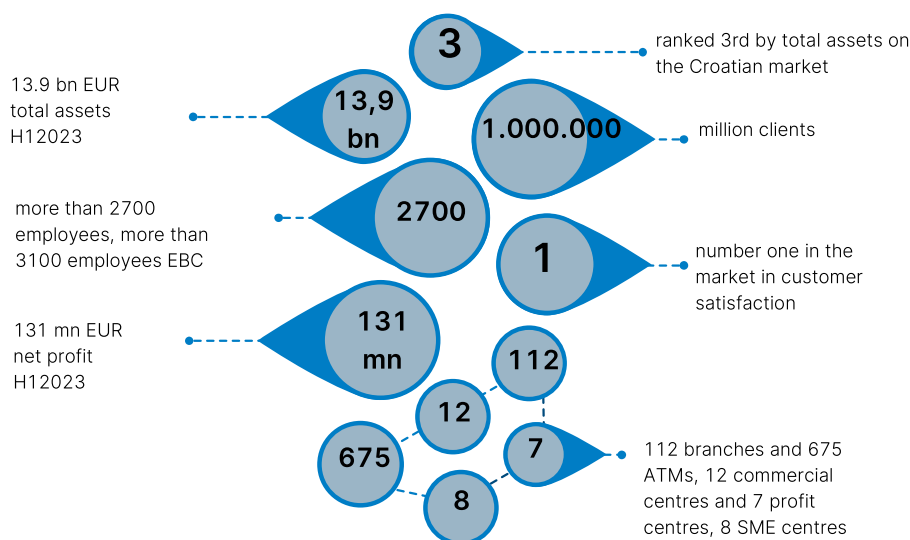


Profile

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



The Bank's digital solutions continued their upward trend in the first half of 2023. The total number of users of George online banking was around 470,000 at the end of June this year, up 10% compared to the end of 2022 when there were around 428,000 users. At the same time, the total volume of transactions in the first half of 2023 amounted to around EUR 2.9 billion, up 34% compared to the same period last year. The number of KEKS Pay users reached 365,000 at the end of June 2023, up 15% compared to the 318,000 users at the end of 2022. The total volume of transactions made using KEKS Pay amounted to EUR 101 million in the first half of 2023, almost 100% more compared to the same period last year, when it amounted to EUR 51 million.

Erste Bank Croatia has announced a public invitation for the subscription to the so-called "preferred senior" bonds on the domestic capital market, maturing in 2026, with a fixed interest rate of 4.5% and annual interest payments. The target amount of the issue is EUR 70 million, with the possibility of increasing the nominal amount up to 20%, depending on the interest of investors. The issue is intended for all investors, with a minimum investment amount of EUR 100,000.

After a demanding complete renovation and rehabilitation of the entire building, the EBC branch was reopened in Daruvar at its old location. The branch itself is organized according to the Branch Evolution (EVA) concept of Erste Group, which represents an upgrade of the advisory model of branch organization, and in accordance with which the bank has been systematically remodeling branches according to the most modern standards for the last five years.

Management board



Christoph Schoefboeck
Chairman and CEO



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

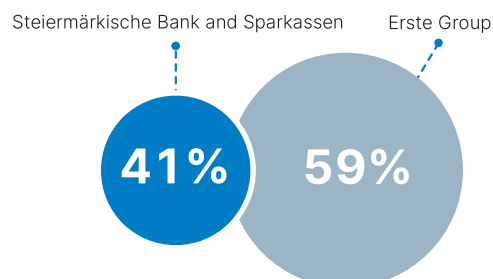
Erste Group in Croatia

- 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



Rating

Fitch (November 2022)

A-

Stable

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:



For the first half of 2023, Erste Group had:

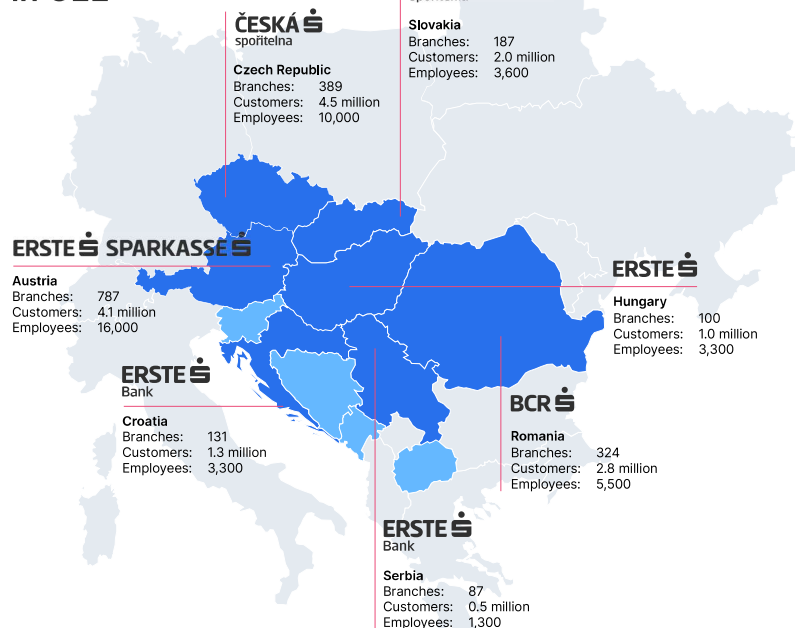
- ca. **16 million** customers
- **45,500** employees
- **2,005** branches in 7 countries
- EUR **344 billion** total assets
- EUR **1.49 billion** net profit
- EUR **2.69 billion** operating result
- EUR **26.7 billion** total equity
- **14.9 %** CET 1 ratio

Strategy

Customer banking in Central and Eastern Europe



Extensive presence in CEE



Listings and index representation 31.12.2022

LISTINGS	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	20.5 %
Prague Stock Exchange	PX	20.8 %
Bucharest Stock exchange	BET-BK	7.8 %

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

Ratings 11.07.2023

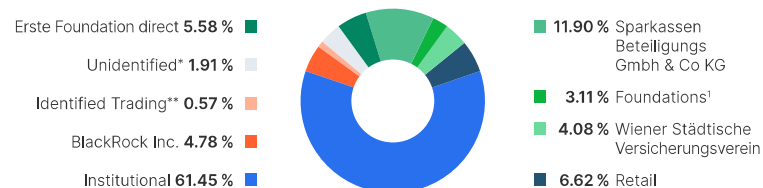
	LONG-TERM	SHORT-TERM	OUTLOOK
S&P	A+	A-1	Stable
Fitch	A	F1	Stable
Moody's	A1	P-1	Stable

Management board

Willi Cernko, CEO and CRetO
Stefan Dörfler, CFO
Alexandra Habeler-Drabek, CRO

Ingo Bleier, Chief Corporates and Markets Officer
David O'Mahony, Chief Operations Officer
Maurizio Poletto, Chief Platform Officer

Shareholder structure 26.07.2023



¹ **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks

* **Unidentified** include unidentified institutional and retail investors

** **Identified Trading** includes market makers, prime brokerage, proprietary trading, collateral and stock lending positions which are visible through custodian bank lists

Total number of shares
429,800,000

Free float
75.33 %