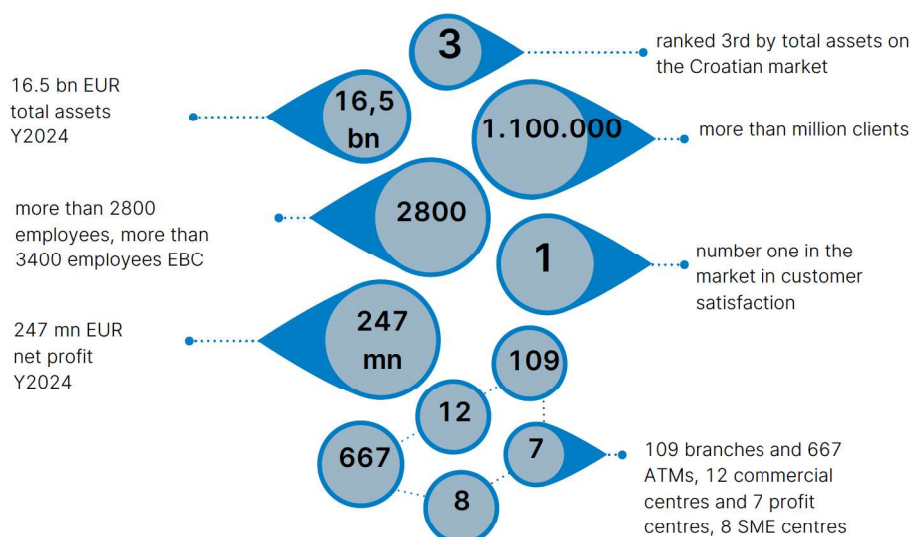


Profile

Erste&Steiermärkische Bank d.d. (Erste Bank) 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 group in Croatia in numbers



As of August 1 2024, Katarina Kraljević, the current Director of the Retail Business Development Division, took over the position of Retail Board Member who is responsible for the Retail Division, Retail Business Development Division, Direct Channels Division and Digital Banking Division. The decision of the Supervisory Board of Erste Bank on the appointment of Katarina Kraljević was confirmed by the Croatia National Bank, i.e. the European Central Bank.

As of October 1, 2024, Erste Bank took over part of Erste Card Club's business. Following the activities which initiated with the aim of potentially acquiring ECC, in the next step decisions were adopted regarding the division. The division with acquisition was carried out in such a way that the card issuing business was split from ECC and transferred to Erste Bank, while ECC continued its regular card acquiring operations.

The international credit rating agency Fitch Ratings has once again confirmed the existing IDR (Issuer Default Rating) of Erste Bank "A-", with a stable outlook. At the same time, it increased its so-called standalone Viability rating (VR), from the current "bb+-" to "bbb-". With this, Erste Bank maintained the highest rating of credit rating agencies than a bank or any other company on the Croatian market.

Management board



Christoph Schoefboeck
Chairman and CEO



Martin Hornig
Member of the Board
Org & IT,
Corporate Security



Krešimir Barić
Member of the Board
Accounting & Controlling



Katarina Kraljević
Member of the Board
Retail Banking, Direct Channels



Hannes Frotzbacher
Member of the Board CRO,
Risk

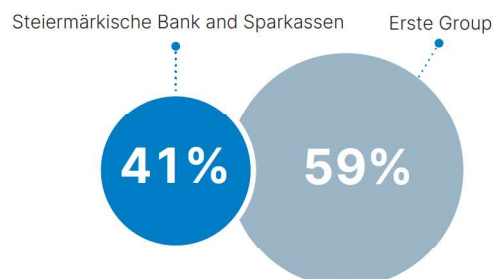
Erste Group in Croatia

- 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 2024) 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:

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

AMONG THE TOP 3 BANKS IN ITS LARGEST CORE MARKETS

INNOVATION LEADER IN RETAIL BANKING IN AUSTRIA

For the first half of 2024, Erste Group had:

- ca. **16,6 million** customers
 - **45,700** employees
 - **1871** branches in 7 countries
 - EUR **354 billion** total assets
- EUR **33.3 billion** net profit
 - EUR **5,9 billion** operating result
 - EUR **30.8 billion** total equity
 - **15.1 %** CET 1 ratio

Strategy

Customer banking in Central and Eastern Europe

Eastern part of the EU

RETAIL BANKING

Acting as Financial Health Advisor for the people in our region.

Support customers to build up and secure wealth.

Active management of customer journeys to increase profitability and customer satisfaction.

CORPORATE BANKING

SME and local corporate banking.

Advisory services, with focus on providing access to capital markets and corporate finance.

Transaction banking services (trade finance, factoring, leasing).

Commercial real estate business.

Focus on CEE, limited exposure to other Europe

CAPITAL MARKETS

Focus on customer business, including customer-based trading activities.

In addition to core markets, presence in Poland, Germany, New York and Hong Kong with institutional client focus and selected product mix.

Building debt and equity capital markets in CEE.

PUBLIC SECTOR

Financing sovereigns and municipalities with focus on infrastructure development in core markets.

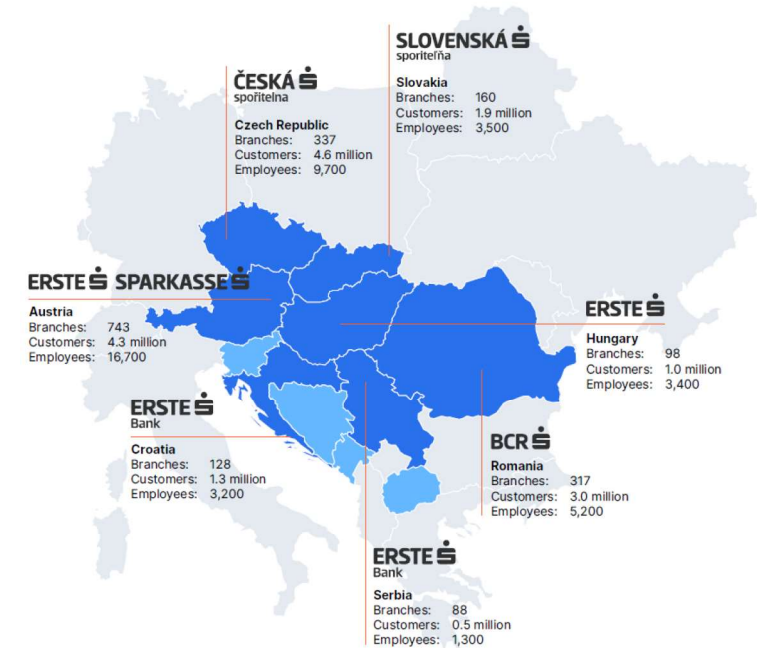
Any sovereign holdings are held for market-making, liquidity or balance sheet management reasons.

INTERBANK BUSINESS

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



Listings and index representation 30.09.2022

LISTINGS	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	19.9%
Prague Stock Exchange	PX	20.08%
Bucharest Stock exchange	BET-BK	486%

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

Ratings 20.12.2024.

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

Management board

Peter Bosek, CEO und Chief Retail Officer

Stefan Dörfler, CFO

Alexandra Habeler-Drabek, CRO

Ingo Bleier, Chief Corporates and Markets Officer

Maurizio Poletto, Chief Operating Officer and Chief Platform Officer

Shareholder structure 31.12.2024.



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	Free float
410.514.384	73.78 %