

**ERSTE&STEIERMÄRKISCHE GROUP**

**Croatia**

**Investor Presentation**

**FY 2025**

**April 2026**

## Cautionary Note Regarding Forward-Looking Statements

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## Summary

### Republic of Croatia

- Fully integrated EU member – European Union (since 2013), Euro area (since 2023), Schengen zone (since 2023)
- Croatia's rating upgrade has been strong in recent years, with S&P raising it to another record high in 2026 to 'A' (stable outlook), thus currently holding one-notch gap compared to Fitch and Moody's ('A-' and 'A3', respectively, both with stable outlook)
- 2025 ended on strong footing as economy expanded 3.6% YoY in 4Q25, while wrapping up average FY25 performance at 3.2% – 2026 is expected to deliver certain GDP moderation, with prolonged conflict in the Middle East remaining the dominant downside risk

### Erste Group

- Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into CEE
- Erste Group has grown to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets
- Number of customers close to 16m in Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia
- Erste Group strives to be the leading retail and corporate bank in the eastern part of the European Union, including Austria

### Croatian Banking Market

- Banking sector profitability moderated in 2025 with ROA and ROE reported at 1.6% and 14.6% respectively
- Banking sector remains well capitalized with capital adequacy at 22.7% at the end of 2025
- Credit trends remained strong - retail credit growth kept double-digit growth rates supported by both housing and consumer segments; corporate credit also saw vivid trend as loan growth moved in double-digit growth zone, while public sector saw some deleveraging
- CNB introduced tighter macro prudential regulation from 2H25 aimed at keeping the strong retail credit momentum in check

### ERSTE&STEIERMÄRKISCHE BANK d.d. („Erste Bank Croatia“; „EBC“)

- EBC is the third largest bank in Croatia in terms of total assets, total loans, total deposits as well as distribution network
- Current rating from Fitch stands at A- with stable outlook – in the group of highest rated financial institutions in Croatia
- Modest net profit growth in 2025 supported by operating income growth
- Positive effects coming from stronger income growth as both net interest income and net commission income showed improvement
- Cost/income ratio increased, as inflation pressures weighed on the cost side developments

Erste Group | EBC at Glance

Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

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## Erste Group's footprint – leading retail and corporate bank in 8 geographically connected countries

### Erste Group's footprint

Czech Republic		Poland		Slovakia	
Customers:	4.5m	Customers:	6.0m	Customers:	2.0m
Employees:	9,483	Employees:	10,100	Employees:	3,514
Branches:	329	Branches:	307	Branches:	140
Retail loan share:	26.9%	Retail loan share:	10.7%	Retail loan share:	24.6%
Retail deposit share:	23.5%	Retail deposit share:	9.4%	Retail deposit share:	27.6%
Austria		Hungary		Romania	
Customers:	4.3m	Customers:	1.1m	Customers:	3.0m
Employees:	16,844	Employees:	3,430	Employees:	5,051
Branches:	732	Branches:	97	Branches:	290
Retail loan share:	22.1%	Retail loan share:	11.9%	Retail loan share:	17.4%
Retail deposit share:	24.7%	Retail deposit share:	10.9%	Retail deposit share:	12.3%
Croatia		Serbia		Bosnia and Herzegovina	
Customers:	1.3m	Customers:	0.5m	Customers:	0.5m
Employees:	3,176	Employees:	1,270	Employees:	1,270
Branches:	128	Branches:	88	Branches:	88
Retail loan share:	16.3%	Retail loan share:	6.4%	Retail loan share:	6.4%
Retail deposit share:	15.1%	Retail deposit share:	5.4%	Retail deposit share:	5.4%

The acquisition of a controlling stake in Erste Bank Polska was completed in January 2026

### Preliminary key information as of 4Q25

<b>Total assets</b>	<b>EUR 369 bn</b>
<b>Net profit</b>	<b>3,509.6 m</b>
<b>NPL coverage</b>	<b>69.7%</b>
<b>NPL ratio</b>	<b>2.4%</b>
<b>CET 1 ratio*</b>	<b>19.3%</b>
<b>Total capital ratio*</b>	<b>24.8%</b>
<b>Loan/deposit ratio</b>	<b>91.7%</b>
<b>Credit ratings**</b>	<b>A+ (positive) A1 (positive) A (stable)</b>

\* Basel 3, fully loaded

\*\* S&P | Moody's | Fitch; as of March 2026

Core markets	Indirect presence
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## Third bank in Croatia with best customer experience among peers

### About Erste&Steiermarkische Group

- Established as Riječka banka d.d. in 1954; in Erste Group ownership since 2003
- Universal bank with nation-wide presence and balanced approach towards both retail and corporate business
- Strong market position in retail segment with ambition to further expand, especially in the housing segment
- Leading position in SME segment with ambition to become overall leader in corporate segment via increasing presence in large segment
- Strategic orientation towards keeping the innovator image on the market as digital services are concerned
- #1 bank in customer experience \*
- Top tier rated financial entity in Croatia with 'A-' rating from Fitch

\* According to Customer Experience Index 2025 FY Croatia

### Key Information

EBC Group	YE 2025
Total assets	EUR 17.6 bn
Net profit	EUR 248.6 mn
NPL coverage	96.0%
NPL ratio	2.8%
CET 1 ratio	18.6%
Total capital ratio	22.7%
ROE	14.2%
CIR	47.8%

Source: Audited Consolidated Financial Statements for YE 2025

YE 2025	EBC Group	EBC Bank
# of customers	1.3m	1.2m
Branches	128	108
ATMs	737	668

## Strategy to become a Financial Health Company set on three key pillars

1

### Excellent client relationship



**INCREASE** share of wallet aligned with our **Financial Health Indicators**

**MAINTAIN** our position as the **BEST-IN-CLASS** customer experience and the best brand improving **FINANCIAL HEALTH**

**BUILD** long-lasting client relationships by providing **TAILORED ADVICE** and customized solutions based on trust and reliability

**POSITION** GEORGE as a **UNIQUE** platform for optimized client & employee experiences and operating efficiency

2

### Sustainable operational profitability



**INCREASE** market position and be the leader in the **Green transition**

**OUTPERFORM MARKET** development growth in both retail and corporate

**CONTINUE** to deliver **FEE GROWTH** fueled by Bancassurance and Asset Mgmt.

**SUPPORT** transition to environmentally **SUSTAINABLE** economies

3

### Operational excellence



**INVEST** in our data & digital capabilities **front to back (F2B)**

**DIGITIZE** and **AUTOMATE** core processes to build future-proof customer journeys while continue with modernization of IT

**TRANSFORM** into **DATA DRIVEN** bank by improving data commercialization through data analytics and AI to generate valuable insights from clients

**ENSURE** optimal cost to income structure

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Croatian Banking Market

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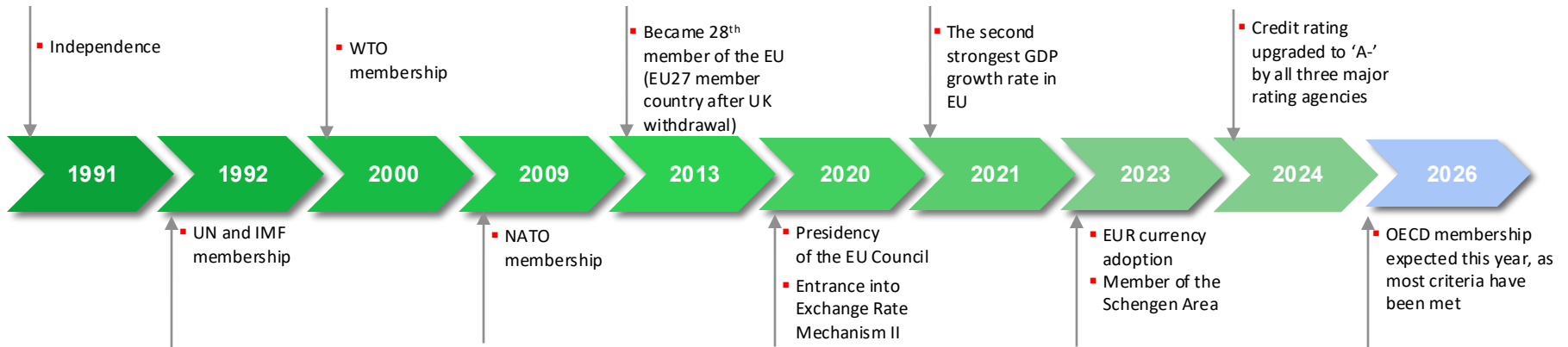
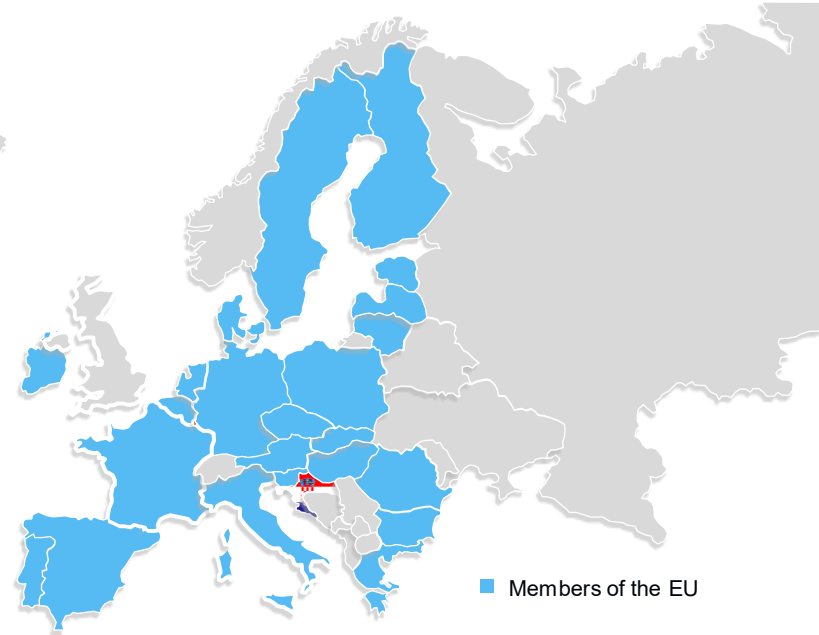
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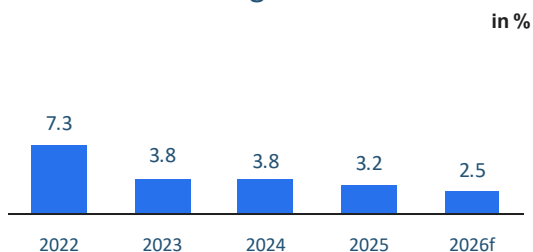
## Key Figures

- Area:** 56,594 km<sup>2</sup> (land); 31,067 km<sup>2</sup> (sea)
- Population:** Approx. 3.9million
- GDP per capita:** Approx. €24,064 in 2025
- Credit ratings:** Moody's: A3 (stable) / S&P: A (stable) / Fitch: A- (stable)
- Capital:** Zagreb

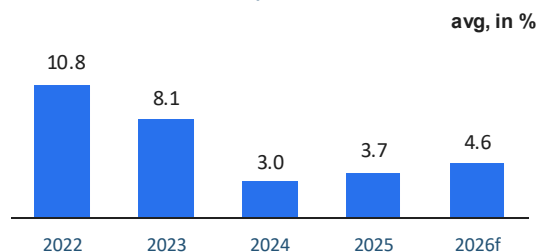


## Macroeconomic Development

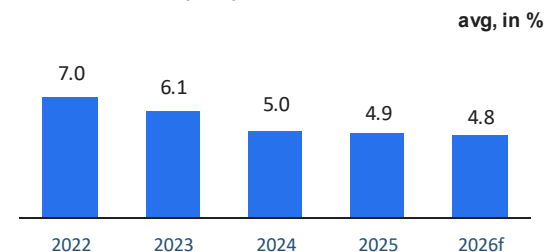
### Real GDP growth



### Consumer price inflation



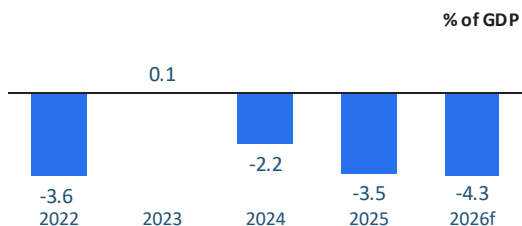
### Unemployment rate



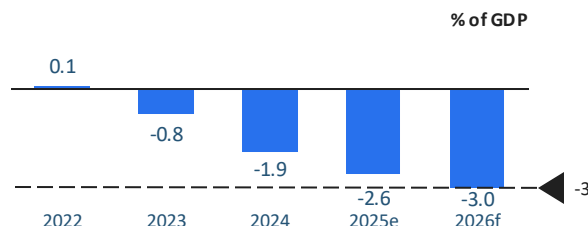
GDP growth gathered momentum in the last quarter of 2025 as economy expanded at 3.6% YoY pace, thus wrapping up average FY25 figure at 3.2% – 2026 GDP outlook envisages certain growth moderation, with prolonged conflict in the Middle East remaining the dominant downside risk, as inflation shock looks set to put strain on both the domestic and external demand outlook

Inflation averaged 3.7% in 2025, with pressures remaining predominantly demand-driven – looking ahead to 2026, outlook is increasingly reshaped by the Middle East conflict – accounting for energy price disruptions, but also gradual normalization in throughout 2026, average inflation is anticipated now at 4.6%, with uncertainty and upside risks remaining pronounced

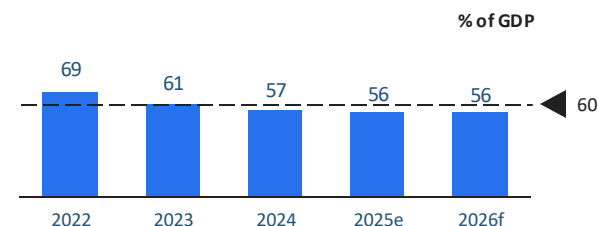
### Current account balance



### General government balance



### Public debt



Following further relaxation in 2025 and an expected deficit closer to the Maastricht threshold of 3% of GDP, budgetary plans for this year remain anchored around similar levels, pointing to a limited appetite for stronger fiscal consolidation, while Middle East conflict weighs on the outlook

S&P raised Croatia's credit rating by one notch to 'A', with the outlook set to stable – our baseline for 2026 remains that Fitch and Moody's will stay on hold, with eyes on the outlook developments

Source: Statistical Office, EBC Research

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Republic of Croatia

**Croatian Banking Market**

Erste Bank Croatia

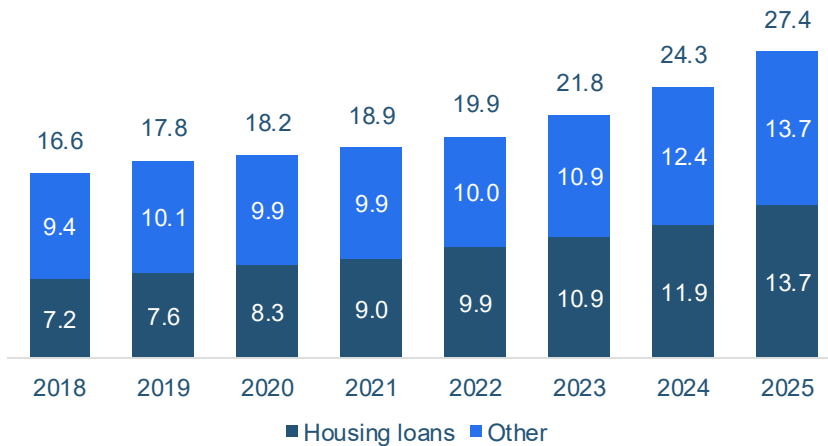
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## Outstanding Retail Loans and Debt of Households

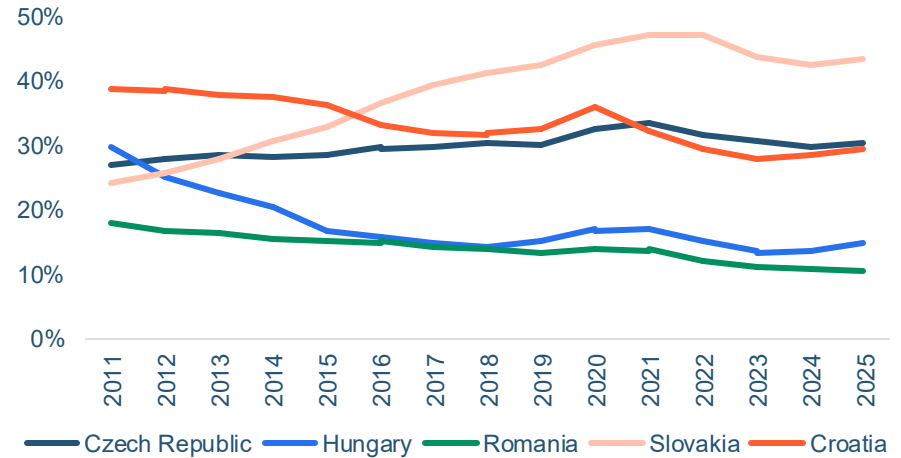
Development of retail loans (EUR bn)



Source: CNB

- Household credit remained in strong gear also in 2025 and maintained double-digit growth rates (12.4%). Housing segment gathered additional traction (15.3%) as demand, owing to favorable macro and interest rate drivers, remained vivid. Additionally, stricter macroprudential regulation geared towards taming excess credit growth (set in place in 2H25) translated into some demand front-loading in the 1H25. Consumer credit, while losing some momentum, still showed robust growth (10.5%)

Retail loans to GDP

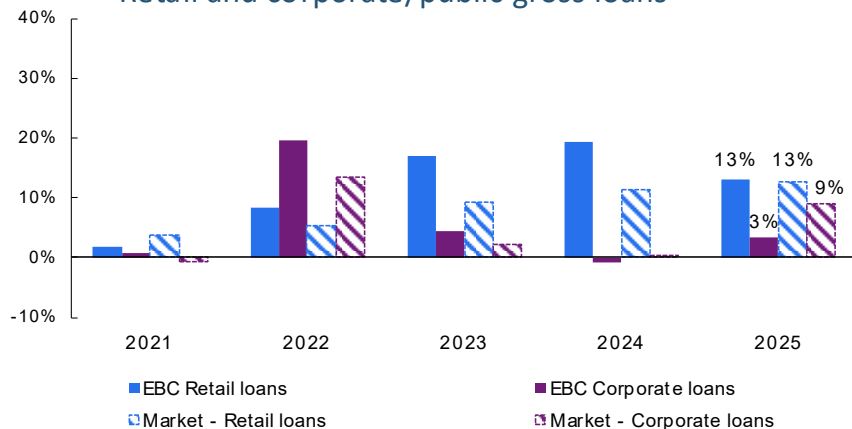


Source: Erste Group Research

- Croatia's households traditionally are showing relatively high penetration rates in the CEE region, though with changing trend as some of the peers caught up
- Longer-term deleveraging trend (note 2020, owing to pandemic GDP shock, showed transitory uptick) has been put to halt in 2024 as nominal GDP growth moderated (amid slowing inflation) and, as mentioned, household credit growth further accelerated – 2025 trajectory confirmed the trend

## Loans and Deposits development

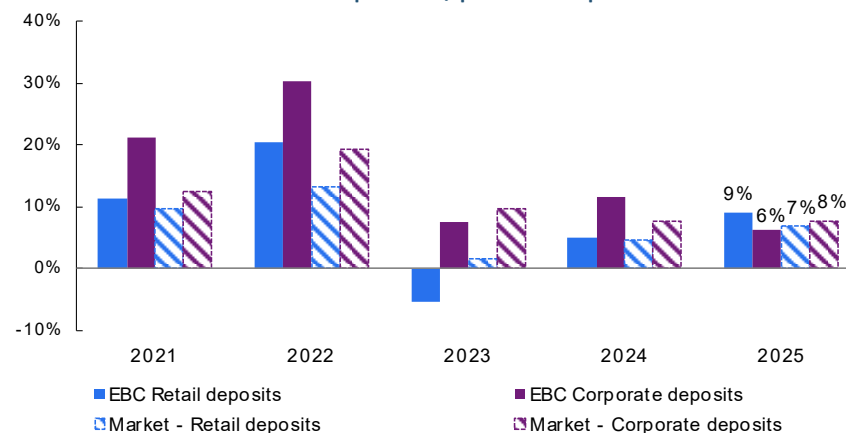
### Retail and corporate/public gross loans



Source: CNB, Internal data

- Loan side kept ongoing vivid momentum also in 2H25 as retail segment saw high growth (+13% in 2025), visible especially in housing segment but also in consumer lending.
- Corporate segment also showed solid growth fuelled by non-financial corporate (NFC) segment (+13% in 2025), while credit exposure to public sector maintained moderating trend
- EBC retail exposure followed market trends closely both in consumer and housing credit segments. On the corporate side NFC segment is showing stable market share in 2025, while public segment underperformed the market owing to some early repayments

### Retail and corporate/public deposits



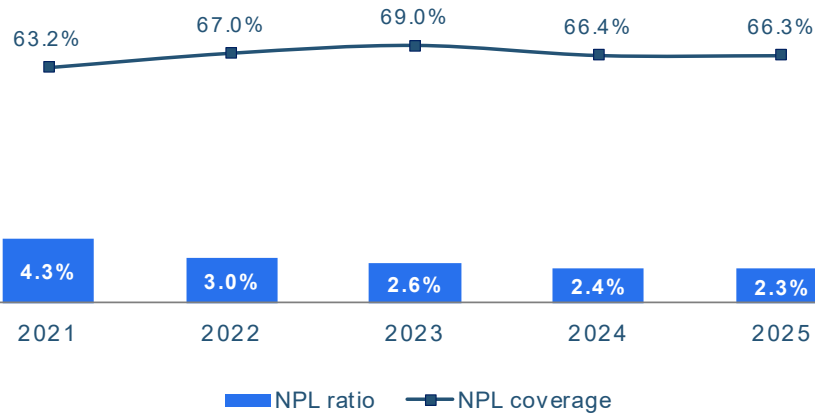
Source: CNB, Internal data

- 2024 showed rebound in retail segment supported by favorable economic conditions and more attractive rates, while MoF continued to pursue the retail targeted issuance strategy kickstarted in 2023. Corporate segment has been largely flattish, as most of the growth originated from growing public sector deposit business
- Trends remained positive also in 2025 with retail showing some acceleration compared to 2024, while corporate growth held steady compared to 2024
- As EBC goes, NFC market share remained stable, with some drag to overall performance coming from FI segment. EBC retail deposits overperformed the market in 2025, especially in sight deposits segment

Parent bank level

## NPL Rates and Profitability of the Banking Sector

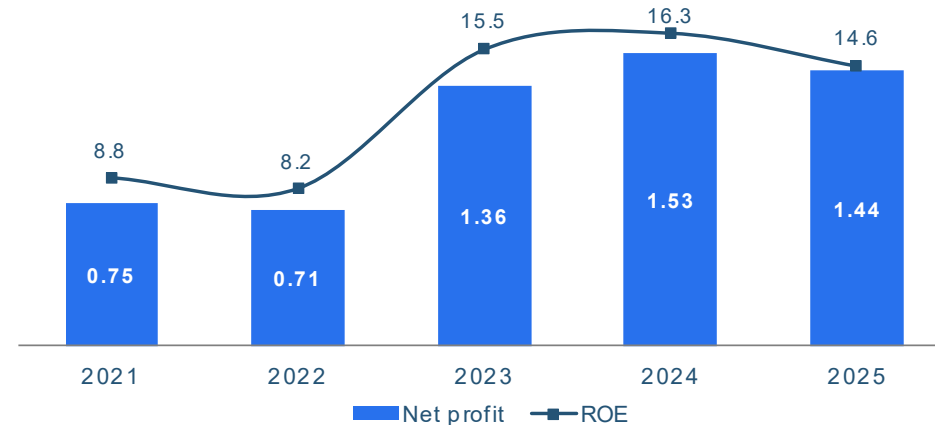
NPL ratio and NPL coverage of the banking sector



Source: CNB

- NPL ratio in 2024 and 2025 reflecting stable NPLs trajectory on rather low levels
- Household loan portfolio decreased slightly to 3.6% from 3.7% at YE24
- Non-financial corporations went down to 4.3% from 4.5% at YE24

Profitability of the banking sector (EUR bn / %)



Source: CNB

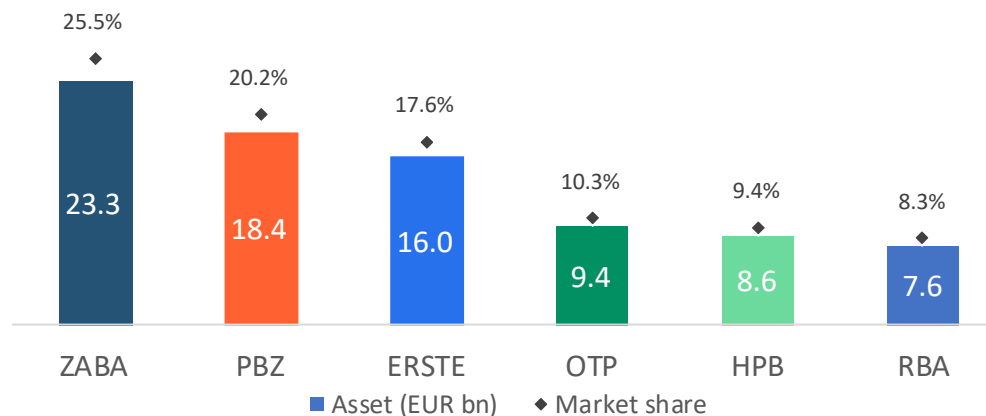
- Banking sector displays stable profitability profile since in 2023-2025 period. Favorable economic conditions, strong credit growth and benevolent risk cost supported both steady net profit just shy of EUR 1.5bn and ROE in mid-teens
- Capitalization levels remained continuously high, with Total Capital ratio at 22.7% at the YE25

Parent bank level

\* Profitability in 2022 was influenced by one-off windfall profit tax

## Main Players on Croatian Banking Market

Total assets (EUR bn) and asset market shares YE 2025  
(Parent bank level)



Source: CNB

- As the 3<sup>rd</sup> bank in terms of assets, and loans to customers, EBC has established a strong market position
- During 2025 the bank has increased its loan volume but slightly decreased market share
- Total loans market share decreased driven by corporate segment (mainly public sector repayments)
- On the deposit side, EBC holds equally strong position firmly holding 3<sup>rd</sup> position on the market
- Total deposits market share increased driven by retail sight deposits & public segment increase

ZABA – Zagrebačka banka – member of UniCredit Group

PBZ – Privredna banka Zagreb - member of Intesa Sanpaolo Group

HPB – Hrvatska postanska banka

OTP – OTP Banka

RBA – Raiffeisen Bank

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Croatian Banking Market

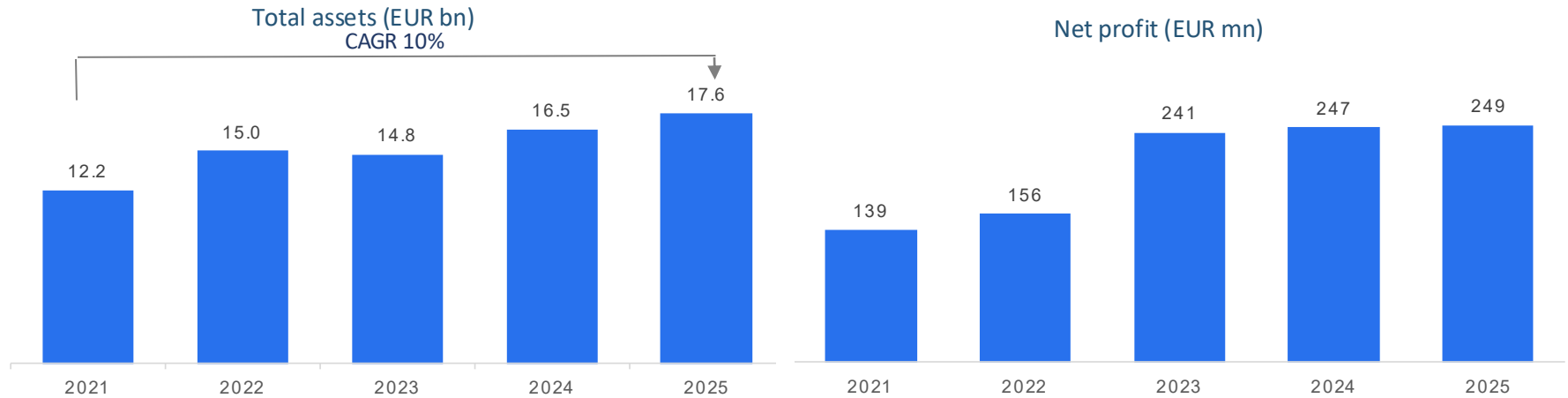
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## Historical Performance of EBC Group



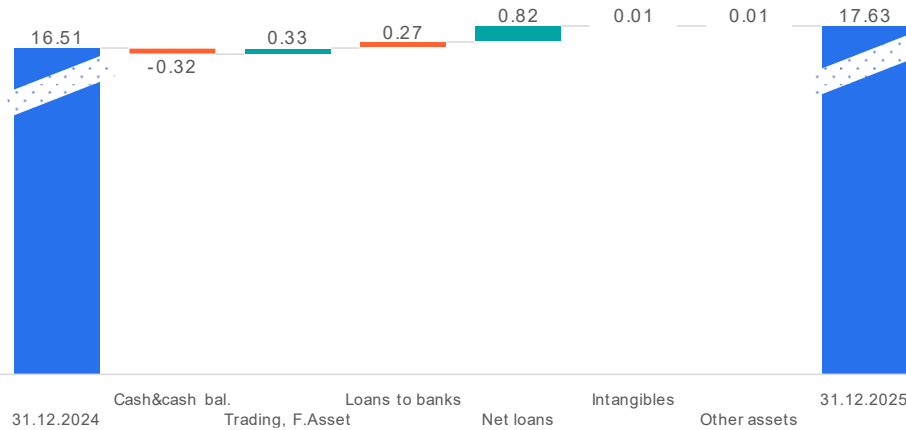
Source: Audited Consolidated Financial Statements

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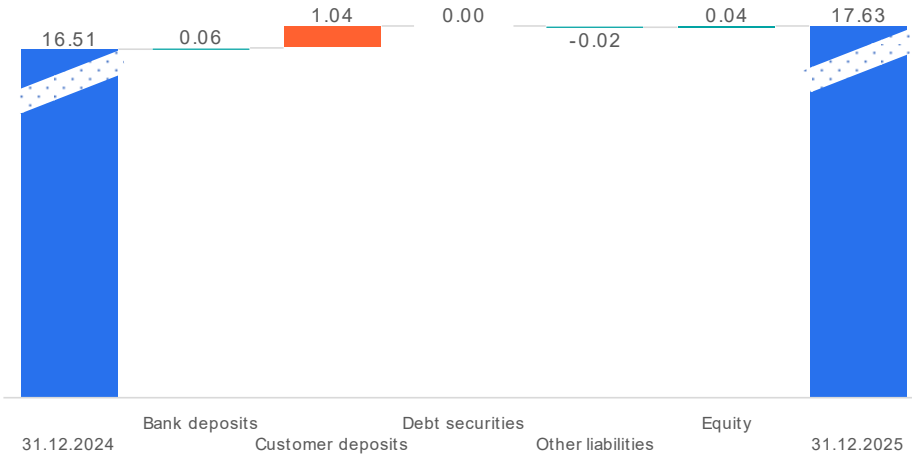
- The EBC Group total assets have been continuously growing in the last 5 years with only slight decrease in 2023
- Compound growth is mostly driven by increasing loan portfolio in retail and corporate segments
- In 2022 the loan demand was mostly driven by households (especially housing loans), SME and large corporate segment (including government) and additionally supported by significant increase of liquid assets
- Surplus liquidity grew as result of strong deposit growth in 2022 (due to EURO adoption and client base growth), while in 2023 excess liquidity showed decrease owing to loan growth outpacing deposit performance
- Trend halted in 2024 where deposit growth was higher compared to loans, with increased surplus of liquidity
- Debt securities increased as EBC successfully issued EUR 400m green senior preferred bond in January 2024
- Equity increased as EBC successfully issued EUR 150m AT1 capital instrument in 1Q25
- In 2021 strong recovery from pandemic impact in 2020 with lower risk cost supported by good tourist season and positive one-off impact on other operating result
- In 2022 result is better than 2021, under the influence of lower risk cost. Income increased and costs also followed the same trend. One-off windfall tax weighed on the profitability in 2022
- In 2023 growth is driven by higher income (NII due to volumes and market rates and NCI due to increased fees, while FX related income declined after EURO introduction). Costs were also reflecting inflation pressures
- In 2024 showing stable annual growth on income side, partly offset by still challenging cost environment
- In 2025 showing stable YoY growth on income side, partly offset by increasing costs. Tax-better due to one-off impact in 2024 related to windfall tax from 2022

## Balance Sheet Performance of EBC Group

Total assets development in YE 2025 (EUR bn)



Total liabilities development in YE 2025 (EUR bn)



Source: Audited Consolidated Financial Statements for 2025

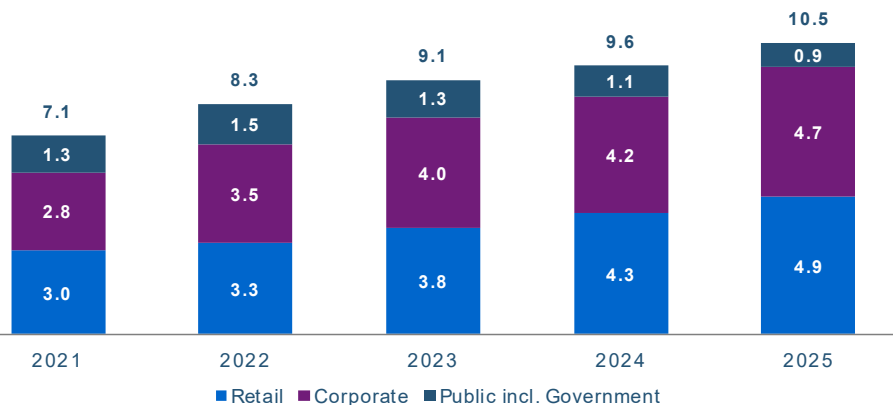
Source: Audited Consolidated Financial Statements for 2025

- Total assets increased in YE25 compared to YE24 for 7%
- Healthy customer loan growth of almost 9% especially in Retail segment (13%), while Corporate also grew at solid pace (3%), including some repayments in Public segment. Retail segment saw vivid growth in housing segment, also supported by high consumer loans increase
- Excess liquidity decreased as the liability growth was below the loan increase

- Deposits from customers grew for 8%, especially in retail segment (9%), while Corporate deposits also grew at solid pace (6%), including some decrease in financial institution segment. Growth was driven by demand deposits, with visible shift from term to demand deposits
- Equity includes dividend payout from retained earnings in amount of EUR 250m, along with successful issuance of EUR 150mn AT1 capital instrument in 2025

## Balance Sheet Performance of EBC Group

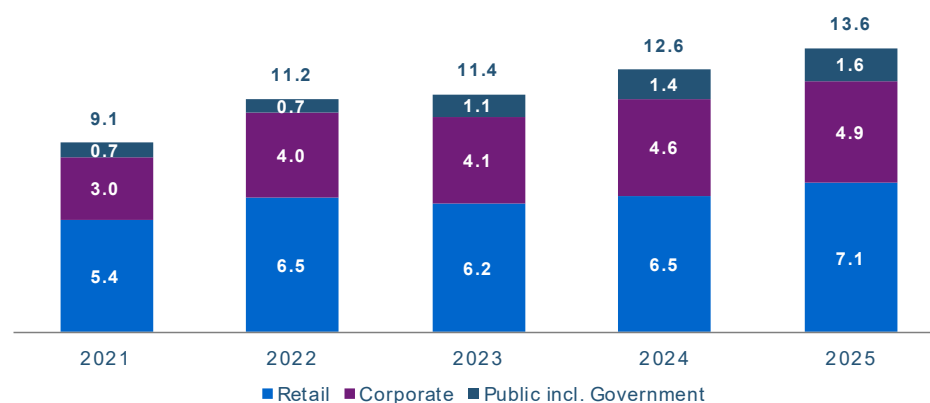
Net customer loans\* (EUR bn)



Source: Audited Consolidated Financial Statements,

- Customer loans expanded by 9% in 2025 vs 2024
- Retail segment kept positive trend and delivered 13% growth, as demand in both consumer and especially housing segments in 2025 remained strong
- Growth of corporate loans (including public) continued in 2025 with 4% increase. Both Large segment and SME segments showed double-digit growth rates, while the public sector faced headwinds amid some repayments

Customer deposits (EUR bn)



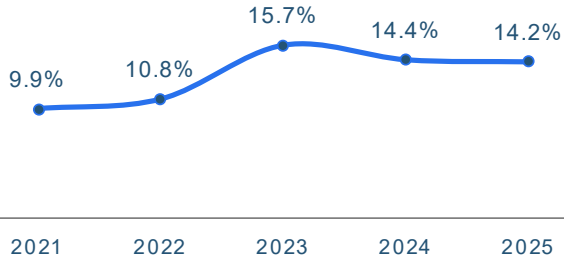
Source: Audited Consolidated Financial Statements

- Customer deposits expanded by 8% in 2025 vs 2024
- Corporate deposits showing increase of 6% in 2025 owing to NFC segment with some decline in financial institutions deposits
- Retail showing above market growth in 2025, with change of structure in favor of sight deposits as term deposits interest rates continued to decrease

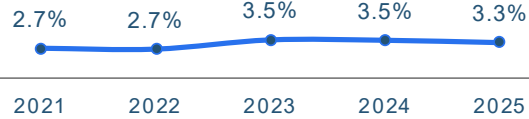
\*Net Customer Loans - Loans and advances to customers at amortized cost, Trade and other receivables, Finance lease receivables to customers  
Business Line allocation is based on IFRS sectorization

## Key Financial Ratios of EBC Group

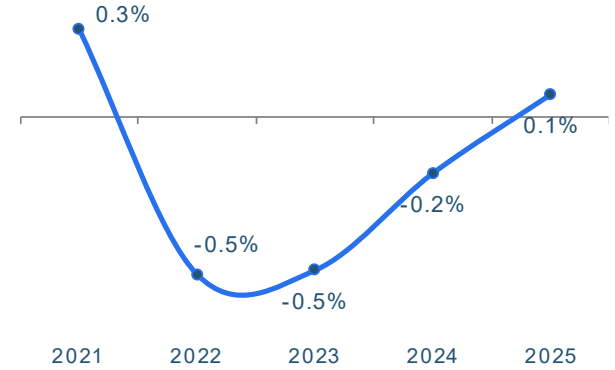
Return On Equity (ROE)\*



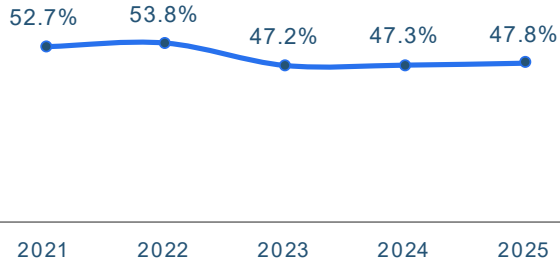
Net interest margin (NIM)



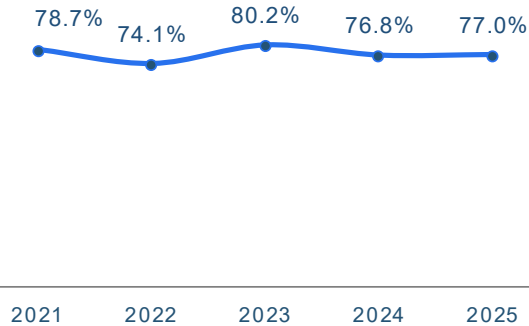
Risk cost ratio



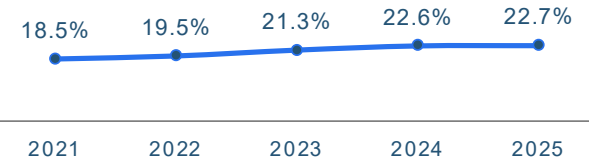
Cost income ratio



Net loan/deposit ratio



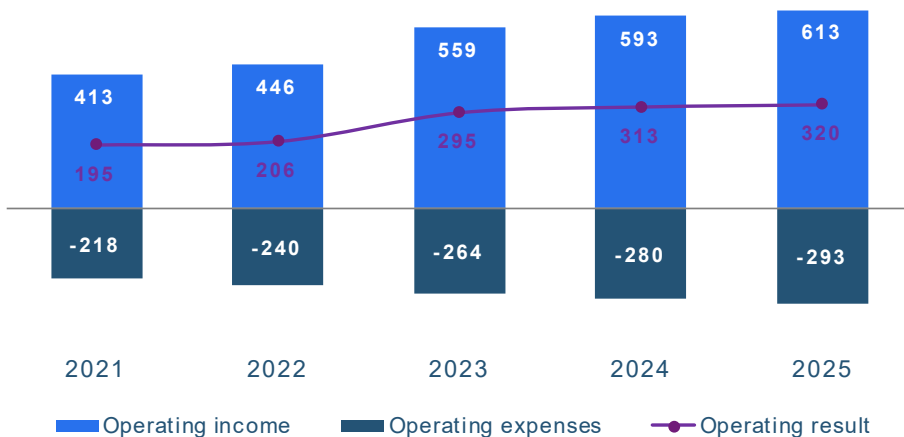
Total capital ratio



Source: Internal calculation based on Audited Consolidated Financial Statements  
 NIM, ROE and Risk cost ratio are calculated based on simple average of two period balance sheet positions

## Operating result and Risk cost

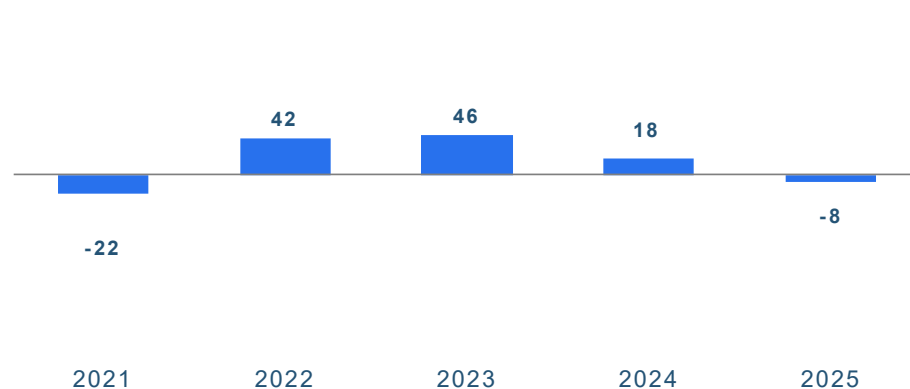
Operating result development (EUR mn)



Source: Audited Consolidated Financial Statements

- Operating result increasing YoY - income trending higher owing to fee income growth (driven by wider customer base and fee repricing in corporate/micros segment), while modest NII growth influenced by the decreasing market rates. Expenses were moving upwards, driven by increased wage-inflation and general inflation pressures in other cost categories (IT/consultancy/legal costs)

Risk cost development (EUR mn)



Source: Audited Consolidated Financial Statements

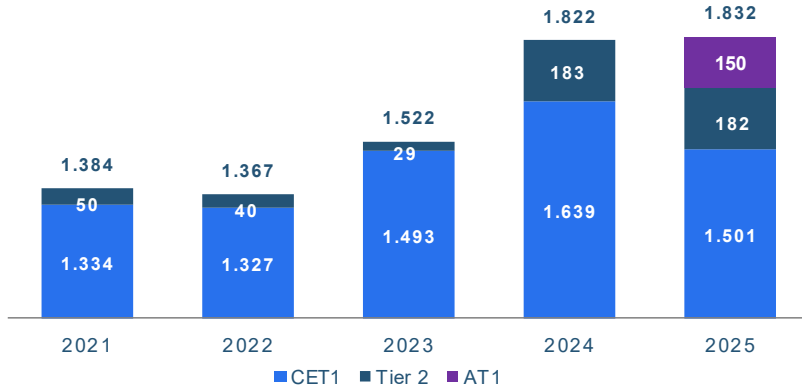
- Risk cost in 2025 was mainly driven by methodological changes and rating distribution improvement

Operating income: Net interest income, Net fee and commission income, Dividend income, Net trading and fair value result, Gains/losses from financial instruments measured at fair value through profit or loss, Net result from equity method investments, Rental income from investment properties & other operating leases

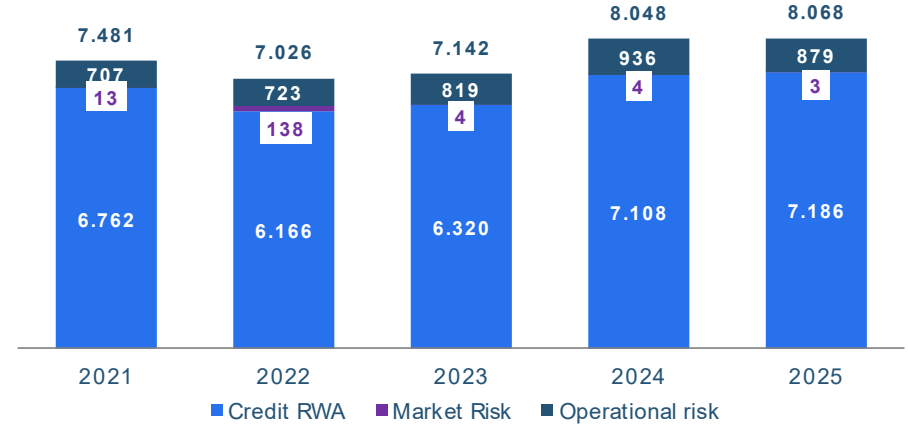
Operating expenses: Personnel expenses, Other administrative expenses, Depreciation and amortisation

## Capital Position

Basel 3 Capital (fully loaded, EUR mn)

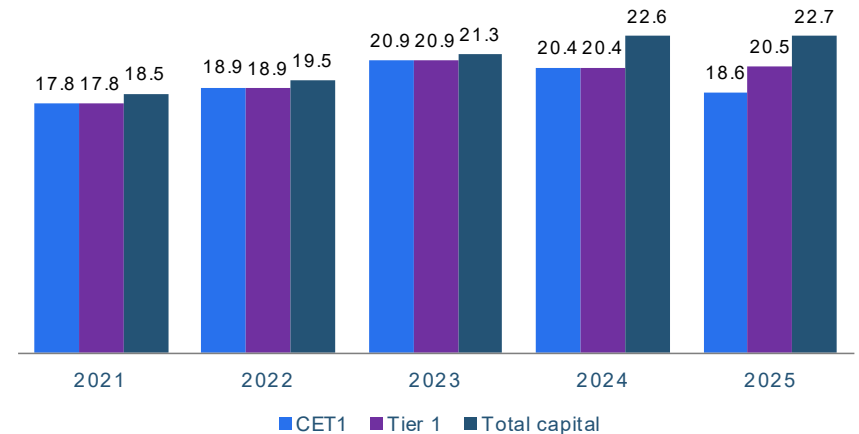


Risk-weighted Assets (fully loaded, EUR mn)



- Capital position has remained strong, well above minimum requirements and above internal targets with CET1 at 20.5% and total capital ratio at 22.7%
- Total capital remained stable YoY and was driven by: decrease due to dividend payout from retained earnings in amount EUR 250mm, increase from current year profits and issuance of AT1 capital in amount EUR 150mn
- Total risk exposure amount flattish YoY, primarily driven by the decrease due to implementation of the new Basel Regulation (in force as of January 2025). Decrease is partially offset with the imposed methodological add-on for Specialized lending portfolio (5/2025), as well as regular business growth at both Bank and Subsidiaries level

Basel 3 Capital Ratios in % (fully loaded)



Source: Disclosure requirements for the EBC Group

\*Credit RWA includes risk exposure for credit valuation adjustment

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Erste Bank Croatia

**Funding**

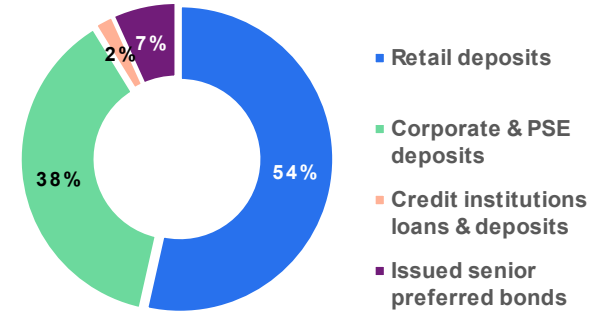
ESG

Additional Information

### Funding structure

- EBC’s most significant source of funding is Retail and Corporate deposits, accounting for 91% of total funding.
- Demand deposits represent 80% of Retail deposits and 61% of Corporate deposits.
- EBC’s funding structure also includes issued senior preferred bonds, as well as funding from supranational banks, shareholders, and other financial institutions.
- As of 31 December 2025, the outstanding amount of senior preferred bonds totals EUR 935mn.
- The EUR 45mn bond issued in 2021 matured in February 2026, while the EUR 90.1mn bond issued in 2023 will mature in June 2026.

EBC funding structure - 31 December 2025

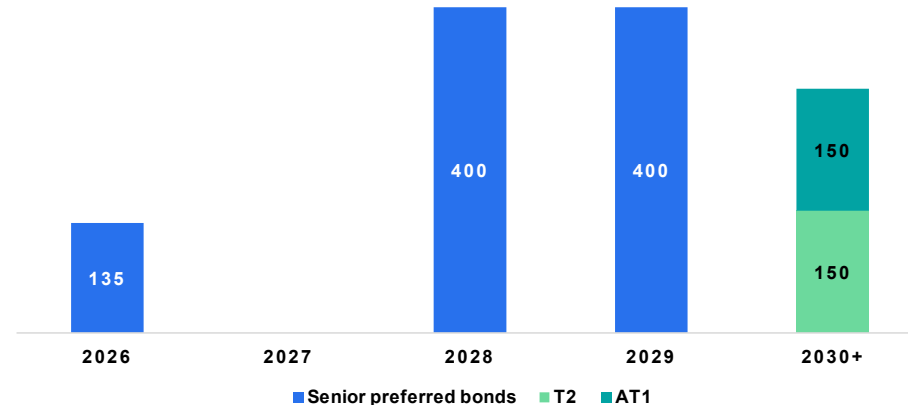


Source: Internal data

### MREL issuance plan (by year-end 2026)

- The planned issuance of senior preferred bonds in 2026 is between EUR 300–400mn.
- EBC will use Erste Group’s Multi-Issuer Programme to support the execution of the issuance

Maturity Profile of Debt



Source: Internal data

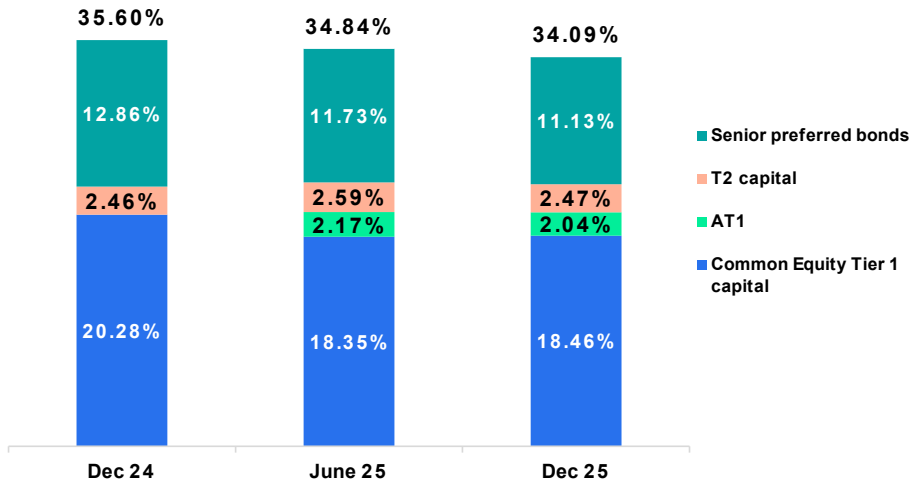
## MREL requirements fulfilled on 31 December 2025

### Croatian Resolution Group

#### Entities within the Croatian resolution group:

- Erste&Steiermärkische Bank (EBC)
- Erste&Steiermärkische S-Leasing
- Erste Card Club (sold on 2 January 2026 and therefore no longer part of the Croatian resolution group)

### MREL capacity based on TREA



### Key take-aways

- Multiple point of entry (MPE) resolution strategy
- In May 2025, EBC received its MREL requirement from the Single Resolution Board, calibrated based on balance sheet data as of 31 December 2023
- EBC, as the resolution entity of the Croatian resolution group, must comply with an MREL requirement of 23.14% of TREA (excluding CBR) and 5.99% of LRE
- As of 31 December 2025, the CBR for the Croatian Resolution Group was 7.48% of TREA, resulting in a total MREL requirement resulting in a total 30.62% of TREA
- Based on the Croatian resolution group's TREA of EUR 7.36 bn as of 31 December 2025, the MREL ratio stood at 34.09% of TREA and 14.24% of LRE
- As of 31 December 2025, EBC was compliant with MREL requirements (both TREA and LRE-based)
- No subordination requirement was set for Croatian resolution group

MREL - Minimum Requirements for Own Funds and Eligible Liabilities  
 TREA - Total Risk Exposure Amount  
 CBR - Combined Buffer Requirement  
 LRE - Leverage Ratio Exposure

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## Why is ESG important to us?

- Prosperity can not be secured without sound environment, inclusive society and strong institutions
- Environmental and social responsibility is important to our clients
- It is a source of inspiration to our employees
- It is key in the value-set of our shareholders and institutional investors

*It is a very natural fit to our inclusive driven strategy*



## What are our main strategic pillars

- We want to **reduce inequalities** providing equal opportunities to everybody
- Creating diversity:
  - gender
  - age
  - disability



- New ways of working, creating the **work life balance**
- Offering different **fringe benefits** to our employees
- As we care about our employees' **well-being** we introduced **employee engagement**



- EBC actively supports various initiatives and projects that contribute to the development and improvement of the **society**
- Provide **financial literacy**
- **Sustainability report**






*We trust in sustainability!*

- **Net zero emissions by 2050** at the latest - EGB joined the UN-convened Net-Zero Banking Alliance
- **Decarbonization** of the portfolio and operations






- One of the **leading banks in financing green investments**
- Support clients **ESG transformation**
- **Social partner** in ESG community activities (focus on municipalities)





- One of the **leading banks in green mortgage** lending
- Implementation of products and services which raise awareness and reduce **CO2 emissions**
- **Social banking** service and proactive care for **vulnerable clients**

# Erste Group's Sustainable Finance Framework - Overview

EBC follows the Group's Sustainable Finance Framework

## 1 Use of proceeds

*Eligible Green portfolios include*

- Residential buildings
- Non-residential buildings
- Renewable Energy & Energy Efficiency
- Clean Transportation

*Eligible Social portfolios include*

- Access to Subsidized Housing | Affordable Housing
- Financial & social inclusion financing
- Financing access to essential services (hospitals, schools)

## 2 Project evaluation and selection

- A dedicated Sustainable Finance Committee (the 'SFC') manages any future update of the Sustainable Finance Framework
- The loans selection is based on the Eligibility Criteria defined in respective section of Sustainable Finance Framework.
- EG has relied on the support of an external consultant to set up detailed Eligibility Criteria for Green Buildings
- EG refrains from ethically, social and environmentally harmful transactions. Risk perspective and exclusion rules are outlined in the publicly available 'Responsible Finance Policy'

## 3 Management of proceeds

- Net Proceeds of the Sustainable Finance Instruments will be allocated based on a portfolio approach.
- EG entities will strive, within 24 months after issuance, to reach full-allocation of the Net Proceeds to the Loan Portfolio
- Additional Green and / or Social Loans will be added to the Loan Portfolio to the extent required

## 4 Reporting

- EG will issue annual reports on the allocation of proceeds to the Loan Portfolio and on the environmental and social impacts of the funded projects
- EG will not double count the financing of any Green or Social Loans
- EG will obtain verification of the Allocation Report, on a limited assurance basis, by an external auditor or any other qualified party











**Erste Group's SFF is aligned with:**



## Erste Group's Sustainable Finance Framework – Use of proceed

EBC follows the Group's Sustainable Finance Framework



Green Category	Definition	Eligibility Criteria	UN SDG	EU Environmental Objective
Green Buildings (Residential)	Loans and/or investments to finance or refinance new or existing residential buildings	<ul style="list-style-type: none"> <li>Buildings that are within the top 15% low-carbon performing in the respective country or at least have a Class A Energy Performance Certificate (EPC)<sup>1</sup></li> <li>Buildings that have undergone major renovations which comply with the applicable requirements or refurbishments resulting in an increase in energy efficiency of at least 30% against a baseline performance of the building before renovation</li> <li>New buildings or refurbishments for which the energy performance of the building resulting from the construction is 10% below the threshold set for the nearly zero-energy building (NZEB) requirements in national measures</li> </ul>	  	Environmental Objective (1): Climate Change Mitigation
Green Buildings (Nonresidential)	Loans and/or investments to finance or refinance new or existing non-residential buildings	<ul style="list-style-type: none"> <li>Buildings that are within the top 15% low-carbon performing in the respective country or at least have a Class A EPC</li> <li>Buildings that have undergone major renovations which comply with the applicable requirements or refurbishments resulting in an increase in energy efficiency of at least 30% against a baseline performance of the building before the renovation</li> <li>Where applicable, minimum certification of BREEAM "Very Good", LEED "Gold" or any other equivalent certification</li> <li>New buildings or refurbishment for which the energy performance of the building resulting from the construction meets the threshold set for the NZEB requirements in national measures</li> </ul>	  	Environmental Objective (1): Climate Change Mitigation
Renewable Energy & Energy Efficiency	Loans and/or investments to finance or refinance generation and transmission of energy from renewable sources and manufacturing of the related equipment	<ul style="list-style-type: none"> <li>Onshore and offshore wind energy</li> <li>Solar (photovoltaic)</li> <li>Electricity generation from hydropower</li> <li>Geothermal energy with emissions <math>\leq 100\text{g CO}_2\text{e/kWh}</math></li> <li>Cogeneration of heat/cool and power from geothermal energy</li> <li>Bioenergy</li> <li>Electric heat pumps</li> <li>Transmission and distribution of electricity</li> </ul>	 	Environmental Objective (1): Climate Change Mitigation

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## EBC Group Balance sheet

in EUR mn	As at 31 Dec 2024	As at 31 Dec 2025	YoY	in EUR mn	As at 31 Dec 2024	As at 31 Dec 2025	YoY
Cash and cash balances	3,380	3,062	-319	Financial liabilities held for trading	18	12	-6
Financial assets held for trading	19	19	0	Financial liabilities measured at amortised cost	14,330	15,431	1,101
Non-trading financial assets at fair value through profit or loss	9	10	1	Deposits from banks	796	858	62
Financial assets at fair value through other comprehensive income	1,005	1,235	230	Deposits from customers	12,553	13,593	1,040
Financial assets at amortised cost	11,085	12,215	1,130	Debt securities issued	954	955	1
Debt securities	2,102	2,198	96	Other financial liabilities	27	25	-2
Loans and advances to banks	79	344	266	Lease liabilities	14	16	2
Loans and advances to customers	8,904	9,673	769	Provisions	87	88	1
Finance lease receivables	568	598	30	Current tax liabilities	4	18	14
Property and equipment	170	183	13	Deferred tax liabilities	0	1	1
Investment properties	2	2	0	Liabilities associated with assets held for sale	86	78	-8
Intangible assets	17	25	8	Other liabilities	141	116	-25
Investments in subsidiaries, joint ventures and associates	10	11	1	Equity attributable to owners of the parent	1,793	1,678	-115
Current tax assets	7	0	-7	Additional equity instruments	0	150	150
Deferred tax assets	17	15	-2	Equity attributable to non-controlling interests	34	38	4
Assets held for sale	10	17	7	<b>Total liabilities and equity</b>	<b>16,507</b>	<b>17,627</b>	<b>1,120</b>
Trade and other receivables	179	204	25				
Other assets	29	31	2				
<b>Total assets</b>	<b>16,507</b>	<b>17,627</b>	<b>1,120</b>				

Source: Audited Consolidated Financial Statements for YE 2025

## EBC Group Profit and Loss Statement

in EUR mn	12 months	12 months	YoY
	period ended 31 Dec 2024	period ended 31 Dec 2025	
Net interest income	434	442	8
Interest income	619	613	-6
Interest expense	-185	-171	14
Net fee and commission income	134	144	10
Fee and commission income	187	206	19
Fee and commission expenses	-53	-62	-9
Net trading and fair value result	16	17	1
Gains/losses from financial instruments measured at fair value through profit or loss	1	2	1
Net result from equity method investments	1	2	0
Rental income from investment properties & other operating leases	7	7	0
Personnel expenses	-136	-145	-9
Other administrative expenses	-114	-119	-5
Depreciation and amortisation	-30	-30	0
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	-5	0	5
Impairment result from financial instruments	18	-8	-26
Other operating result	-15	-5	10
<b>Pre-tax result for the period</b>	<b>311</b>	<b>307</b>	<b>-4</b>
Income tax	-61	-54	7
<b>Net result for the period</b>	<b>250</b>	<b>253</b>	<b>3</b>
Net result attributable to non-controlling interests	-3	-4	-1
<b>Net result attributable to owners of the parent</b>	<b>247</b>	<b>249</b>	<b>2</b>
Operating income	593	614	21
Operating expense	-280	-294	-14
<b>Operating result</b>	<b>313</b>	<b>320</b>	<b>7</b>

Source: Audited Consolidated Financial Statements for YE 2025

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ISIN, Bloomberg and Reuters codes	<b>AT0000652011, EBS AV, ERST.VI</b>