

ERSTE&STEIERMÄRKISCHE GROUP

Investor Presentation

May 2022



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Summary

Republic of Croatia

- Member of European Union (since 2013)
- Sovereign ratings at BBB- with stable outlook (S&P), BBB with positive outlook (Fitch) and Ba1 with stable outlook (Moody's)
- After being hit by the COVID-19, economy rebounded 10.2% in 2021 – outlook is getting increasingly uncertain amid raging war in Ukraine

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 has increased from 600,000 to 16.1 mil. 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

- Net profit more than doubled in 2021 compared to the 2020 – in addition to that, banking sector recovery drove improvement in profitability indicators where ROA grew from 0.6% to 1.2%, while the ROE went up from 4.4% to 8.7%
- Loans growth dynamics shaped by steady retail segment in 2021, especially on the housing side
- Deposit side continued to exhibit robust growth on both household and corporate side, hence further supporting strong liquidity conditions
- Banking sector remains well capitalized with capital adequacy remaining in excess of 25%

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

- EBC is the third largest bank in Croatia in terms of total assets, retail loans, total deposits as well as distribution network
- Current rating from Fitch stands at A- with stable outlook
- Net profit growth dominantly driven by lower risk cost, as 2020 result was under influence of COVID-19 crisis
- Additional positive effects coming from release of provisions for legal case and operating income growth

Presentation Topics

1. Erste Group | EBC at Glance

2. Republic of Croatia
3. Croatian Banking Market
4. Erste Bank Croatia
5. Funding
6. Additional Information

Erste Group's footprint –

Leading retail and corporate bank in 7 geographically connected countries

Erste Group's footprint

Czech Republic

Customers: 4.5m

Employees: 9,711

Branches: 418

Slovakia

Customers: 2.1m

Employees: 3,644

Branches: 200

Hungary

Customers: 0.9m

Employees: 3,238

Branches: 105

Austria

Customers: 3.9m

Employees: 15,606

Branches: 820

Croatia

Customers : 1.3m

Employees : 3,220

Branches: 135

Direct presence

Indirect presence

Serbia

Customers: 0.5m

Employees: 1,197

Branches: 87

Romania

Customers: 2.9m

Employees: 5,342

Branches: 326

Key information as of Dec 2021

Total assets	EUR 307bn
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Net profit	EUR 1,923m
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NPL coverage	90.9%
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NPL ratio	2.4%
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CET 1 ratio*	14.5%
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Total capital ratio*	19.1%
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Loan/deposit ratio	85.6%
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Leverage ratio	6.5%
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Credit ratings**	A+ (Stable) / A2 (Stable) / A (Stable)
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* Basel 3, fully loaded

** S&P | Moody's | Fitch; as of December 16, 2021

Erste Bank Croatia Group at a Glance

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
- #No1 in customer experience
- Close to 1.3mn customers
- 136 branches and 781 ATM-s

Sustainable Development and Environment

- Focus on 6 Sustainable Development Goals („SDG”):
 - Good health and well-being (SDG 3)
 - Quality education (SDG 4)
 - Gender equality (SDG 5)
 - Decent work and economic growth (SDG 8)
 - Reducing inequalities (SDG 10)
 - Climate Action (SDG 13)

Measurable reductions in CO2 (-14%) and paper usage per FTE (-22%) since 2019

Key Information EBC Group (December 2021)

Total assets	HRK 92.3bn
Total assets*	EUR 12.3bn
Net profit	HRK 1,050mn
Net profit*	EUR 139.7mn
NPL coverage	102.5%
NPL ratio	5.5%
CET 1 ratio	17.8%
Total capital ratio	18.5%
Loan/deposit ratio	78.7%
ROE	9.9%
CIR	52.7%

Source: Audited Consolidated Financial Statements

* ECB FX rate as of December 31, 2021

Credit Ratings

Issuer	Rating
Fitch	A-

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Republic of Croatia – Key Figures

Area: 56,594 km² (land); 31,067 km² (sea)

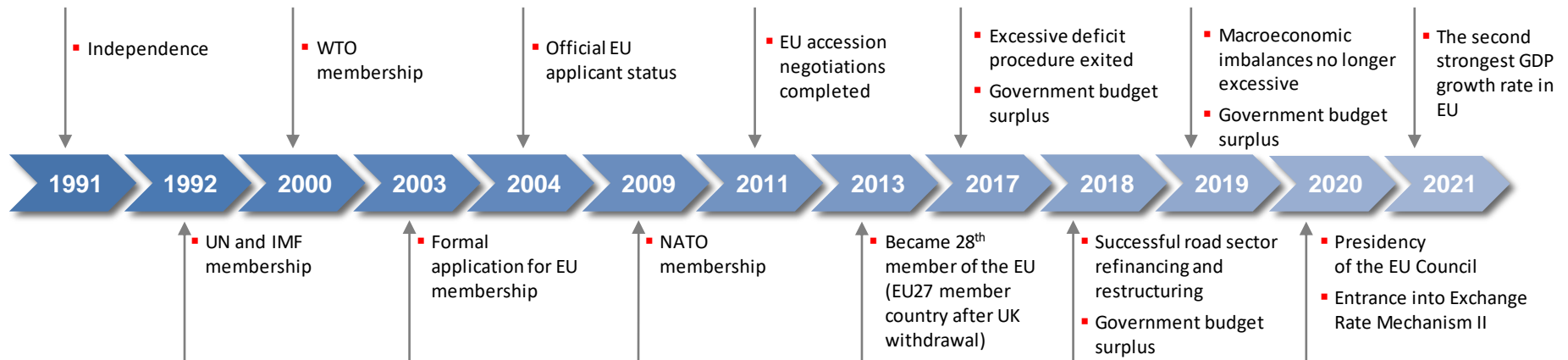
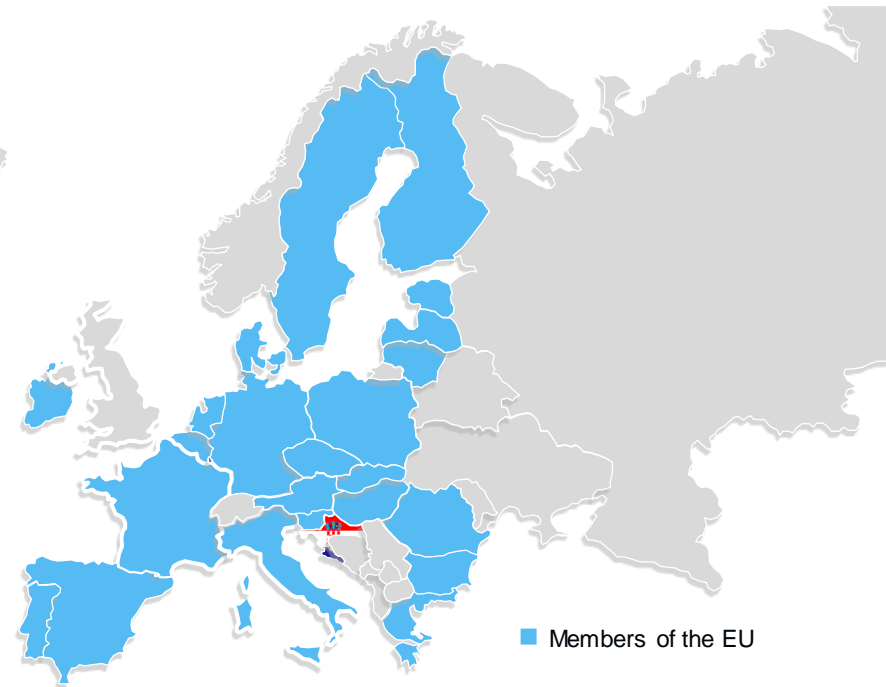
Population: Approx 3.9 million

GDP per capita: Approx. €14,675 in 2021 (provisional)

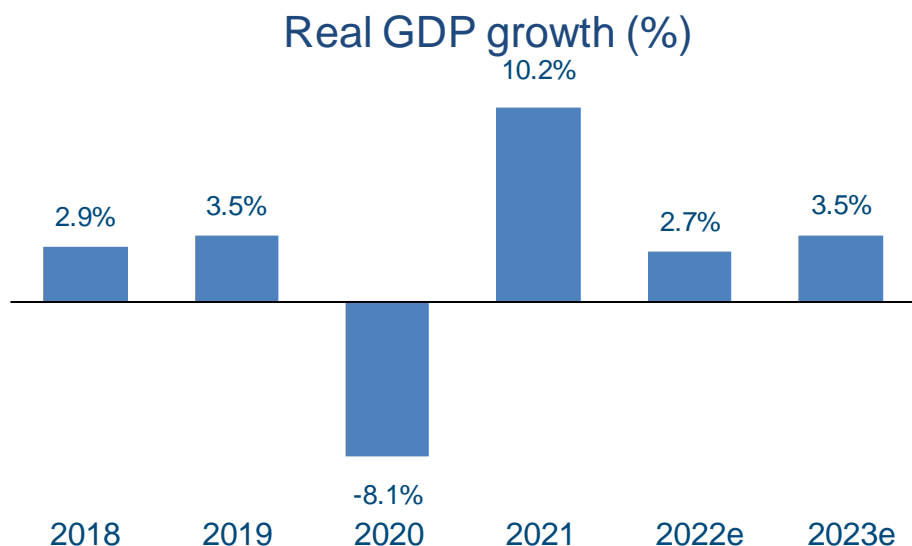
Credit ratings*: Moody's: Ba1 (stable) / S&P: BBB- (stable) / Fitch: BBB (positive)

Capital: Zagreb

* Ratings by Moody's | S&P | Fitch

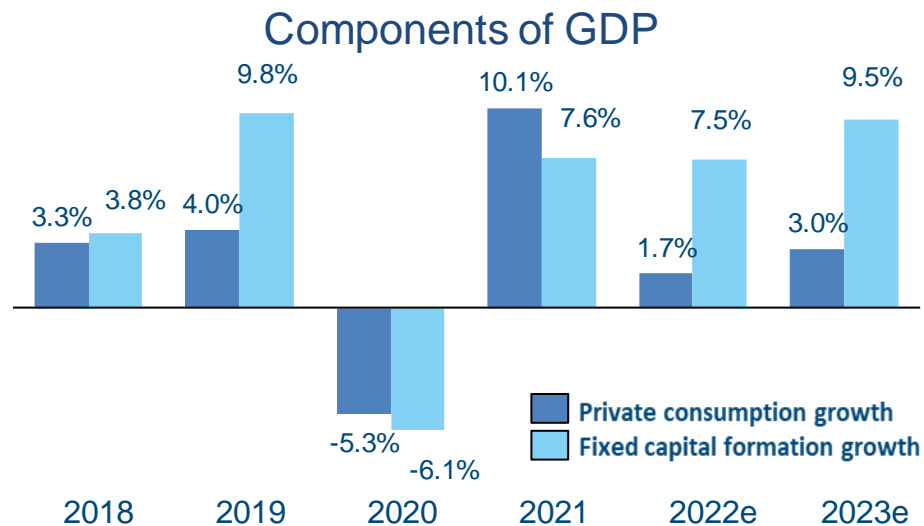


Macroeconomic Development



Source: Statistical Office, ECB Research

- 4Q21 GDP kept vivid growth pattern as headline figure increased 9.7% YoY.
- Detailed structure confirmed ongoing domestic demand support on the private consumption side, while investments activity revealed unexpected slowdown, with growth decelerating to 0.8% YoY. Exports of goods and services kept strong dynamics, once again backed up robust services growth of nearly 50% YoY, while revealing also supportive goods performance (24.7% YoY). We also saw double-digit increase on the imports side (16.4% YoY).
- On FY21 scale economy rebounded by 10.2%, showing support across the board.

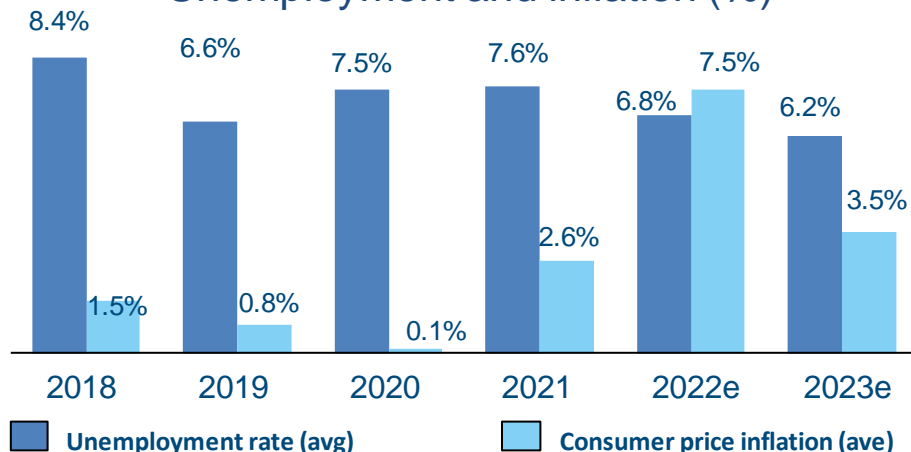


Source: Statistical Office, ECB Research

- Going into 2022, outlook is getting gloomy and increasingly uncertain amid war – our baseline for 2022 GDP currently stands at 2.7%, with negative risks dominating and making the stagflation risk alive. We expect to see dampened support to headline GDP from domestic demand, as higher inflation prints should bite into disposable income, while deteriorating sentiment should weigh on both private consumption and investment.
- As far as external demand goes, we are taking gradual approach and adjusting the baseline for the exposure to directly affected markets on the merchandise and tourism sides.

Macroeconomic Development (Cont'd)

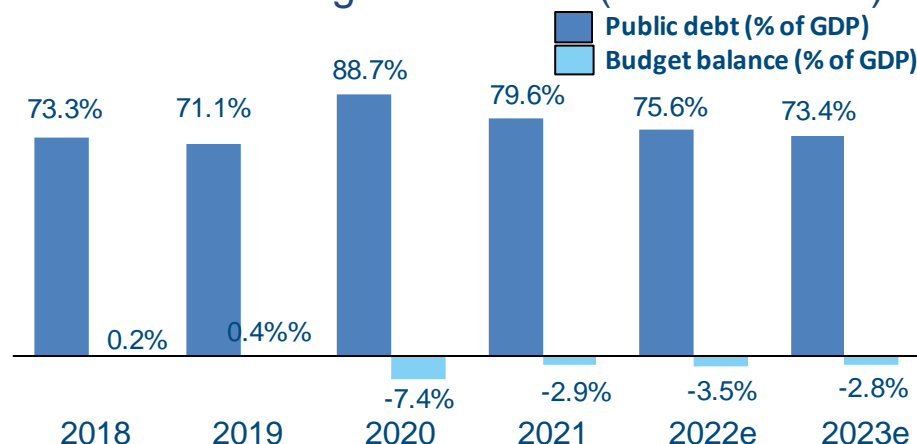
Unemployment and inflation (%)



Source: Statistical Office, EBC Research

- While negative effects of COVID-19 pandemic pushed the unemployment rate on higher grounds, 2021 brought gradual reversal of the negative trend, with unemployment rate trending downward on monthly and annual basis (2021 uptick due to methodological effects).
- CPI acceleration continued also throughout 1Q22, with headline figure reaching its highest mark since Aug-08 at 7.3% YoY in March. We see inflation footprint remaining elevated, as war brings additional and longer-lasting supply-side pressures, with increasing likelihood of second-round effects. Consequently, we see average inflation in 7.5% region in 2022, with uncertainty and mostly negative risks prevailing.

Public debt and govt. balance (share of GDP)



Source: Statistical Office, ECB Research

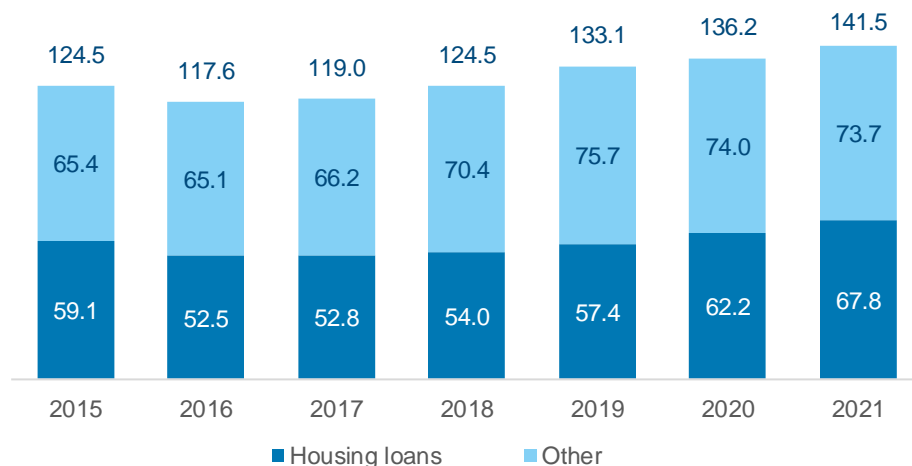
- Following better than expected budgeted outcome in 2021 (budget gap at 2.9% of GDP, and public debt moving below 80% of GDP), focus is on the inflation-offsetting measures and uncertainties related to GDP outlook. Having that in mind, we keep our 2022 budget deficit call at 3.5% of GDP i.e. somewhat higher from MoF target (2.6%).
- First rating move in 2022 came from Fitch, where agency affirmed Croatia's rating at 'BBB', while also keeping positive outlook. Wording revealed no major surprises, as main reasons that backed-up such decision were pending EMU membership, stable fiscal position, further public debt decline and limited exposure to macro-headwinds stemming from war in Ukraine.

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Outstanding Retail Loans and Debt of Households

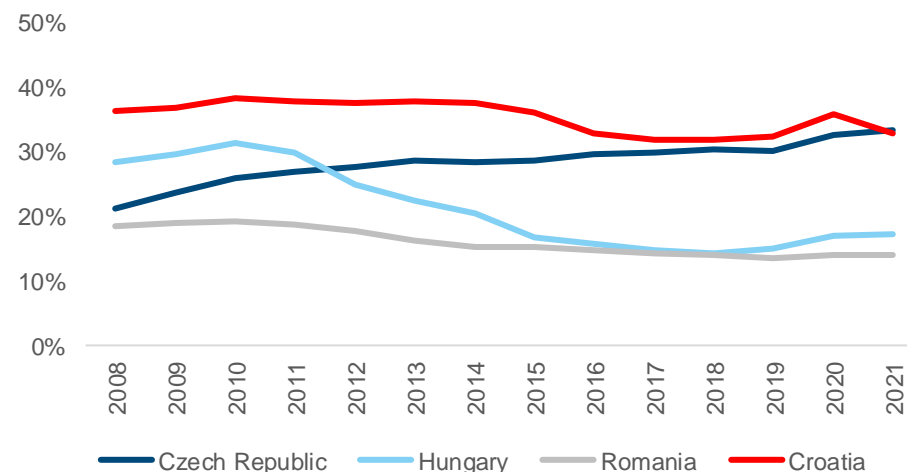
Development of retail loans (HRK bn)



Source: CNB

- While consumer loans are still dominating, housing segment is steadily catching-up over the last few years
- Following mild increase of approx. 2% in 2020, retail loans growth accelerated in 2021, with loans to households rising close to 4% y/y
 - Housing loans maintained their strong high-single digit growth, increasing around 9% y/y in 2021
 - On the other hand, non-purpose cash loans, after decreasing in 2020 due to COVID-19 induced uncertainty, showed slight easing of the negative trend, posting mild 0.4% y/y decline in 2021

Retail loans to GDP

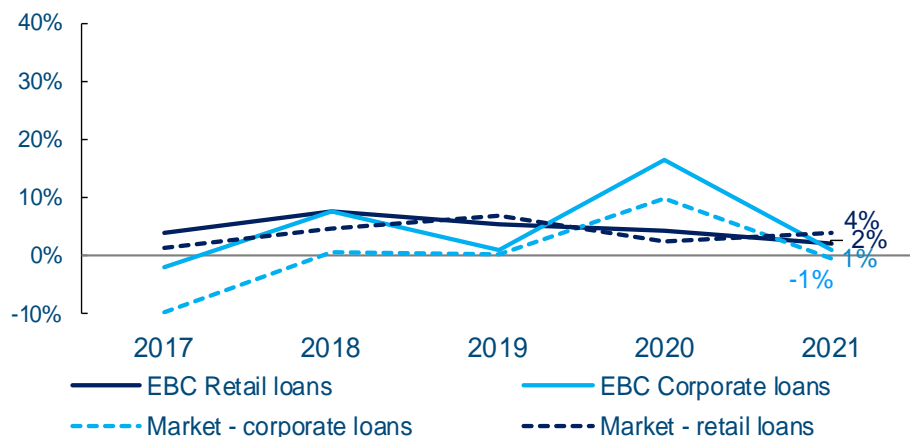


Source: Erste Group Research

- Croatia's households traditionally are showing relatively high penetration rates in the CEE region
- Overall relative deleveraging in recent year has been driven by the weak credit activity. Increase in 2020 and then reversal in 2021 has been to large extent driven by the GDP developments, to lesser extent some pick-up in credit activity.

Outstanding Loans and Deposits

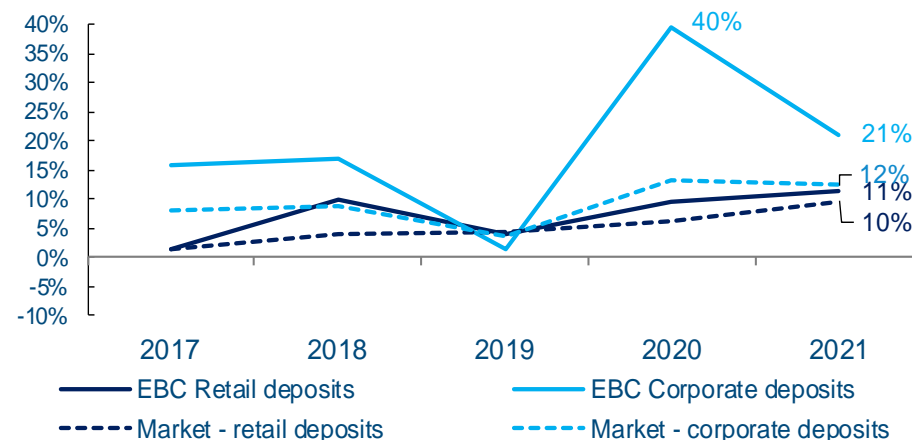
Retail and corporate gross loans (YoY growth)



Source: CNB

- In period from 2017 to 2021 noticeable volatility of growth rates in corporate segment, while retail trends are more stable.
- The significant growth in corporate segment in EBC in 2020 was driven by government segment and large corporate segment. In 2021 continued growth trends above market.
- In retail segment EBC has been steadily increasing its volumes in housing loans, one of the key products for creating long-lasting relationship with clients.
- While the loan demand was hit by the COVID-19 pandemic in 2020, EBC managed to cope with it and increase its market share. In 2021 EBC continued growth trend, but below market growth rates thus losing slightly market share.

Retail and corporate deposits (YoY growth)

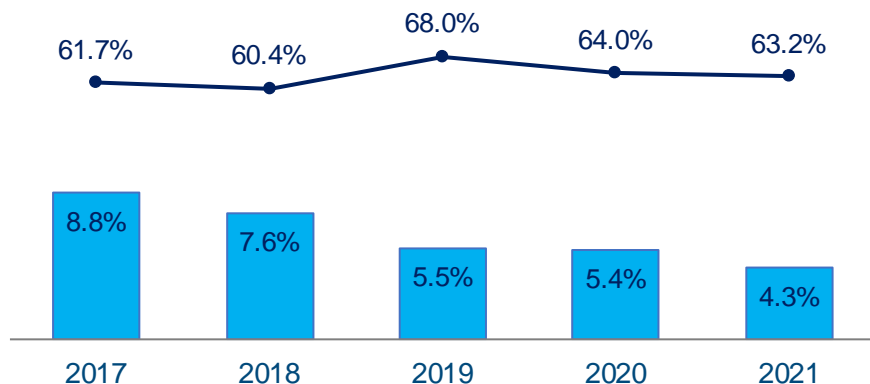


Source: CNB

- In period from 2017 to 2021 trend of strong growth of deposits was noticeable in the market as well as EBC .
- Both retail and corporate segments were increasing their market shares.
- The significant increase of deposits in EBC in 2020 was mainly driven by the COVID-19 pandemic and cautious approach toward spending and regular business activities (i.e. seasonal impacts).

NPL Rates and Profitability of the Sector

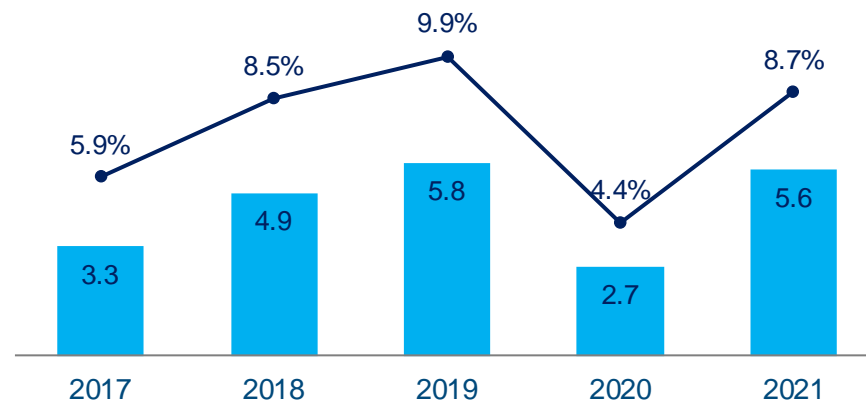
NPL ratio and NPL coverage



Source: CNB

■ NPL ratio — NPL coverage

Profitability of the sector (HRK bn / %)



Source: CNB

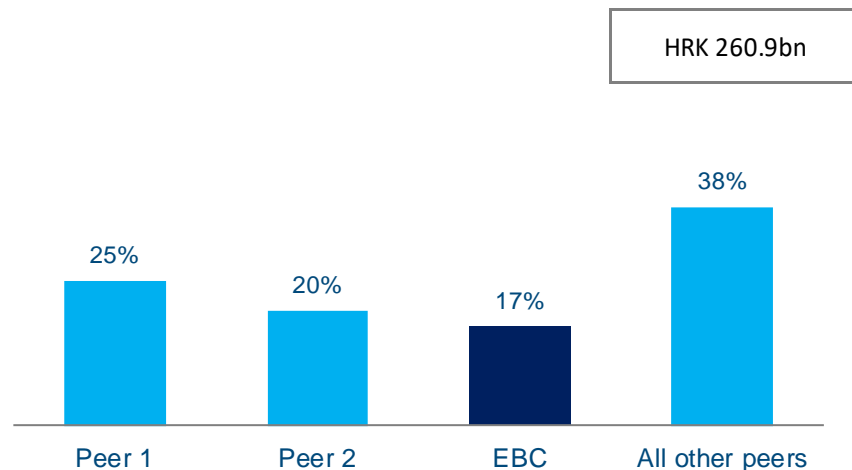
■ Net profit — ROE

- In recent years total level of non-performing loans has been on downward trajectory, with 2021 NPL share at 4.3%.
- Non-performing loans decreased in the household loan portfolio, resulting with NPL share of 6.6% (down from 7.1%).
- The share of NPLs in the non-financial corporate sector decreased from 12.5% to 9.9%, partially due to the sale of non-performing receivables.

- Croatian banks posted net profit of HRK 5.6bn in 2021, following HRK 2.7bn in 2020 (COVID-19 pandemic).
- Net profit recovery in 2021 is mainly result of strong tourist season and deflated risk cost.
- Hike in profitability ratio - ROE from 4.4% to 8.7% reflects development in net profit.
- Stability of the banking sector remained intact with capital adequacy ratio above 25%.

Main Players on Croatian Banking Market

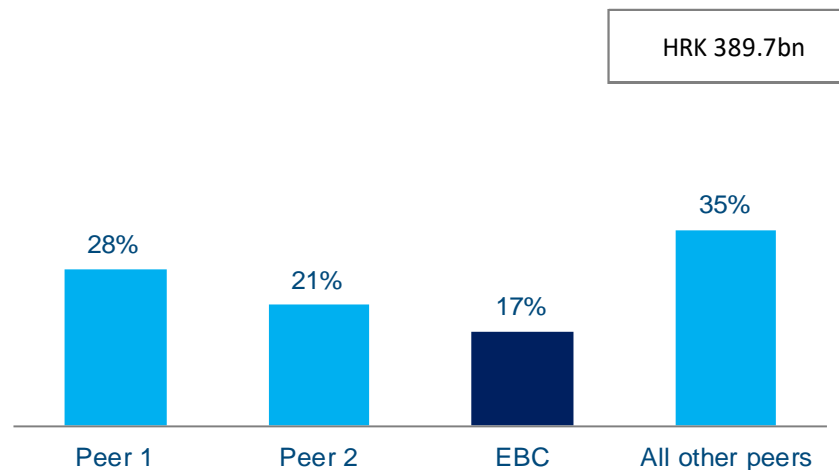
Customer loan market shares (Dec - 21)



Source: CNB, publicly available information for major banks

- As the 3rd bank in terms of loans to customers, EBC has established a strong market position as of 31 December 2021.
- During 2021 the bank has increased its loan volumes and kept its market share on similar levels.
- This growth has been driven by retail and corporate segment.

Customer deposit market shares (Dec - 21)



Source: CNB, publicly available information for major banks

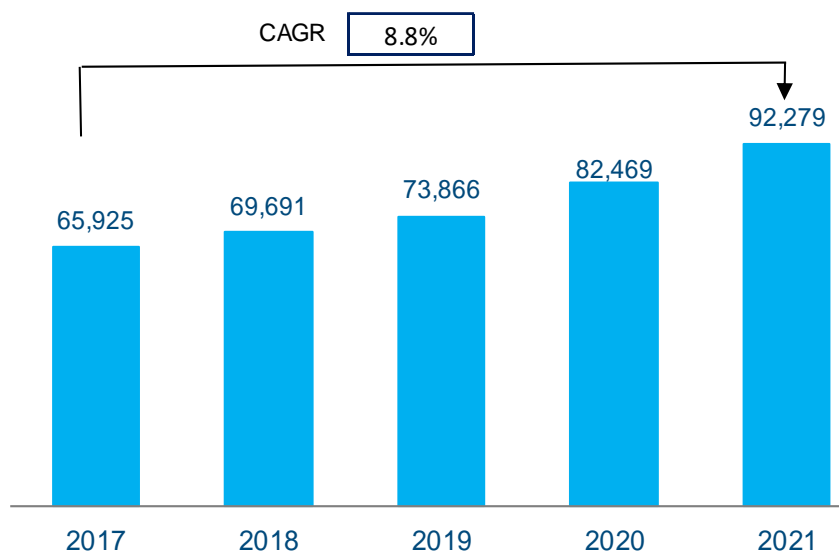
- As bank number 3 in terms of customer deposits, EBC has established a strong position in the market in this segment as well.
- Customer deposits continued to increase in both retail and corporate segment above market resulting with an additional 0.7 p.p. market share increase as of 31 December 2021.
- The structure of deposits has been changing in favour of sight deposits supported by the low interest rate environment.

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Historical Performance of EBC Group

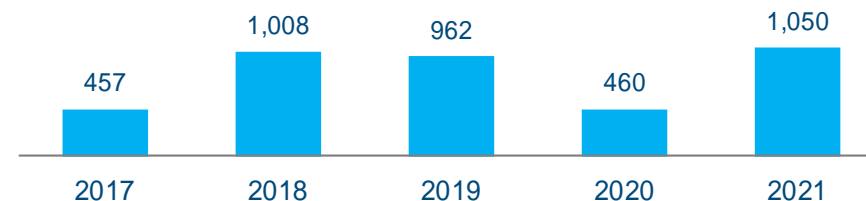
Total assets (HRK mn)



Source: Audited Consolidated Financial Statements for full year and Unaudited Consolidated Financial Statements for YE 2021

- The EBC Group total assets have been continuously growing in the last 5 years.
- Compound growth is mostly driven by increasing loan portfolio on retail and corporate segments due to favorable market conditions. In 2021 the loan demand was mostly driven by households, SME and large corporate segment (including government) and additionally supported by significant increase of liquid assets.

Net profit (HRK mn)

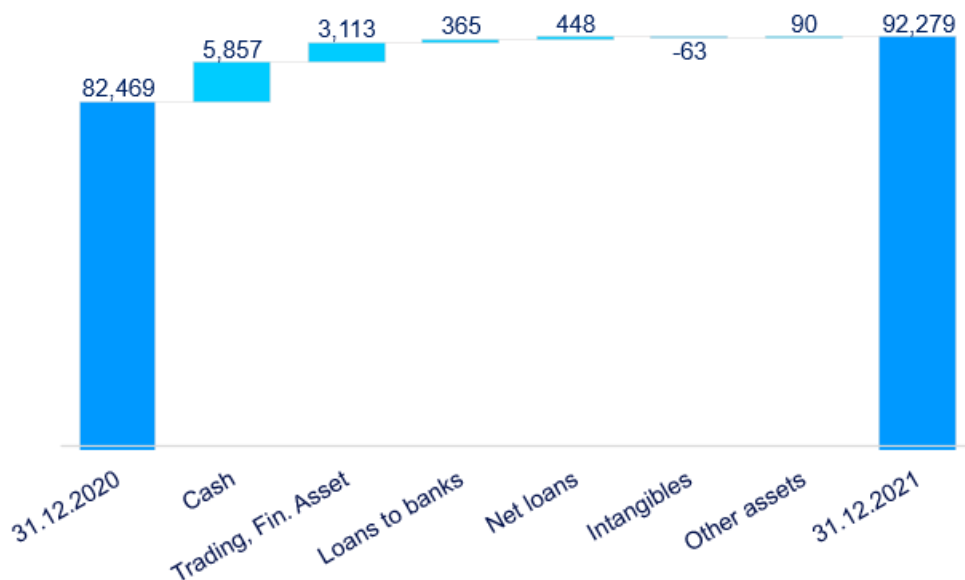


Source: Audited Consolidated Financial Statements for full year and Unaudited Consolidated Financial Statements for YE 2021

- Positive net profit developments were interrupted in 2017 by a default of a systemically important corporate client and in 2020 by the COVID-19 pandemic, which resulted with high levels of risk cost in both years.
- Operating result overall is stable, with a slightly decreasing trend due to continuous pressures on operating income and increasing operating expenses. Stronger decline in 2020 is result of COVID-19 lockdown hit on transaction business (fees and trading).
- 2021 recovery is shaped by strong portfolio performance supported by robust tourist season and positive one-off impact on other operating result.

Balance Sheet Performance of EBC Group

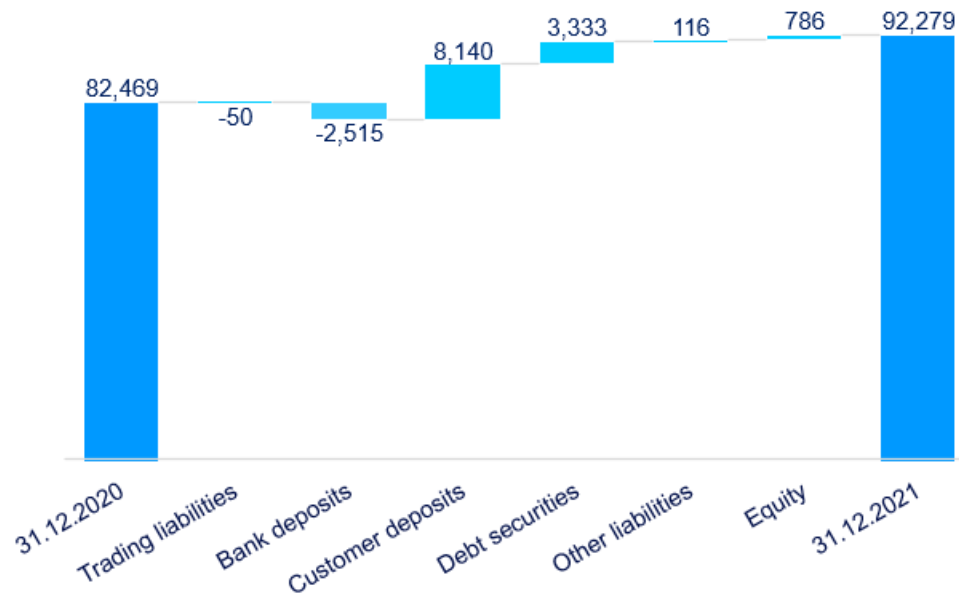
Total assets development in 2021 (HRK mn)



Source: Audited Consolidated Financial Statements for YE 2020 and YE 2021

- Total assets increased by 11.9%.
- Substantial increase of cash is mainly driven by high market liquidity which is being placed with central banks.
- Financial assets is mainly reflecting increase on held to collect portfolio (mainly RH) and OCI portfolio.
- Net loans increase visible mainly on Retail, SME and large Corporate segment (including government).

Total liabilities development in 2021 (HRK mn)

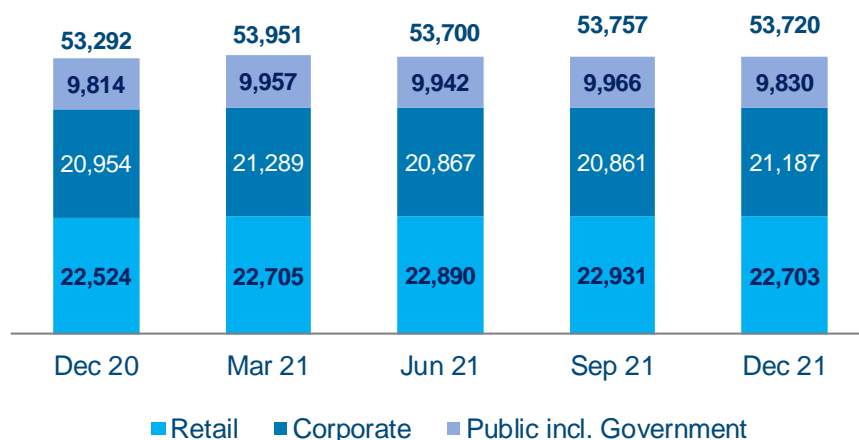


Source: Audited Consolidated Financial Statements for YE 2020 and YE 2021

- Bank deposits decrease reflects liabilities optimisation.
- Customer deposits are continuously increasing (both Retail and Corporate demand deposits) reflecting liquidity-rich market position.
- Debt securities - local EUR 45mn MREL eligible bond placed in February; first international EUR 400mn MREL eligible bond in July EUR 400mn;
- Equity increase is reflecting full year net profit.

Balance Sheet Performance of EBC Group (cont'd)

Net customer loans* (HRK mn)

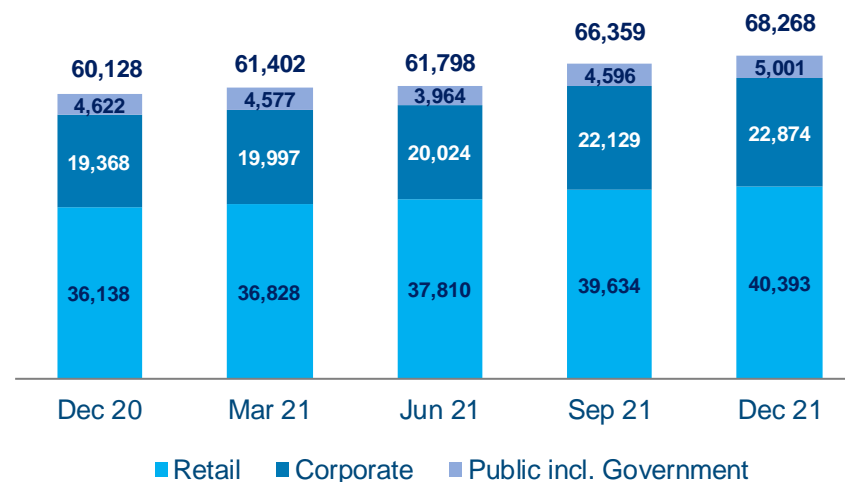


Source: Audited Consolidated Financial Statements for full year December statements and Unaudited Consolidated Financial Statements for quarter statements

Customer loans grew by 0.8% in 2021:

- Retail growth is partially under the influence of housing loans subsidized by the government and consumer loans
- Corporate & public loans increase is result of SME and large corporate segment.

Customer deposits (HRK mn)



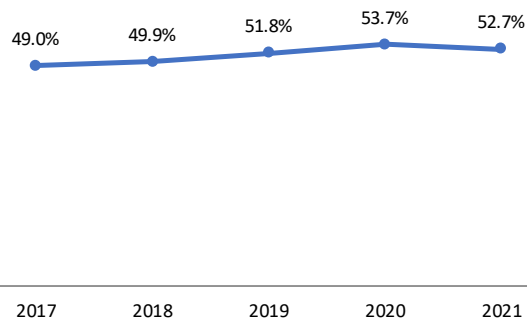
Source: Audited Consolidated Financial Statements for full year December statements and Unaudited Consolidated Financial Statements for quarter statements

Customer deposits expanded by 13.5% in 2021:

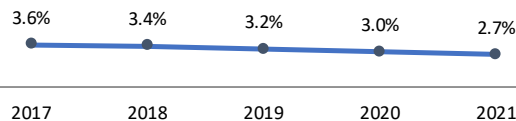
- Both retail and corporate business lines recorded growth of demand deposits during the year, as a result of clients' cautious approach to spending and investments as well as seasonal factors.

Key Financial Ratios of EBC Group

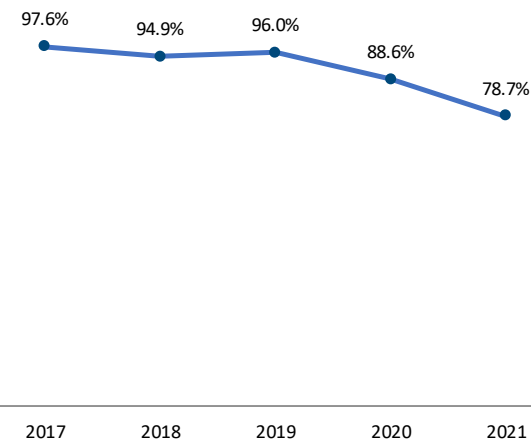
Cost income ratio



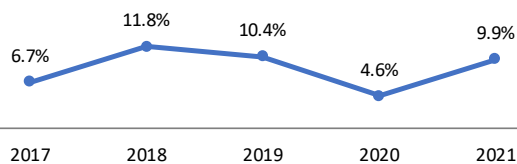
Net interest margin (NIM)



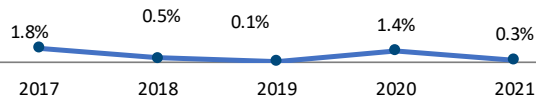
Net loan/deposit ratio



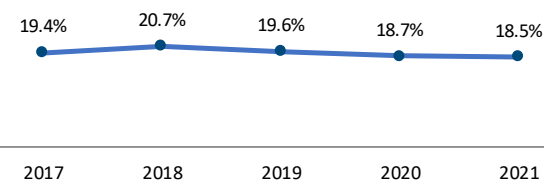
ROE



Risk cost

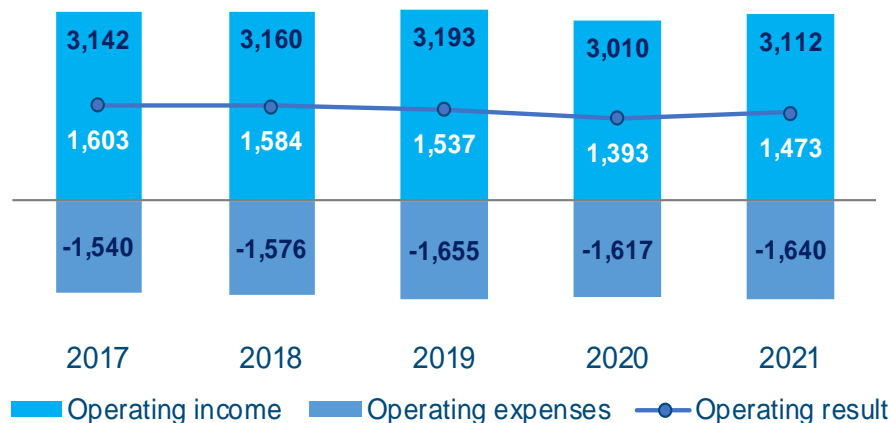


Solvency ratio



Operating and Net Results

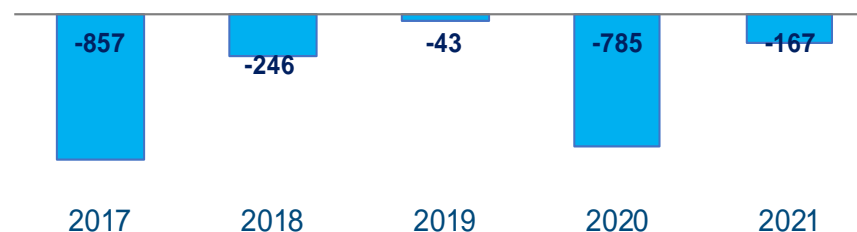
Operating result development (HRK mn)



Source: Unaudited Consolidated Financial Statements

- Operating result reached HRK 1.5bn in 2021 (+5.7% YoY).
- Operating income under the influence of the COVID-19 pandemic in 2020. Performance in 2021 supported by economic recovery and strong tourist season. Effects from COVID 19 pandemic still present compared to pre-COVID 19 years.
- Positive impact from lower contribution into deposit insurance fund (since it reached required levels), while increased staff expenses, IT costs and legal costs are working in the opposite direction.

Risk cost development (HRK mn)

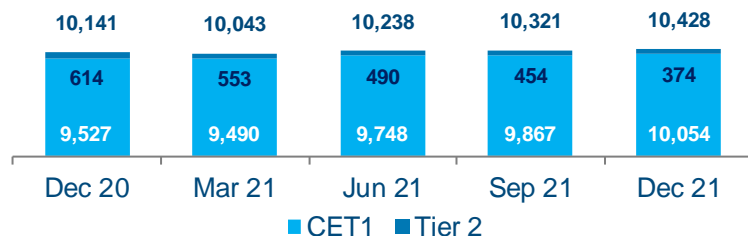


Source: Unaudited Consolidated Financial Statements

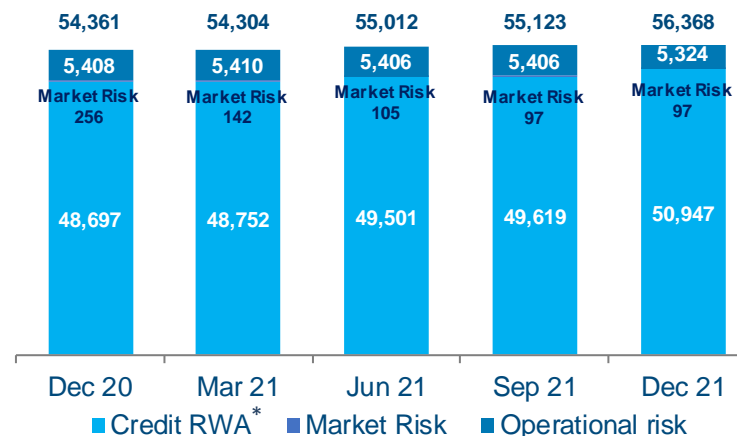
- Risk cost development was shaped by the default of one material client in 2017 and COVID 19 pandemic in 2020. Low levels of risk cost in 2021 is result of overall better portfolio performance along with strong collections and write-offs.

Capital Position

Basel 3 Capital (fully loaded, HRK mn)

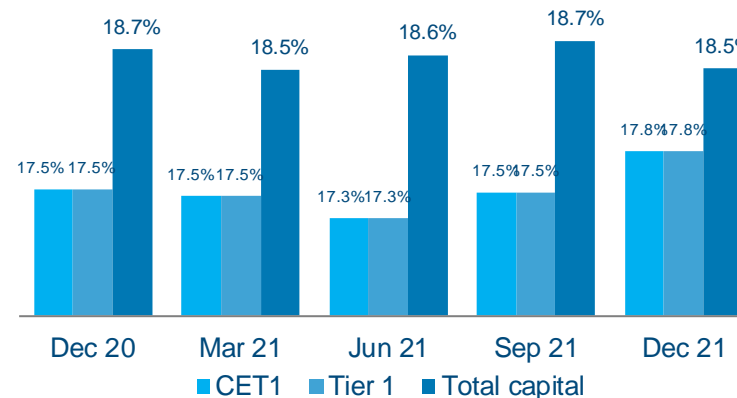


Risk-weighted Assets (fully loaded, HRK mn)



- The bank's capital position has remained strong and well above minimum requirements with CET1 of 17.8% in December 2021 and total capital ratio of 18.5%.
- Own funds include positive impacts from inclusion of 2021 profit, whereas negative influence is coming from regular Tier 2 amortization and early repayment of Tier 2 instruments.
- Total risk exposure amount increased in 2021 mainly due to exposure increase and methodological impacts.

Basel 3 Capital Ratios (fully loaded)



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Additional information: MREL details

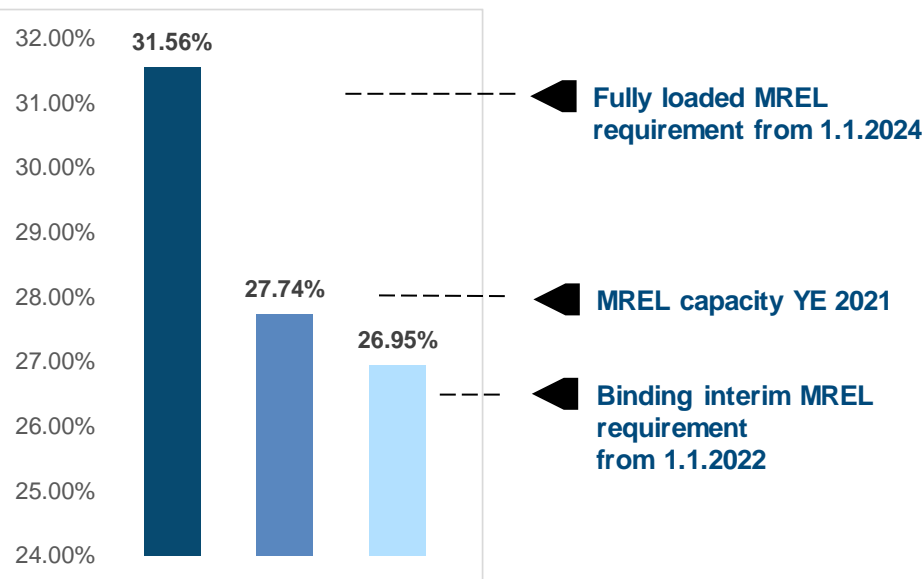
Croatian resolution group: MREL requirement based on RWA

Croatian Resolution Group

Entities within the Croatian resolution group:

- ERSTE&STEIERMÄRKISCHE BANK d.d. (HR)
- ERSTE&STEIERMÄRKISCHE S-LEASING d.o.o. (HR)
- ERSTE CARD CLUB (HR)
- ERSTE CARD d.o.o. (SI)

MREL based on TREA (RWA)



Key take-aways

- EBC's setup is based on a multiple point of entry (MPE) resolution approach.
- In May 2022, EBC received its new MREL requirement set by the SRB.
- EBC, as the Point of Entry of the Croatian resolution group, must comply with binding interim MREL requirements equivalent to **26.95% (including the CBR) of the Total Risk Exposure Amount (TREA) and 5.91% of the Leverage Ratio Exposure (LRE)** of the Croatian resolution group starting from 1 January 2022.
- Based on the Croatian resolution group's RWAs as of 31 December 2021 of approx. EUR 7.0 bn, the available MREL (% TREA) was 27.7%. Available MREL as % of LRE was 15.9% as of 31 December 2021.
- The MREL requirements on fully loaded basis, effective from 1 January 2024, are equivalent to 31.56% of TREA and 5.98% of LRE.
- These requirements are in line with our expectations and have been duly considered in our funding plan for this and the following years.
- No subordination requirement has been set at the level of the Croatian resolution group.

Funding Plans

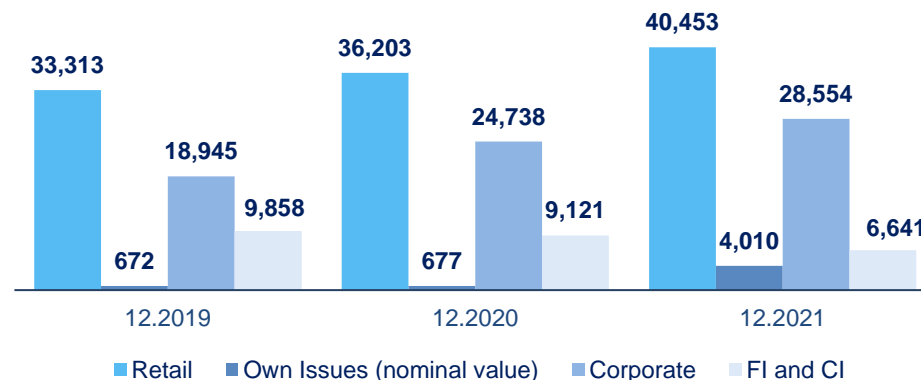
2022 Funding Plan

- In 2021 Erste Bank successfully issued EUR 400 million 'senior preferred' bonds in the international market (yield to maturity of 0.835% for 7nc6 tenor) and EUR 45 million in the domestic market.
- In 2022 MREL issuance is not envisaged.
- For period 2023-2026 MREL needs are up to EUR 300 mn yearly.
- Further planned issuances will be done out of the Multi Issuer Programme

Documentation in place

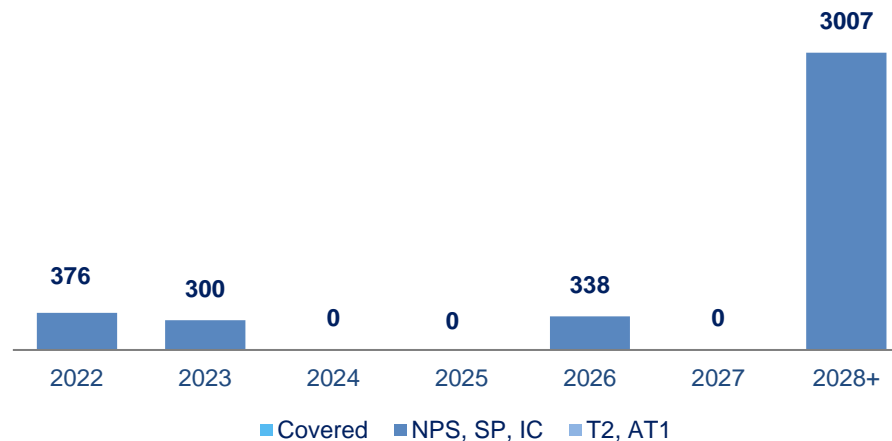
- Programmes:
 - Multi Issuer EMTN Programme (for Preferred Senior and Non-Preferred Senior Notes)
- Governing Law: German (relevant status clause governed by Croatian law)
- Listing: Zagreb Stock Exchange | Vienna Stock Exchange

EBC Funding Mix (12/2019 – 12/2021, HRK mn)



Source: Internal data

Maturity Profile as of May 2022 (HRK mn)



Source: Internal data

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4. Erste Bank Croatia
5. Funding
- 6. Additional Information**

EBC Group Balance sheet

in HRK million

	Notes	GROUP YE 2020	YE 2021
Assets			
Cash and cash balances	13	8,673	14,530
Financial assets – held for trading		162	145
Derivatives	18	118	70
Other trading assets	19	44	75
Non-trading financial assets at fair value through profit or loss		188	75
Pledged as collateral		-	-
Equity instruments	20	36	10
Debt securities	20	152	65
Financial assets at fair value through other comprehensive income		11,278	11,947
Pledged as collateral	25	85	6
Equity instruments	21	130	4
Debt securities	21	11,148	11,943
Financial assets at amortised cost		56,154	59,328
Pledged as collateral	25	816	-
Debt securities	14	2,361	4,935
Loans and advances to banks	14	4,041	4,406
Loans and advances to customers	14	49,752	49,987
Finance lease receivables	31	2,460	2,546
Property and equipment	28	1,236	1,179
Investment properties	28	5	3
Intangible assets	29	390	327
Investments in subsidiaries	37	-	-
Investments in associates	38	59	62
Current tax assets	12	123	-
Deferred tax assets	12	197	207
Assets held for sale	42	-	336
Trade and other receivables	16	1,143	1,270
Other assets	30	401	324
Total assets		82,469	92,279

	Notes	GROUP YE 2020	YE 2021
Liabilities and equity			
Financial liabilities – held for trading		106	56
Derivatives	18	106	56
Financial liabilities measured at amortised cost		70,636	79,559
Deposits from banks	17	9,048	6,533
Deposits from customers	17	60,128	68,268
Debt securities issued	17	677	4,010
Other financial liabilities	17	783	748
Lease liabilities	31	102	99
Provisions	34	582	409
Current tax liabilities	12	6	92
Deferred tax liabilities	12	4	2
Liabilities associated with assets held for sale	42	-	261
Other liabilities	33	649	631
Total liabilities		72,085	81,109
Subscribed capital		1,698	1,698
Capital reserves and share premium		1,886	1,886
Retained earnings		6,231	7,231
Other reserves		371	139
Equity attributable to owners of the parent		10,186	10,954
Equity attributable to non-controlling interests	37	198	216
Total equity	36	10,384	11,170
Total liabilities and equity		82,469	92,279

EBC Group Profit and Loss Statement

in HRK million

	Notes	GROUP 2020	2021
Net interest income	2	2,025	2,003
Interest income		2,152	2,107
Other similar income		161	155
Interest expense		(224)	(204)
Other similar expenses		(64)	(55)
Net fee and commission income	3	694	809
Fee and commission income		925	1,068
Fee and commission expenses		(231)	(259)
Dividend income	4	1	1
Net trading and fair value result	5	211	221
Gains/losses from financial instruments measured at fair value through profit or loss	6	(14)	4
Net result from equity method investments		8	9
Rental income from investment properties & other operating leases	7	86	66
Personnel expenses	8	(718)	(779)
Other administrative expenses	8	(648)	(611)
Depreciation and amortisation	8	(251)	(250)
Gains/losses from derecognition of financial assets measured at amortised cost	9	(1)	-
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	10	-	-
Impairment result from financial instruments	10	(785)	(167)
Other operating result	11	(126)	(9)
Other operating income		20	201
Other operating expenses		(146)	(210)
Pre-tax result for the period		482	1,297
Income tax	12	(10)	(228)
Net result for the period		472	1,069
Net result attributable to non-controlling interests parent		12	19
		460	1,050

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<https://www.erstebank.hr/en/about-us/bonds>

https://www.erstebank.hr/content/dam/hr/ebc/www_erstebank_hr/eng/bonds/investor-presentation.pdf

<https://www.erstebank.hr/en/about-us/financial-reports-and-announcements>

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