



ERSTE Social Banking

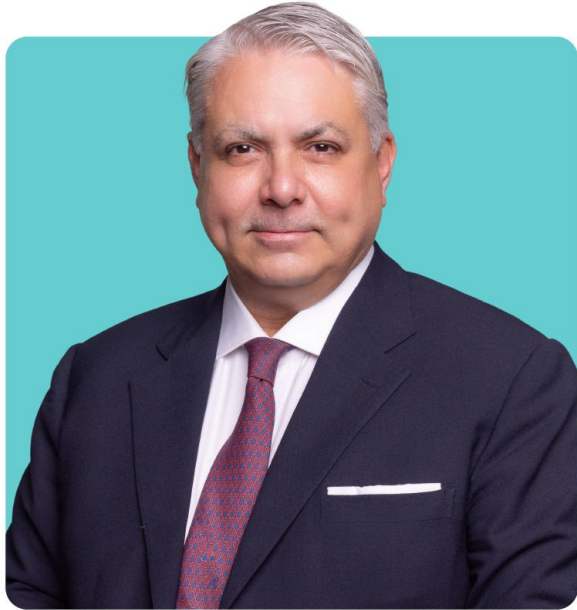
Impact Report 2025

Supported by



Social Banking benefits from guarantees funded by the European Union under the InvestEU Programme.

Foreword Erste Group



Peter Bosek
CEO, Erste Group

Our commitment to enabling and securing prosperity for the people of our region remains the cornerstone of our purpose.

For more than two centuries, one idea has defined who we are: prosperity should not be a privilege, but a possibility for everyone. From our very beginning, Erste Group was founded on the conviction that progress gains strength when it is shared. That conviction still guides us today. Our commitment to enabling and securing prosperity for the people of our region remains the cornerstone of our purpose.

Through Social Banking, this purpose becomes tangible. Since 2016, we have worked to expand access to finance, strengthen financial health, and help individuals, communities and organisations build resilient futures across Austria and Central and Eastern Europe. Our impact is measurable: more than € 800 million in financing has supported over 60.000 clients, helping to create or preserve more than 110.000 jobs.

Our regular impact surveys remind us that banking is not only about balance sheets; it is about people – their lives, their hopes, and their capacity to create change. In 2025, 82 % of clients in financial difficulty reported feeling less worried about their financial situation, and 75 % of starting and micro entrepreneurs improved their overall economic situation. These are not just statistics – they are stories of renewed confidence and restored dignity.

Behind these achievements stand our teams, our partners, and the communities we serve. Their dedication and belief make progress possible. Each success proves that when we combine expertise with empathy, finance becomes a force for good.

As we look ahead, our mission remains unchanged: to open paths to prosperity and to ensure that everyone has the confidence and the means to walk them. Together, we can build a future in which growth is sustainable, opportunity is shared, and prosperity truly knows no bounds.

Foreword ERSTE Foundation



Gudrun Egger
Managing Board of ERSTE Foundation



Martin Wohlmuth
Managing Board of ERSTE Foundation



Wolfgang Schopf
Managing Board of ERSTE Foundation

Creating real impact takes more than a great idea, enthusiasm, or funding. It requires capabilities, partnerships, and an environment that fosters innovation.

What does impact mean? There are countless definitions, but at its core, impact is about making lives better. That is what drives us at ERSTE Foundation, with deep commitment and perseverance.

Creating real impact takes more than a great idea, enthusiasm, or funding. It requires capabilities, partnerships, and an environment that fosters innovation. This is why we work in close collaboration with Erste Group and a dynamic international community of non-profit organisations, institutions, capacity builders, and social entrepreneurs. Together, we form a broad ecosystem, united by shared values and common goals.

For an ecosystem to work, it is key to build long-term and robust relationships. Respect and trust are central elements for them to prosper. The ability to adapt and change is what makes progress possible, and the ability to listen is what makes financial services meet the needs of social businesses and organisations. As ERSTE Foundation, we are committed to co-creating this ecosystem.

The year 2025 demonstrated the power of combining a deep understanding of societal needs, social innovation, and tailored financial solutions. Successful examples inspire others to follow, and together we share our experiences and learn from each other.

This report shows that we not only honor our founders' mission of creating access where it is not a given, but we also strengthen Erste Group's position as a banking institution that remains open to all parts of society – helping people lead better lives.

Our approach to Social Banking

We support Starting and Micro Entrepreneurs



with

working-capital, start-up and investment loans

and offer

training, mentoring and financial advisory

to create and preserve jobs

We empower Social Organisations



with

social impact bonds, quasi-equity and investment loans

and offer

capacity building and networking

to expand their social impact

We stand by People in Financial Difficulties



with

special accounts, housing education and loans

and offer

debt advisory, as well as financial education

to improve their financial health and housing

Impact assessment methodology

RESEARCH APPROACH

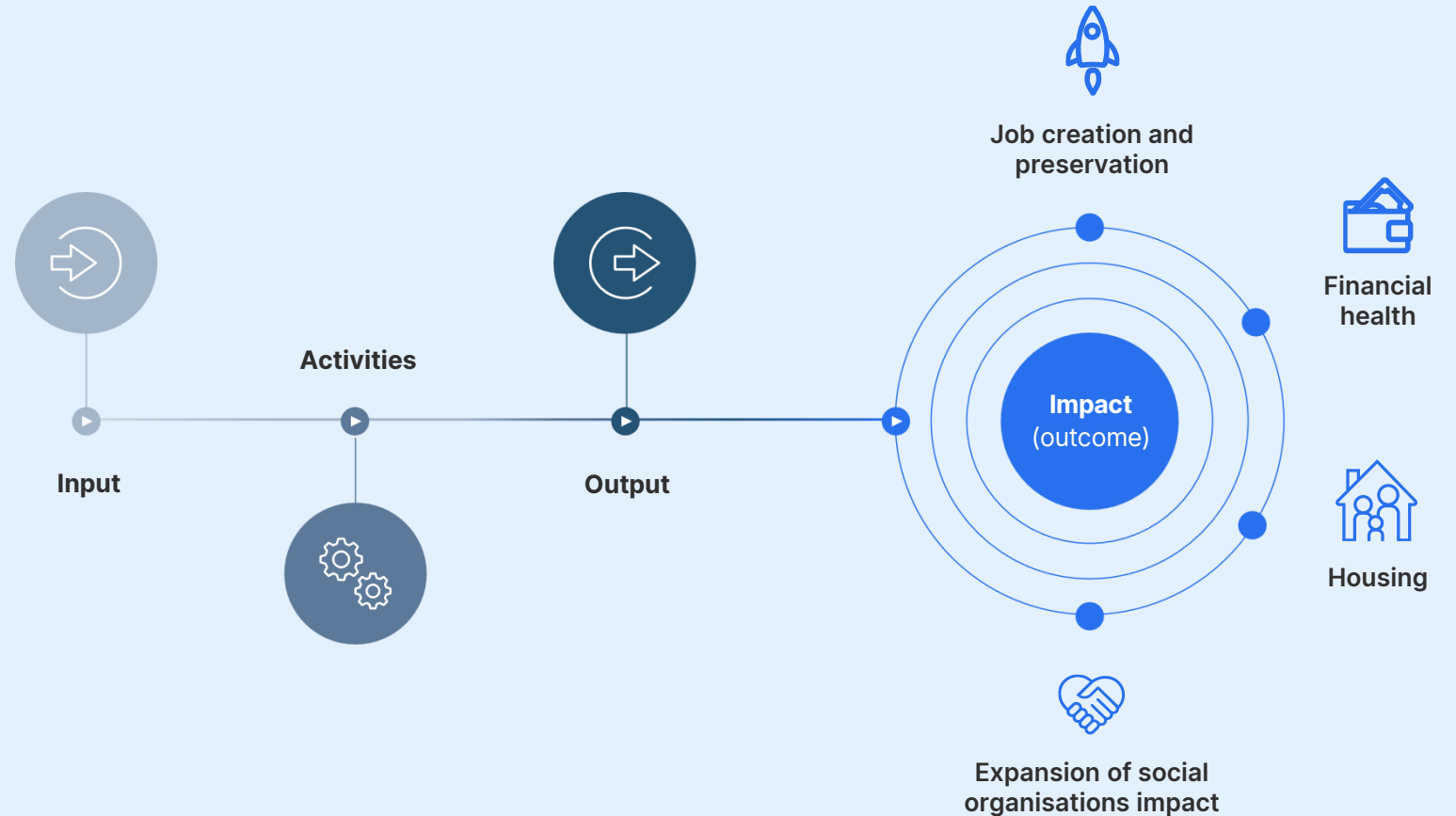


The report focuses on the output of our activities and the direct and intended outcomes on our clients

198



clients were interviewed



Methodology Notes

SURVEY



Social Banking Impact report is based on a random sample of 1.266 Social Banking clients (thereof 777 starting entrepreneurs and microentrepreneurs, 331 social organisations and 158 people in financial difficulties) that have been telephonically interviewed in 7 core markets of Erste Group (Austria, Croatia, Czech Republic, Hungary, Romania, Serbia and Slovakia).



Percentage data in the report are based on responses of the random sample of interviewed Social Banking clients in the survey (slide 7 and 8 – all interviewed clients, slides 9 to 23 – all clients within the indicated customer segment).

INTERNAL DATA



Absolute figures in the report such as number of clients, volume / number of disbursed loans, number of education participants (with the exception of number of preserved or created jobs) in the report are exact figures based on the local internal bank business reports.

OVERALL

Absolute figures in slides with a tag „OVERALL“ represent the cumulative result since the launch of Social Banking in 2016.

CALCULATION



The number of newly created or preserved jobs is calculated in two steps. First, the average number of jobs per client based on survey responses is determined. Then this average is multiplied by the total number of new financed clients within each segment, country, and timeframe. The overall number of created and preserved jobs is determined using the following formula:
Jobs created or preserved = Jobs created or preserved through 2023 + Average jobs created or preserved by interviewed clients X all new financed Social Banking clients in 2024-2025

Overall Social Banking highlights

OVERALL

1.035



supported clients

39.797

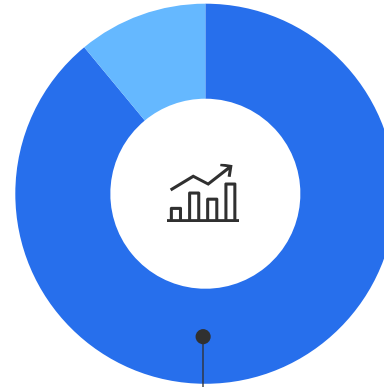


education support beneficiaries

28,2

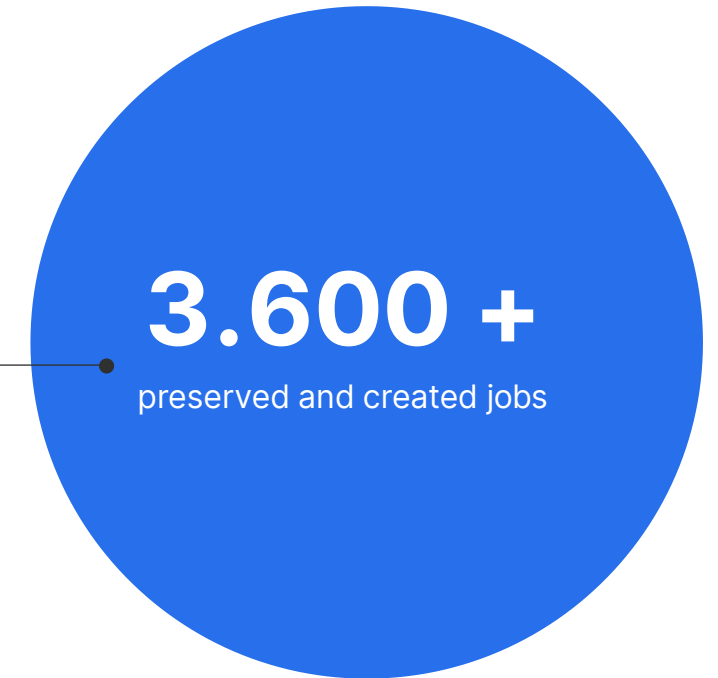


mIn EUR of funding provided



89%

of clients improved their economic situation




3.600 +


preserved and created jobs


socially marginalised people

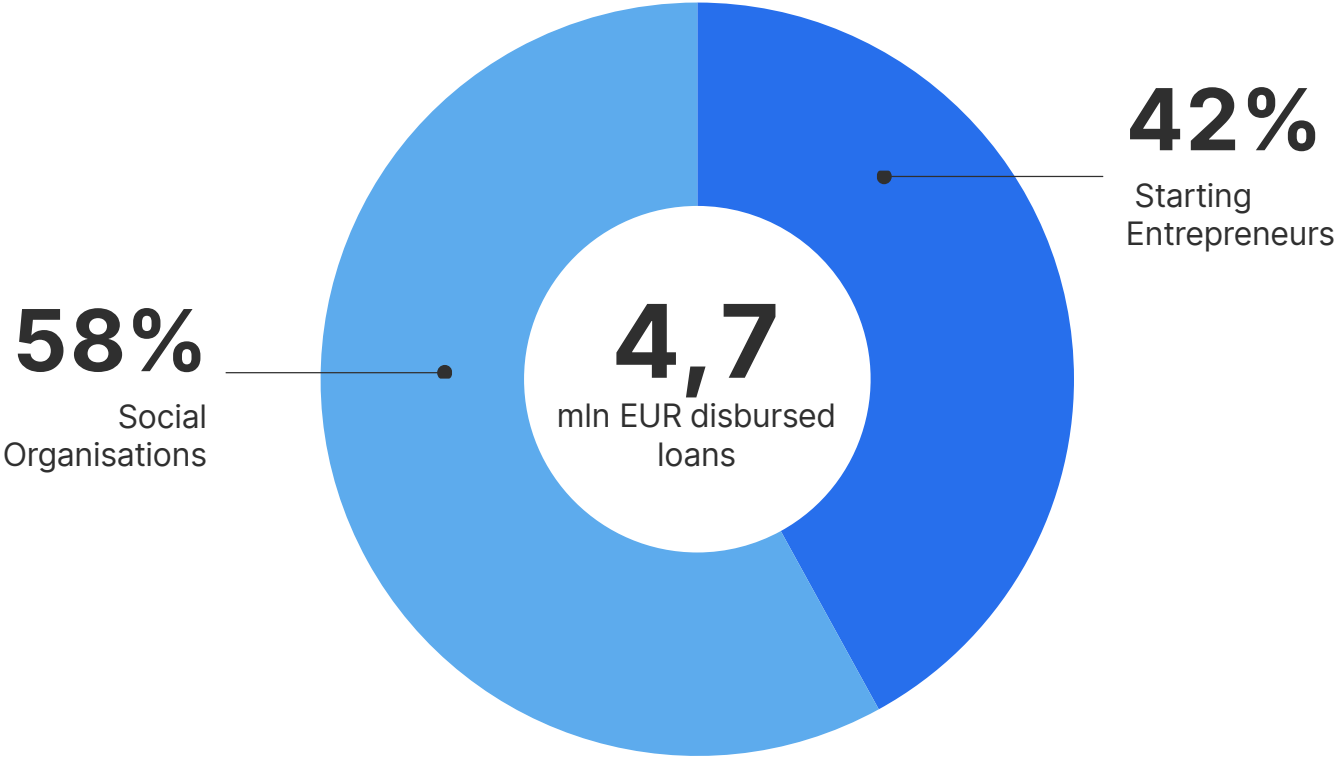
19%

2025 Social Banking highlights

161 
supported clients

8.599 
education support beneficiaries

4,7 
mln EUR of funding provided





SOCIAL BANKING IMPACT REPORT

Starting Entrepreneurs



Our approach to Starting Entrepreneurs



Identified problems

- Unemployment
- Limited or no access to financing



Our solutions

- Providing start-up loans
- Delivering business trainings
- Offering e-learning
- Connecting to peers & partners
- Mentoring and business plan assessments

Impact on Starting Entrepreneurs

OVERALL

744

financed clients



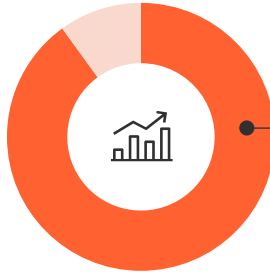
36.792

education support beneficiaries



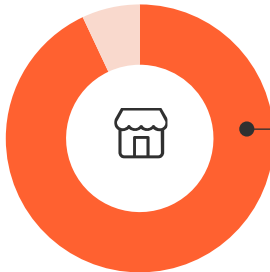
16,3

mIn EUR disbursed loans



90%

improved their overall economic situation



93%

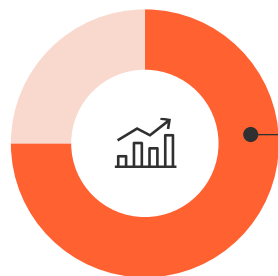
stated it was the right decision to start / have their business

2.200 +

preserved and created jobs

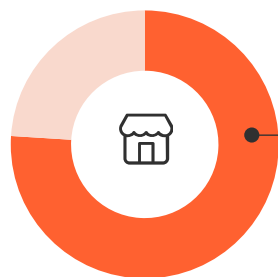
Business creation

OVERALL



90%

improved their overall economic situation



76%

could start their business in a smaller version without our loan

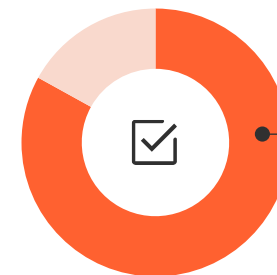
755

provided loans



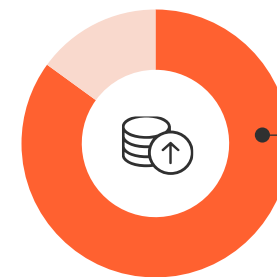
16,3

mIn EUR disbursed loans



93%

stated it was the right decision to start / have their business

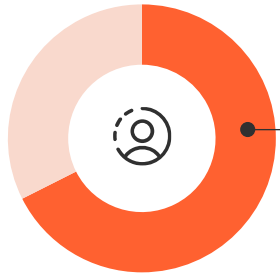


85%

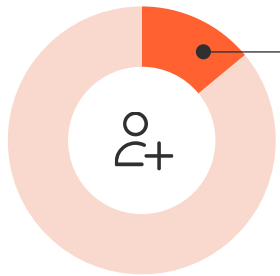
increased their business turnover

Job creation and preservation

OVERALL



50%
of all starting
entrepreneurs
preserved jobs



14%
of all starting
entrepreneurs
created jobs

1.400+
preserved jobs

socially marginalised people

9%

700+
created jobs

socially marginalised people

27%

Financial and personal life

84% 

could better cover unexpected private expenses

88% 

could always cover regular household expenses

80% 

felt more respected

92% 

had more faith in their skills and capabilities

92% 

looked more optimistic towards own and family future

19% 

was unemployed before getting our loan



Meet Ivan

ONE OF OUR STARTING ENTREPRENEURS

 **Pas Kitchen**
Croatia

"Our focus is on developing innovative, healthy recipes whose nutritional quality will protect the health of our furry friends and help them live long and happy lives."

SOCIAL IMPACT


Creates social impact by improving animal health and wellbeing through fresh, nutritionally balanced, and sustainable pet food, while supporting local farmers and promoting environmentally friendly, insect-based protein innovations that reduce the ecological footprint of pet nutrition.


BUSINESS

Fresh, personalised and eco-friendly dog food.



MORE CLIENTS

Find out more about Ivan's start up [here](#) 

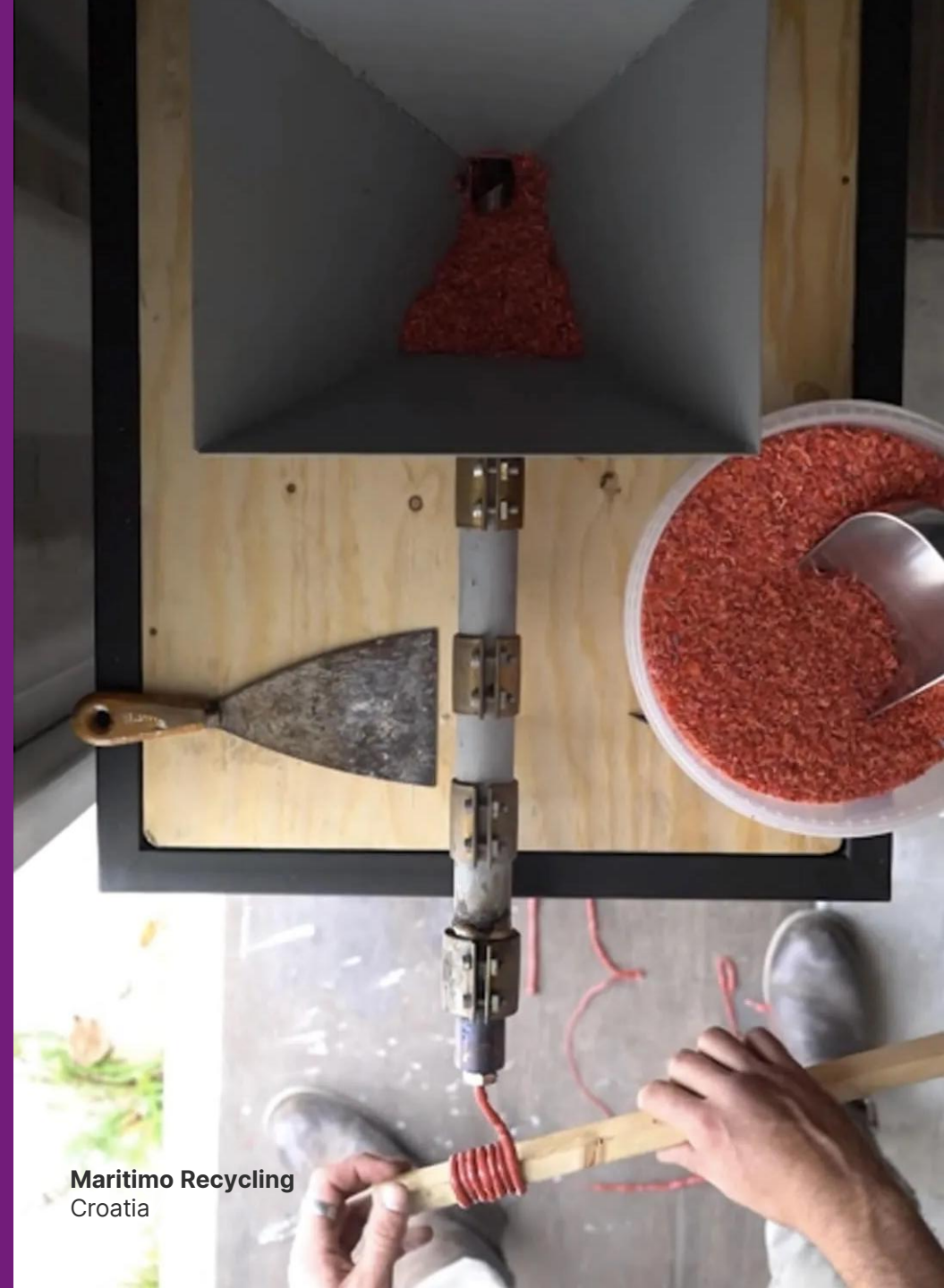
Visit our webpage and meet more of [our clients](#) 



SOCIAL BANKING IMPACT REPORT

Social Organisations

social organisations include non-profits, non-governmental organisations and social and green enterprises



Maritimo Recycling
Croatia

Our approach to Social Organisations*



Identified problems

- Lack of business and financial know-how
- Poor access to financial products and services



Our solutions

- Providing bridge and investment loans
- Providing mezzanine finance with Quasi-Equity
- Funding via Social Impact Bonds
- Offering training courses, accelerators and mentoring
- Facilitating pitching and networking events

Impact on Social Organisations

OVERALL

291



financed clients

3.005

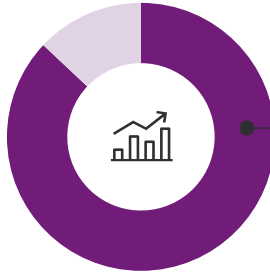


education support beneficiaries

12,0

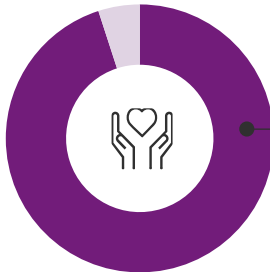


mln EUR disbursed loans



87%

are in a better economic situation than before



95%

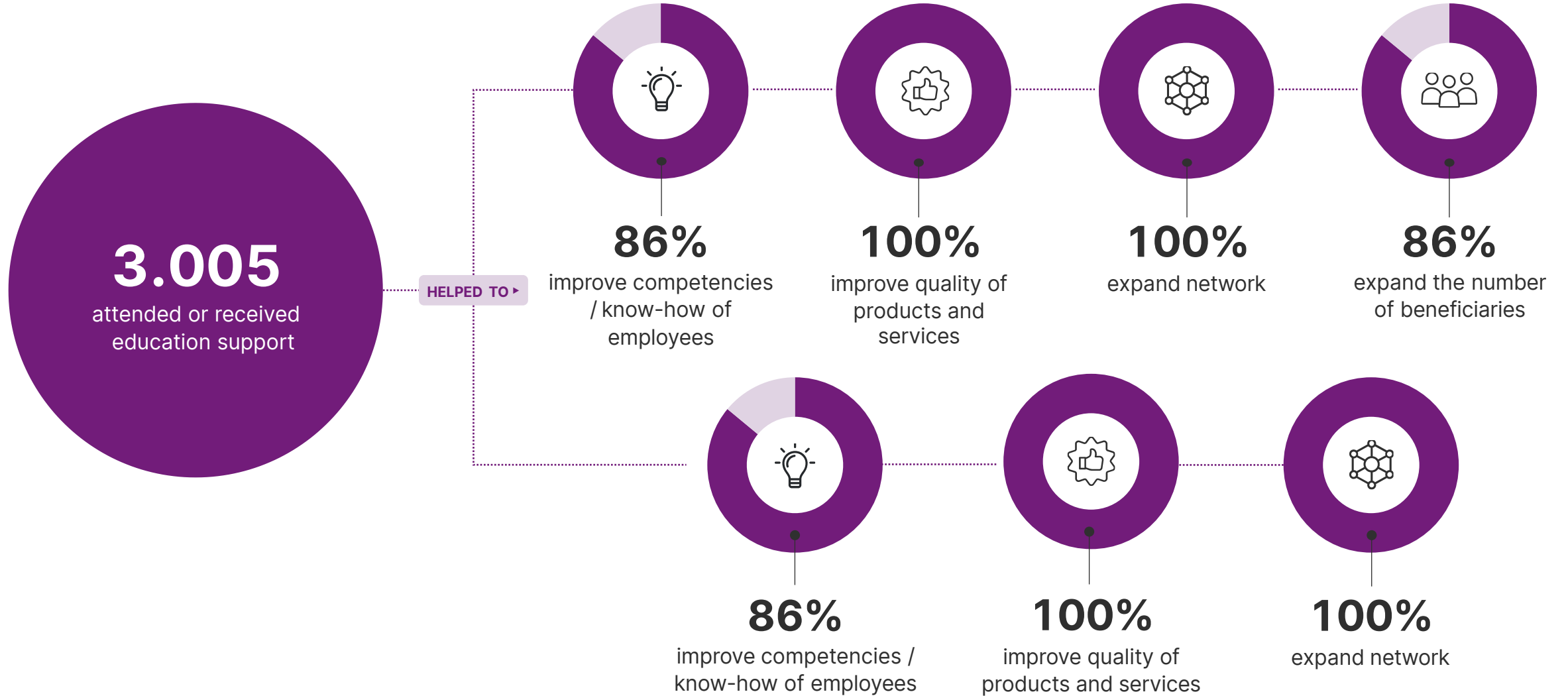
increased their social impact

1.400+

preserved and created jobs

Education support impact

OVERALL



Economic situation improvement

OVERALL

291

financed clients



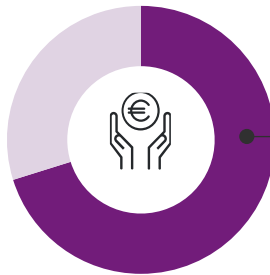
400

provided loans



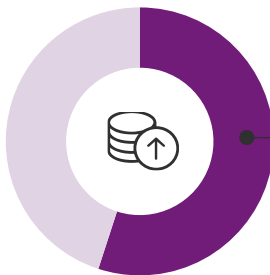
12,0

mIn EUR disbursed loans



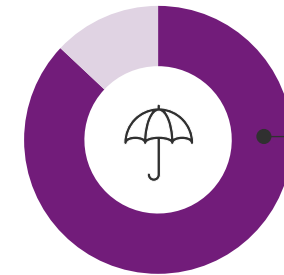
80%

secured sufficient liquidity / working capital



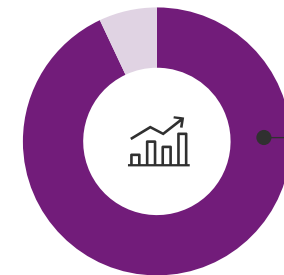
55%

increased existing or added new activities



87%

could better overcome current economic difficulties

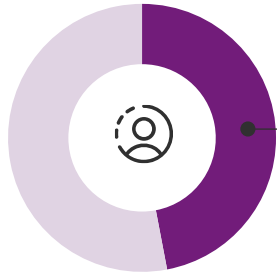


93%

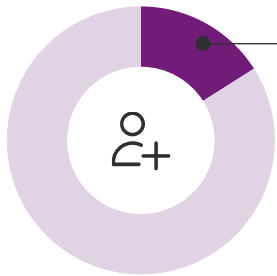
were able to increase annual turnover

Job creation and preservation

OVERALL



47%
of all social
organisations
preserved jobs



16%
of all social
organisations
created jobs

1.100+
preserved jobs

socially marginalised people

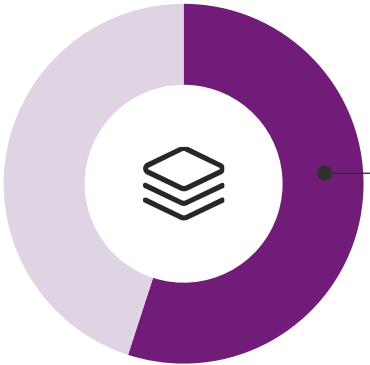
13%

300+
created jobs

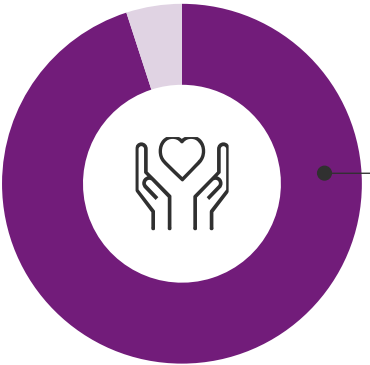
socially marginalised people

58%

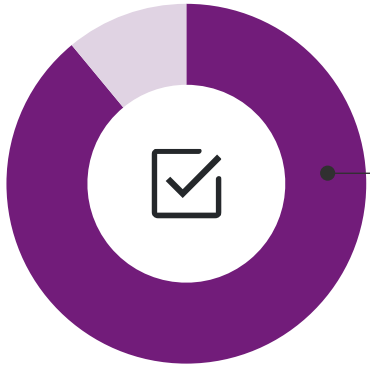
Mission fulfillment



55%
succeeded to
increase or add new
activities



95%
increased their
social impact




89%
managed to
maintain the
existing activities

Impact areas of social organisations

37% 
good health and
well-being

33% 
gender equality

21% 
responsible consumption
and production

Meet Marjan

ONE OF THE NGOs WE SUPPORT



Maritimo Recycling

Croatia

“During fishing trips, we often encountered floating plastic in the sea and collected dozens of kilograms at a time. You simply cannot ignore it – instinct tells you to act and create a solution.”

SOCIAL IMPACT

Reduces plastic pollution in the Adriatic by organizing sea and coastal clean-ups, while mobilizing over 200 volunteers and partners. Collected waste is recycled into new products, supporting circular economy and protecting marine life.

BUSINESS

Recycles collected marine plastic.



MORE CLIENTS

Visit our webpage and meet more of [our clients](#) →

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ERSTE | Social Banking Group



WATCH VIDEO

Visit our **YouTube playlist**
and meet more of [our clients](#) →



MORE CLIENTS

Find out more about
Social Banking [here](#) →

Social Banking Impact Report 2025

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