

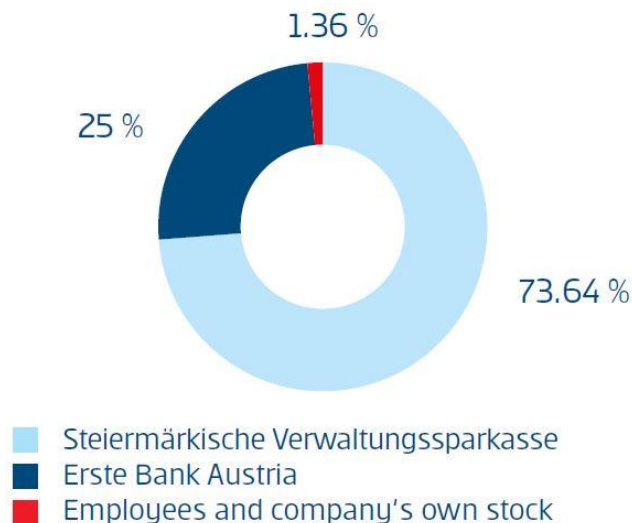
# COMPANY PRESENTATION

As of April 2022

# MILESTONES IN OUR HISTORY



# OUR OWNER STRUCTURE



**Steiermärkische Verwaltungssparkasse** is the main owner of Steiermärkische Bank und Sparkassen AG, holding a stake of 73,64 %, and is an organisation similar to a foundation. It does not have a banking licence. Its primary company purposes comprises the holding of the stake in Steiermärkische Bank und Sparkasse AG.

Another task is to promote projects in the region and in the extended domestic market pursuant to its non-profit-making founding idea.

**Erste Bank der österreichischen Sparkassen AG** (Erste Bank Österreich) has had a 25 % stake and a share in Steiermärkische Sparkasse since 2000. And with that, branches in Graz, Murau, Schladming and Mariazell moved to Steiermärkische Sparkasse.

Currently, **employee participation and company's own stock** is just under 1,36 % and is the number of shares that are held by employees of Steiermärkische Sparkasse.

# OUR MANAGEMENT BOARD AND THEIR AREAS OF RESPONSIBILITY



- General Secretariat
- Human Resources
- Retail Steiermark Division
- Employee's Council
- Securities

Gerhard **FABISCH**  
Chief Executive



- Corporate Division
- Operations
- Real Estate and Facility Management
- Marketing

Oliver **KRÖPFL**  
Member of the Management Board



- Strategy and Business Development
- Organization/IT
- Payment Transactions and Sales Support
- Treasury

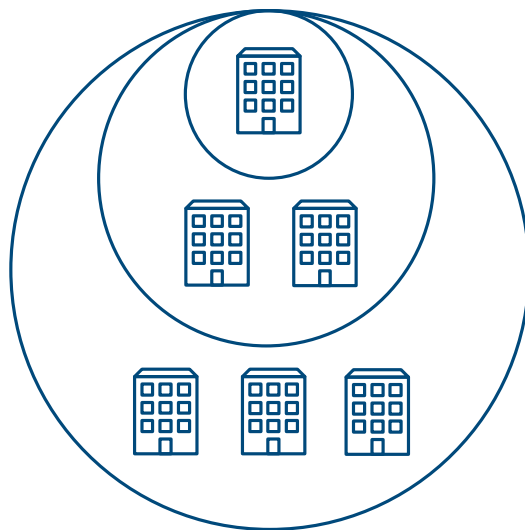
Georg **BUCHER**  
Member of the Management Board



- Compliance & Legal Department
- Internal Audit
- Strategic Risk Management
- Operative Risk Management
- Finance
- Workout Management

Walburga **SEIDL**  
Member of the Management Board

# OUR STRUCTURES



**Steiermärkische Bank und Sparkassen AG:** is the parent company with the entire sales and operating units with its customers in Styria.



**Steiermärkische Sparkasse Group:** Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Austria, Bosnia and Herzegovina, North Macedonia and Serbia.

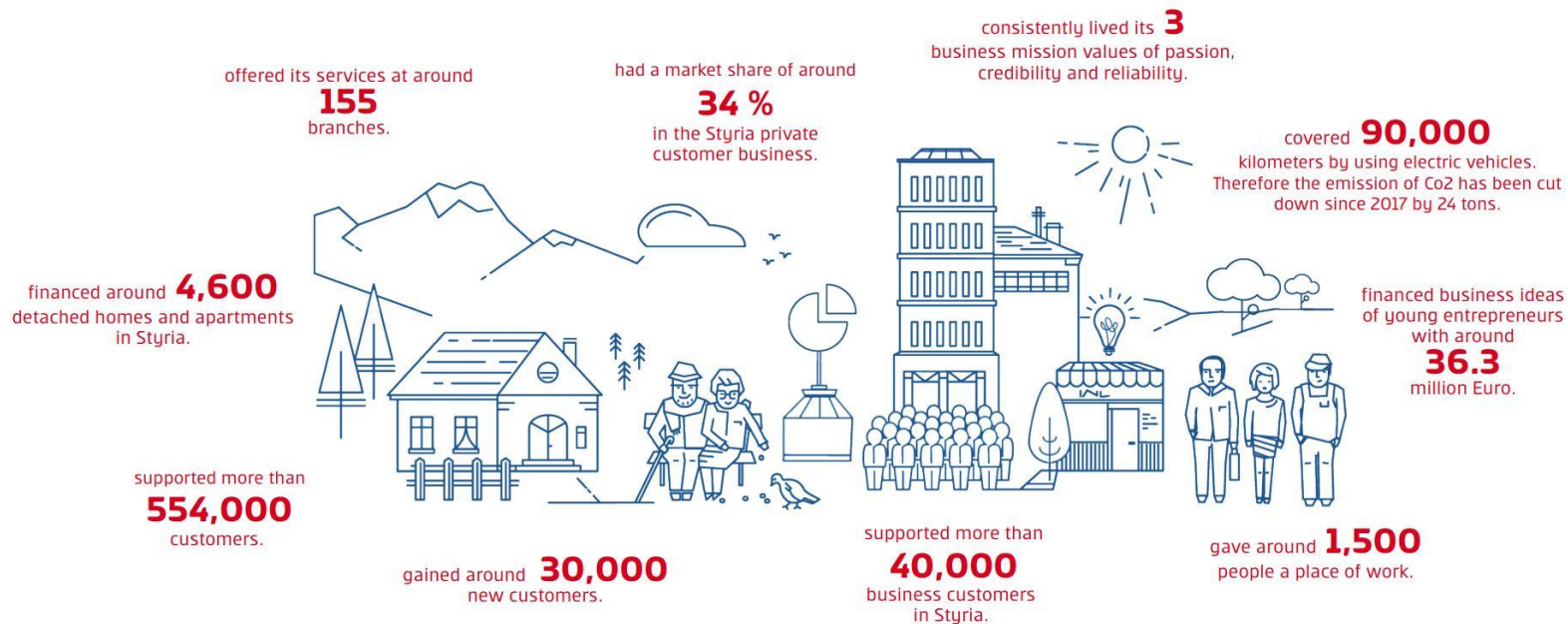


**Steiermärkische Sparkasse Group (consolidated):** Steiermärkische Bank und Sparkassen AG with its fully consolidated and at-equity participations in Austria, Bosnia and Herzegovina, North Macedonia, Montenegro, Croatia, Serbia and Slovenia calculated at 100 %.

The different use of the name and of the figures of **Steiermärkische Bank und Sparkasse AG**, of the **Steiermärkische Sparkasse Group** and of the **Steiermärkische Sparkasse Group (consolidated)** refers to the communication of the resource figures: the number of employees, locations and customers but not to the typical key balance sheet performance indicators such as balance sheet result, balance sheet total, RoE, CIR, etc.



# IN 2021, STEIERMÄRKISCHE BANK UND SPARKASSEN AG ...



# OUR RESOURCES

AS PER: 31.12.2021

## Steiermärkische Bank und Sparkassen AG



Employees\*: **1,493**



Locations: **155**



Customers: **554,193**

## Steiermärkische Sparkasse Group



Employees\*: **3,009**



Locations: **231**



Customers: **805,826**

## Steiermärkische Sparkasse Group (consolidated)



Employees\*: **7,752**



Locations: **433**



Customers: **2,616,439**

\*Employees head count

\*Locations with KIS, self-service locations and regional centers

# OUR PARTICIPATIONS IN BANKS ABROAD



<b>95.6 %</b>	Sparkasse Bank AD Skopje North Macedonia
<b>100 %</b>	Sparkasse Bank d.d. BiH Bosnia and Herzegovina
<b>41 %*</b>	Erste Bank a.d. Montenegro <small>*Indirectly via Erste &amp; Steiermärkische Bank Croatia</small>
<b>41 %</b>	Erste & Steiermärkische Bank d.d. Croatia
<b>26 %</b>	Erste Bank a.d. Serbia
<b>26 %</b>	Banka Sparkasse d.d. Slovenia



# THE SPARKASSE GROUP ...



is a **contract-based group** pursuant to the Stock Corporation Act. The legally autonomous savings banks have joined forces contractually under a common management and are thus using the possible synergy effect such as uniform market presence and advertising line as well as the uniform use of sector products such as the online banking George.



is a **group of banks** pursuant to the Banking Act. The savings banks are headed up by the Erste Bank as the lead institution of the Sparkasse Group.



forms a **cross-guarantee system**, which allows our savings bank group to work together even more closely and creates mutual synergies.  
In particular, the cross-guarantee system also forms a safety net to ensure the solvency of the savings banks.



offers an additional **institution-based protection system**. The customer deposits are protected by a statutory deposit protection and investor compensation system.

# OUR KEY ECONOMIC PERFORMANCE INDICATORS Steiermärkische **SPARKASSE**

## STEIERMÄRKISCHE SPARKASSE GROUP\*

Bilanz in EUR Mio.	2019	2020	2021
Balance sheet total	17,197	18,537	19,631
Equity	1,825	1,868	2,204
Receivables from customers (financial leasing included)	12,196	12,733	13,698
Liabilities towards customers	12,857	14,305	15,331

Income statement in EUR million	2019	2020	2021
Operating result	230	205	284
Annual consolidated surplus after taxes	197	80	308

Company key performance indicators	2019	2020	2021
Return on equity after taxes	11.3 %	4.3 %	15.1 %
Cost-income ratio	53.8 %	57.3 %	49.5 %

\*Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Bosnia and Herzegovina, Macedonia, Austria and Serbia.  
As per 31.12.2021



For almost 200 years, Steiermärkische Sparkasse has been balancing the necessities of business with its intrinsic values: the sustainable and social goals of its founding idea.

**We believe in tomorrow** and we work to safeguard it. As a bank, we make an active contribution to driving forward a rethink in other people. To this end, we have defined a raft of measures that we want to implement in the long term. We are constantly developing further in order to protect the population's quality of life and to reconcile nature, society and business.

# WE BELIEVE IN TOMORROW

FOUR AREAS OF ACTION HAVE BEEN DEFINED IN ORDER TO ESTABLISH AN INTEGRATED SUSTAINABILITY STRATEGY AT STEIERMÄRKISCHE SPARKASSE:

## Customers



Our customer relationships are characterised by their long-term nature and by trust. We often accompany our customers in their financial affairs across generations.

## Employees



We want to motivate our employees with state-of-the-art and attractive conditions of work. Respectful and appreciative interaction with one another is the basis for this.

## Society and Governance



Sustainable management means that we take comprehensive responsibility for society. That is why we invest not only part of our economic profit in projects for the general public but also engage actively in the regions. With our principles of governance, we ensure a transparent and values-based company management.

## Environment



As one of the first banks in Austria to do so, we have been implementing environmentally friendly measures since 2015 with a certified environmental management system according to ISO 14001.

# OUR SPONSORING COMMITMENT

The sponsoring of project is also nothing new for us at Steiermärkische Sparkasse. Art, culture and sport play an important role in our society and are like the nutrients for an open society that we are committed to and also promote.



**Art and Culture**



**Financial Literacy**



**Social Welfare**



**Youth**



**Science and Research**



**Environment**

# OUR FUTURE: REGIONAL & DIGITAL



We network digital processes with personal consulting and support in banking.



We are constantly developing our online banking George further and already post 7,8 million users.



We modernise and digitalise our branch locations on a regular basis according to sustainable building technology standards.



As a regional financial partner, we also support agricultural businesses in questions relating to subsidies and investment decisions. Through a special financing program and with competent advice, we stand by this value-creating industry.



Investment products that have a positive impact on our society and environment are an important part of our investment portfolio. In 2021, around 137 million euros were invested in sustainable funds.



Companies at all levels are intensively engaged in sustainable transformation processes. We are an important sparring partner here, accompanying these processes and supporting them with experience and know-how.



**#glaubanmorgen**

Steiermärkische  
**SPARKASSE** 