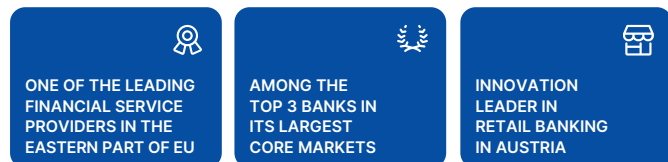


Profile

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central and Eastern Europe (CEE).

Since then, Erste Group has grown through numerous acquisitions and organic growth to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets:



In the financial year 2024, Erste Group had:

- ca. **16.6 million** customers
- **45,700** employees
- **1,871** branches in 7 countries
- **EUR 354 billion** total assets
- **EUR 3.13 billion** net profit
- **EUR 5.90 billion** operating result
- **EUR 30.8 billion** total equity
- **15.1% CET1** ratio (final, adjusted)

Management board

Peter Bosek, CEO and CReto

Stefan Dörfler, CFO

Alexandra Habeler-Drabek, CRO

Ingo Bleier, Chief Corporates and Markets Officer

Maurizio Poletto, COO and Chief Platform Officer

Statements



"Our results show that we are active in Europe's growth region, with two-thirds of our profits coming from our banks in Central and Eastern Europe. The pursuit of prosperity here remains unbroken, despite the strong convergence over the past 20 years. This region is also where future potential lies. In view of the major geopolitical changes taking place, Europe needs to grow closer together."

Peter Bosek, **CEO of Erste Group**



"Erste Group is dedicated to fostering prosperity across Central and Southeastern Europe. As the leading financial institution in CEE we are a strong partner for corporations and private individuals, providing a comprehensive range of financial services. Through our Leasing companies, we offer expertise to help businesses preserve liquidity and accelerate growth by accessing the equipment and machinery essential for their success."

Ingo Bleier, **Chief Corporates and Markets Officer**

Shareholder structure 31.12.2024



¹ **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks

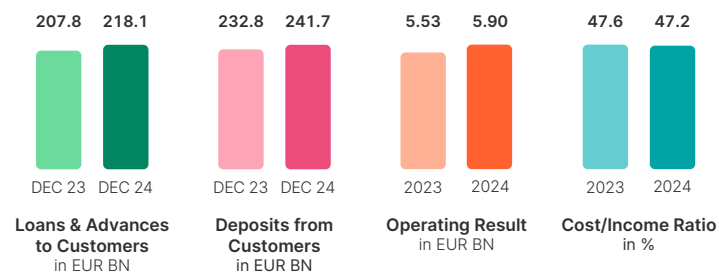
* **Unidentified** include unidentified institutional and retail investors

** **Identified Trading** includes market makers, prime brokerage, proprietary trading, collateral and stock lending positions which are visible through custodian bank lists

Extensive presence in CEE



Key figures



Ratings 20.12.2024

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

Leasing

Erste Group offers leasing in: Austria, Czech Republic, Romania, Slovakia, Croatia, Bosnia, Serbia and N. Macedonia through independent leasing companies and in Slovakia, Hungary and Montenegro through the local bank.

Extensive presence in CEE & SEE

Austria (ESPAL, FuS, ACP, FM)

LEASING

www.s-leasing.at

| | |
|-------------------|-------------|
| Market share: | 10,10% |
| No. Of Employees: | 166 |
| No. Of client: | 53,355 |
| Exposure: | 2,702 M EUR |

Austria (Sparkasse Leasing Süd)

LEASING

www.sparkasse.at/steiermaerkische

| | |
|-------------------|-----------|
| Market share: | 2% |
| No. Of Employees: | 23 |
| No. Of client: | 6,922 |
| Exposure: | 406 M EUR |

Hungary

ERSTE

www.erstebank.hu

| | |
|-------------------|----------|
| Market share: | 2% |
| No. Of Employees: | 12 |
| No. Of client: | 500 |
| Exposure: | 80 M EUR |

Slovenia

SPARKASSE

www.sparkasse.si

| | |
|-------------------|-----------|
| Market share: | 2.65% |
| No. Of Employees: | 23 |
| No. Of client: | 2,151 |
| Exposure: | 102 M EUR |

Czech Republic

LEASING

www.leasingcs.cz

| | |
|-------------------|-------------|
| Market share: | 10,05% |
| No. Of Employees: | 156 |
| No. Of client: | 32,247 |
| Exposure: | 1,379 M EUR |

Serbia

ERSTE

Leasing

www.erstebank.rs/sr/erste-leasing

| | |
|-------------------|-----------|
| Market share: | 12.66% |
| No. Of Employees: | 50 |
| No. Of client: | 3,137 |
| Exposure: | 218 M EUR |

North Macedonia

SPARKASSE

Leasing

s-leasing.mk

| | |
|-------------------|----------|
| Market share: | 46.53% |
| No. Of Employees: | 18 |
| No. Of client: | 2,156 |
| Exposure: | 97 M EUR |

Romania

BCR

Leasing

www.bcr-leasing.ro

| | |
|-------------------|-----------|
| No. Of Employees: | 150 |
| No. Of client: | 11,479 |
| Exposure: | 948 M EUR |

Croatia

ERSTE

Leasing

www.ersteleasing.hr

| | |
|-------------------|-----------|
| Market share: | 14.13% |
| No. Of Employees: | 97 |
| No. Of client: | 13,307 |
| Exposure: | 581 M EUR |

Slovakia

SLOVENSKÁ

sporiteľňa

www.slsp.sk

| | |
|-------------------|-----------|
| No. Of Employees: | 12 |
| No. Of client: | 1,923 |
| Exposure: | 459 M EUR |

Montenegro

ERSTE

Bank

www.erstebank.me

| | |
|-------------------|----------|
| No. Of Employees: | 8 |
| No. Of client: | 663 |
| Exposure: | 22 M EUR |

Bosnia and Herzegovina

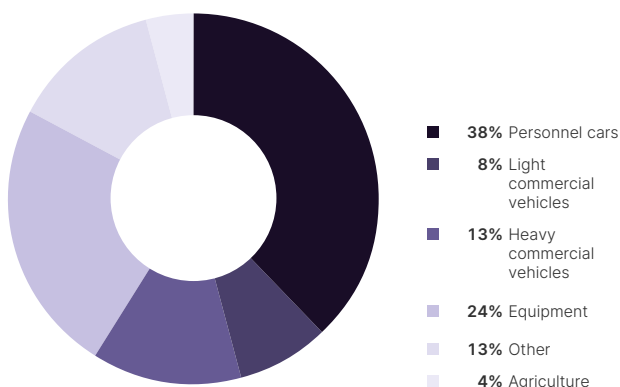
SPARKASSE

Leasing

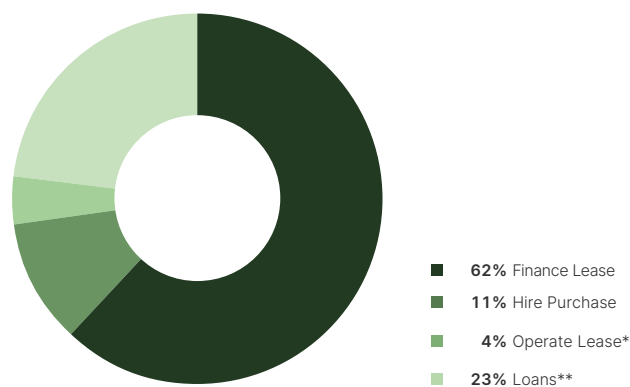
s-leasing.ba

| | |
|-------------------|----------|
| Market share: | 24.43% |
| No. Of Employees: | 23 |
| No. Of client: | 930 |
| Exposure: | 76 M EUR |

Asset classes



Financial Products



* In the Czech Republic, Slovakia, Romania and Hungary, we offer operating leases in cooperation with strategic partners.

** Loans are offered in Czech Republic, Romania & Slovakia