

Number of Erste NetBanking users up 22% in first nine months of 2009

Zagreb, October 19, 2009 – In the first nine months of 2009, Erste banka marked more than 62,230 physical persons using the Erste NetBanking service, which is an increase of more than 22% in relation to the number of users as of December 31, 2008. An increase in the number of companies using the NetBanking service was marked as well, which amounted to more than 19,370 as of September 30, 2009, which is an increase of more than 9% in relation to the end of last year. In the same time period, more than 1,574,130 transactions by natural persons using NetBanking were registered, which is an increase of more than 4% compared to the first nine months in 2008. At the same time, close to 6,047,100 transactions by legal entities using NetBanking were recorded, which is an increase of close to 19% compared to the same time period last year.

Other alternative Erste banka distribution channels also marked increases in the number of users in above-mentioned time period. Thus the number of Erste mBanking users in 2009 increased by more than 16% compared to the end of 2008, and as of September 30, 2009, Erste banka marked more than 12,720 Erste mBanking users. An increase of more than 28% compared to the end of last year was also marked in the Erste Fon phone banking service, which had more than 17,080 users as of September 30, 2009. The overall number of physical persons using the Erste SMS service amounted to more than 104,120 as of September 30, 2009, which is close to 6% more compared to the end of 2008. At the same time, the number of legal entities using the Erste SMS service increased by more than 8% compared to the end of last year and amounts to close to 3,480 now. In the slightly more than nine months since the SMS on demand service was introduced, close to 6,660 have used this service.

“Erste banka always keeps an eye open for clients’ needs and demands, and accordingly tailors the types and volume of services offered. This year, we have introduced new SMS services adapted to the needs of clients. We also accommodated our customers with new offer, expanding the already existing “Balance and Amount Available” SMS service with additional free-of-charge SMS services such as “Message about Pay Arrival” and “Message about Expiration of Framework Loan”, which can also be activated via the Erste NetBanking and Erste Fon services. Considering the economic situation and the greater need to cut personal costs, increasingly more clients welcome payments via contractual standing orders which are free of charge. Keeping up with new technologies, our aim is to work on improving already existing and new services which will make clients aware of the benefits of making payments via alternative channels”, pointed out **Daniel Mamić**, the head of Erste banka’s Electronic Banking Department, on this occasion.

For additional information:

Erste & Steiermärkische Bank d.d., 51000 Rijeka, Jadranski trg 3a, www.erstebank.hr

Communications Department

Zagreb – Dario Gabrić, tel.: +385 (0)62 37 13 71; fax.:+385 (0)62 371 981; e-mail: pr@erstebank.com

Zagreb - Nataša Vuletić, tel.: +385 (0)62 37 15 21; fax.:+385 (0)62 371 981; e-mail: pr@erstebank.com

Zagreb – Aleksandar Kocković, tel.: +385 (0)62 37 16 86; fax.:+385 (0)62 371 981; e-mail: pr@erstebank.com

Rijeka - Irena Loščac-Gombač, tel.:+385 (0) 62 37 52 22; fax.:+385(0)62 375 947; e-mail: pr@erstebank.com

Published releases can also be found at the website <http://www.erstebank.hr/press.asp>