Erste & Steiermärkische Bank d.d., Rijeka has been operating under this name since 2003, following the merger of Rijeka banka d.d., Rijeka and Erste & Steiermärkische Bank d.d., Zagreb. Both banks had always played an important role on the Croatian financial market. Rijeka banka was established in 1954 and became the leading bank in Rijeka, Primorje and Istria Region. Erste & Steiermärkische Bank d.d., Zagreb, was established in 2000 accompanied by a merger of three successful regional Croatian banks: Bjelovarska banka, Trgovacka banka and Cakovecka banka.

Today, Erste & Steiermärkische Bank d.d., commonly referred to as Erste Bank Croatia, has a network of 131 branches; 13 commercial centers, 8 SME and 9 profit centers for corporate clients and operates a network of 714 ATMs. Bank had a market share of 14.26% by assets in the end of March 2017 and ranked 3rd on the Croatian market.

In 2008 Erste & Steiermärkische Bank acquired 100% of today’s Erste bank a.d. Podgorica in Montenegro. In the Montenegro market bank serves more than 83,000 clients via 17 branches and had a market share of 11.88% by assets at the end of 2016, ranking 3rd on the local market.

Erste & Steiermärkische Bank d.d. is member of Erste Group, which was founded in 1819 as the first Austrian savings bank and today is one of the largest financial services providers in the eastern part of EU.

Shareholders’ structure:

According to the non-consolidated financial report, which includes the results of Erste Bank Croatia (the bank), without subsidiaries, net profit was HRK 649.5 million, up by 3.67 percent compared to HRK 626.5 million in 2016. Net interest income was up by 4.72 percent, from HRK 1.6 billion in 2016 to HRK 1.7 billion in 2017. Net fee and commission income were up by 8.43 percent, from HRK 410.2 million the year before to HRK 444.7 million in 2016YE. As of 31 December 2017, total loans stood at HRK 36.5 billion, up by 0.71 percent compared to HRK 36.3 billion at 2016YE. Total deposits as of end of December 2017 amounted to HRK 42.3 billion and were up 2.44 percent compared to HRK 41.3 billion at 2016YE.

The new Erste Bank branch in Pula, was formally opened in April, with the interior design matching the new service model concept. This is the first fully transformed branch inside the project of adapting our business network to changes in the environment, as well as expectations and needs of our clients. In the long run, the retail network transformation project will include all 132 Erste Bank branches. Alongside the Bank in Croatia, the project includes all seven Erste Group countries with more than 2,500 branches. The aim of the project is to be proactive in providing our clients with a personalised service, while improving the customer experience.

Erste Adriatic Bond has exceeded HRK 2 billion in assets, thus fortifying its position as the third largest fund in Croatia. As of 17 January 2018, the funds’ assets amounted to HRK 2,010,286,986.62, while the yield from the beginning of the year to 17 January 2018 reached 0.65%. As of 17 January 2018, Erste Asset Management’s total assets under management in Croatia, including private portfolio management, exceeded HRK 5.16 billion, including HRK 4.30 billion in UCITS funds, HRK 244 million in alternative funds, and HRK 619 million in individual portfolios.
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.

AS PER H1 2017, ERSTE GROUP HAD:
- 16 MILLION CLIENTS
- 47,700 EMPLOYEES
- 2,565 BRANCHES IN 7 COUNTRIES
- EUR 220.7 BILLION TOTAL ASSETS
- EUR 1.31 MILLION NET PROFIT
- EUR 251 MILLION OPERATING RESULT
- EUR 18.3 BILLION TOTAL EQUITY
- 13.4% CET1 RATIO (BASEL 3: PHASED IN)

CUSTOMER BANKING IN CENTRAL AND EASTERN EUROPE

Focus on local currency mortgage and consumer loans funded by local deposits
FX loans only in EUR for clients with EUR income (or equivalent) and where funded by local FX deposits
Real estate business that goes beyond financing

Large, local corporate and SME banking
Advisory services, with focus on providing access to capital markets and corporate finance

Building debt and equity capital markets in CEE

RATINGS

Positive
Stable
Positive

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www.erstegroup.com/newsroom

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Phone: + 00 385 (0) 72 371 371

LISTINGS AND INDEX REPRESENTATION

Vienna Stock Exchange ATX 22.56 %
Prague Stock Exchange PX 21.6 %
Bucharest Stock exchange RDX 7.88 %

LISTING INDEX WEIGHTING

Public trading via a level 1 ADR programme in the U.S.
MSCI Standard Index
EURO STOXX Banks Index
FTSE Eurofirst 300 Index

S&P A A-1 Positive
Fitch A- F1 Stable
Moody’s A3 P-2 Positive

Weiteres um die Erste Group

MANAGEMENT BOARD
- Andreas Treichl, CEO
- Gemot Mittendorfer, CFO & CPO
- William Gernko, CRO
- Peter Sosek, Retail Banking
- Jozef Sikela, Corporate Banking & Markets
- Peir Bravek, COO

SHAREHOLDER STRUCTURE

Stockholders 5.1 %
Employees 0.7 %
Retail investors Austria 5.0 %
Institutional Investors 26.3 %

Total number of shares: 429,800,000
Free float: 76.4 %
1 Economic interest Erste Foundation
2 Economic interest Savings Banks
3 Other parties to the shareholder agreement of Erste Foundation, Savings Banks and CaixaBank
* Institutional and Retail Investors

EXEMPLARY PRESENCE IN CEE

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.