

PROFILE

Erste&Steiermärkische Bank d.d., Rijeka has been operating under this name since 2003, following the merger of Rijecka banka d.d., Rijeka and Erste&Steiermärkische Bank d.d., Zagreb. Both banks had always played an important role on the Croatian financial market. Rijecka 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.

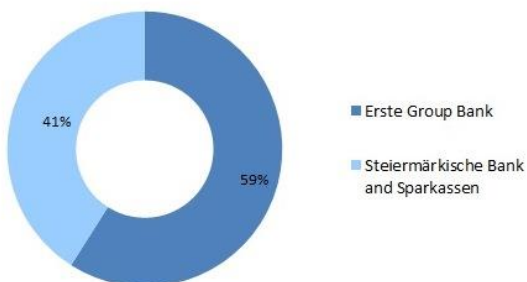


Today, Erste&Steiermärkische Bank d.d., commonly referred to as Erste Bank Croatia, has a network of 131 branches; 13 commercial centers, 8 SME and 9 profit centers for corporate clients and operates a network of 714 ATM's. Bank had a market share of 14.26% by assets in the end of March 2017. and ranked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

In 2008 Erste&Steiermärkische Bank acquired 100% of today's Erste bank a.d. Podgorica in Montenegro. In the Montenegrin 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:



RECENT NEWS

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 2017. The bank's assets amounted to HRK 57.2 billion at the end of 2017, up 1.94 compared to HRK 56.1 billion at 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.

Management Board



Christoph Schoefboeck
Chairman and CEO
Risks, Collection, Legal
Division



Boris Centner
Member of the Board
Corporate Banking, Financial
Markets



Martin Hornig
Member of the Board
Org & IT, Processing



Slađana Jagar
Member of the Board
Accounting & Controlling



Zdenko Matak
Member of the Board
Retail Banking, Direct
Channels

Erste in Croatia:

Erste Card Club d.o.o.
Erste d.o.o. Mandatory and Voluntary Pension
Funds Management Company
Erste Asset Management d.o.o.
Erste Real Estate d.o.o.
Erste&Steiermärkische S-Leasing d.o.o.
Erste osiguranje Vienna Insurance Group d.d.
Erste Group Card Processor d.o.o.
Erste Group Immortent Hrvatska d.o.o.

DID YOU KNOW THAT OUR BANK ...



...HAS ALMOST 865,000 CLIENTS



...HAS ALMOST 2,600 EMPLOYEES;
GROUP TOTAL IN CROATIA:
ALMOST 3,500



... OPERATES THROUGH 131
BRANCHES; 13 COMMERCIAL
CENTRES, 8 SME CENTRES, 9
PROFIT CENTRES AND 714
ATM



RANKS NR. 3 BY TOTAL
ASSETS IN CROATIA

ERSTE GROUP 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:

ONE OF THE LEADING FINANCIAL SERVICE PROVIDERS IN THE EASTERN PART OF EU

AMONG THE TOP 3 BANKS IN ITS CORE MARKETS

INNOVATION LEADER IN RETAIL BANKING IN AUSTRIA

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 131 MILLION NET PROFIT
- EUR 251 MILLION OPERATING RESULT
- EUR 18.3 BILLION TOTAL EQUITY
- 13,4% CET1 RATIO (BASEL 3: PHASED-IN)

STRATEGY

CUSTOMER BANKING IN CENTRAL AND EASTERN EUROPE

EASTERN PART OF EU

RETAIL BANKING

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 (HR and RS)

Savings products, asset management and pension products

CORPORATE BANKING

Large, local corporate and SME banking

Advisory services, with focus on providing access to capital markets and corporate finance

Real estate business that goes beyond financing

FOCUS ON CEE, LIMITED EXPOSURE TO OTHER EUROPE

CAPITAL MARKETS

Focus on customer business, including customer-based trading activities

In addition to core markets, presence in Poland, Germany and London with institutional client focus and selected product mix

Building debt and equity capital markets in CEE

PUBLIC SECTOR

Financing sovereigns and municipalities with focus on infrastructure development in core markets

Any sovereign holdings are only held for market making, liquidity or balance sheet management reasons

INTERBANK BUSINESS

Focus on banks that operate in the core markets

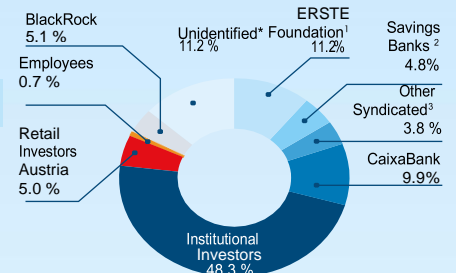
Any bank exposure is only held for liquidity or balance sheet management reasons or to support client business

MANAGEMENT BOARD

- Andreas Treichl, CEO
- Gernot Mittendorfer, CFO & CPO
- Willibald Cernko, CRO
- Peter Bosek, Retail Banking
- Jozef Sikela, Corporate Banking & Markets
- Petr Brávek, COO

SHAREHOLDER STRUCTURE

31.01.2018.



Total number of shares: 429,800,000
Free float: 70.4%

- 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

LISTINGS AND INDEX REPRESENTATION

28.02.2018.

LISTING	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	22.56 %
Prague Stock Exchange	PX	21.6 %
Bucharest Stock exchange	ROTX	7.88 %

- Public trading via a level IADR programme in the U.S.
- MSCI Standard Index
- EURO STOXX Banks Index
- FTSEurofirst 300 Index

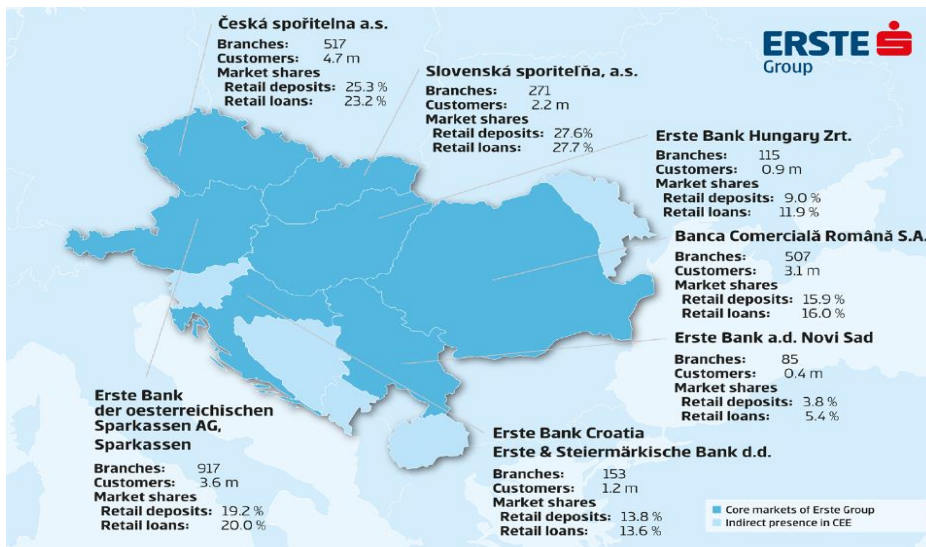
RATINGS

28.02.2018.

LONG-TERM SHORT-TERM OUTLOOK

	LONG-TERM	SHORT-TERM	OUTLOOK
S&P	A	A-1	Positive
Fitch	A-	F1	Stable
Moody's	A3	P-2	Positive

EXTENSIVE PRESENCE IN CEE



CONTACTS

ERSTE GROUP BANK AG

Am Belvedere 1
1100 Vienna, Austria
Tel.: +43 (0) 50 100
press@erstegroup.com

FOLLOW US ON TWITTER

@ErsteGroup

WATCH OUR VIDEOS ON YOUTUBE

Official Channel: Erste Group Bank AG

VISIT OUR NEWSROOM

www.erstegroup.com/newsroom

ERSTE & STEIERMÄRKISCHE BANK D.D.

Corporate Communication Office
e-mail: pr@erstebank.com
Phone: +00 385 (0)72 371 371