PROFILE
Erste&Steiermä rkische Bank d.d. originates from the former strong regional banks – Riječka, Bjelovarska, Trgovačka and Čakovčka banka – and has been operating under this name since 1 August 2003. Today it is a modern bank, ranked No3 on the Croatian market by total assets, being a part of the international Erste Group, one of the leading financial service providers in CEE. What makes Erste Bank different is its employees, their approach to work, innovation, and care for the clients. The Bank has been posting great business results for years, continuously investing in digital development that facilitates innovation and creativity in customer service. By supporting the financial needs of the citizens and financing sound and profitable projects implemented by entrepreneurs and companies contributing to employment growth in the real sector, the Bank adequately supports the development of the entire economy.

ERSTE BANK IN NUMBERS

- 63.9 bn HRK total assets in 2019
- more than 2700 employees, more than 3200 employees EGC
- 752.5 mn HRK net profit in 2019
- ranked 3rd by total assets on the Croatian market
- more than 910.000 clients
- number one in the market in customer satisfaction
- 126 branches and 737 ATMs, 12 commercial centres and 8 profit centres, 8 SME centres

Based on the conclusion of the Government of the Republic of Croatia and the recommendations of the Croatian National Bank, Erste bank adjusted its operations and started implementing measures aimed at helping citizens and businesses to overcome the negative effects of the coronavirus epidemic or the aftermath of the Zagreb earthquake. The measures relate to the temporary suspension of the activation of forced collection instruments, the postponement of the repayment of credit obligations, and new financing in the form of liquidity and working capital loans, intended for business entities.

In cooperation with associated companies, over the past few months Erste bank has provided support to various health care institutions, in total amount of over 2 million kuna. One million kuna was donated to Clinic for Infectious Diseases "Dr. Fran Mihaljević" and the Institute of Public Health "Dr. Andrija Stampar" received a donation in equipment necessary to fight coronavirus, of total value of around HRK 500,000. A donation of HRK 100,000 was also sent to the Bjelovar General Hospital and the Osljek Clinical Hospital Center. It was used to procure the necessary consumables that serve to prevent the further spread of coronavirus infection. Erste Card Club donated HRK 300,000 to the Children’s Hospital Zagreb in Klaževca and HRK 50,000 to the Institute of Public Health.

In order to enable craftsmen and family farms (Croatian OPG) in special circumstances caused by coronavirus to sell products without handling cash, Erste bank offered them the possibility of contactless payment for products and services through the KEKS Pay application. The service is intended for all craftsmen and family farms, regardless of which bank they have an account with, and they can activate it in a simple way, without coming to the branch. Also, it is important to note that customers can terminate the contract at any time at no additional cost.

ERSTE GROUP 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 Group Card Processor d.o.o.

STRATEGIC OBJECTIVES
- Sustainable, long-term success
- Support to sustainable and profitable projects
- Partnership with all stakeholders
- Prosperity of our clients, employees and the whole society

SHAREHOLDERS’ STRUCTURE

- Steiermärkische Bank and Sparkassen: 41%
- Erste Group: 59%
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 THE FIRST THREE MONTHS OF 2020, ERSTE GROUP HAD:

- 16.1 MILLION CUSTOMERS
- 47,500 EMPLOYEES
- 2,355 BRANCHES IN 7 COUNTRIES
- EUR 263 BILLION TOTAL ASSETS
- EUR 235 MILLION NET PROFIT
- EUR 552 MILLION OPERATING RESULT
- EUR 21.1 BILLION TOTAL EQUITY
- 13.1% CET1 RATIO (FINAL)

MANAGEMENT BOARD
- Bernd Spalt, CEO
- Stefan Dörfler, CFO
- Alexandra Habeler-Drabek, CRO
- Peter Bosek, Retail Banking
- Ingo Bieler, Corporates & Capital Markets
- David O’Mahony, Chief Operations Officer
- Ara Abrahamyan, Chief Digital Transformation Office

SHAREHOLDER STRUCTURE
- Total number of shares: 429,900,000
- Free float: 69.00%

LISTINGS AND INDEX REPRESENTATION

LISTINGS INDEX WEIGHTING
Vienna Stock Exchange AIX 20.0%
Prague Stock Exchange PX 19.3%
Bucharest Stock Exchange BFT-BK 7.0%

RATINGS

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* Rating Watch Negative

EXTENSIVE PRESENCE IN CEE

Erste Bank Hungary Zrt.
Branches: 110
Customers: 2.2 m
Market shares: 21.3%
Retail deposits: 23.2%
Retail loans: 26.1%

Erste Bank a.d. Novi Sad
Branches: 90
Customers: 0.5 m
Market shares: 13.3%
Retail deposits: 4.3%
Retail loans: 7.3%

Erste Bank Croatia
Erste & Steiermärkische Bank d.d.
Branches: 104
Customers: 1.3 m
Market shares: 14.5%
Retail deposits: 19.5%
Retail loans: 18.8%