# ERSTE Group FACT SHEET

AUGUST 2026

EUROMONEY AWARDS FOR EXCELLENCE 2026 CEE BEST BANK

## 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 Europe.

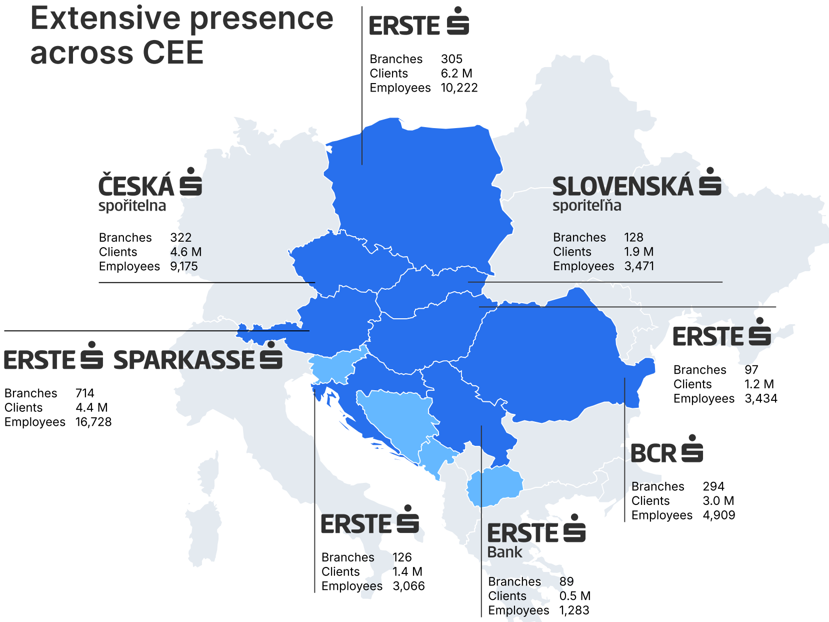
Since then, Erste Group has grown through numerous acquisitions and organic growth to become the leading banking group in Central Europe.

- LEADING BANKING GROUP IN CENTRAL EUROPE
- AMONG THE TOP 3 BANKS IN ITS LARGEST CORE MARKETS
- UNIQUE COMBINATION OF INTERNATIONAL SCALE AND LOCAL EXPERTISE

### Erste Group has within first half of 2026:

- ca. **23.2 million** customers
- ca. **55,231** employees
- **2,065** branches in 8 countries
- EUR **461 billion** total assets
- EUR **1,975 million** net profit
- EUR **4.4 billion** operating result
- EUR **41.7 billion** total equity
- **15.2%** CET1 ratio

## Extensive presence across CEE




## Strategy

| Eastern part of the EU | | Focus on CEE, limited exposure to other Europe | | |
|---|---|---|---|---|
| RETAIL BANKING | CORPORATE BANKING | CAPITAL MARKETS | PUBLIC SECTOR | INTERBANK BUSINESS |
| Acting as financial health advisor for the people in our region<br><br>Support customers to build up and secure wealth<br><br>Active management of customer journeys to increase customer satisfaction and profitability | SME and large corporate banking<br><br>Advisory services, with focus on providing access to capital markets and corporate finance<br><br>Transaction banking services (trade finance, factoring, leasing)<br><br>Commercial real estate business | Focus on customer business, including customer-based trading activities<br><br>In addition to core markets, presences in Poland, Germany, New York and Hong Kong with institutional client focus and selected product mix<br><br>Building debt and equity capital markets in CEE | Financing sovereigns and municipalities with focus on infrastructure development in core markets<br><br>Any sovereign holdings are held for market-making, liquidity or balance sheet management reasons | Focus on banks that operate in the core markets<br><br>Any bank exposure is only held for liquidity or balance sheet management reasons or to support client business |

- Building a distinctive brand identity
- Providing everyone with access to financial expertise and financial advice
- Driving efficiency through digitisation
- Developing innovative financial health propositions
- Expanding through organic and inorganic growth

## Listings and index representation

30.06.2026

| LISTINGS | INDEX | WEIGHTING |
|---|---|---|
| Vienna Stock Exchange | ATX | 20.3 % |
| Prague Stock Exchange | PX | 21.35 % |
| Bucharest Stock exchange | BET-BK | 7.24 % |

– Via a level I ADR programme in the U.S.
– EURO STOXX Banks Index
– MSCI Standard Index
– FTSEurofirst 300 Index

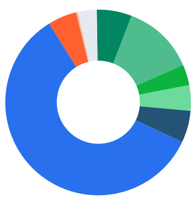
## Ratings 12.05.2026

| | LONG-TERM | SHORT-TERM | OUTLOOK |
|---|---|---|---|
| S&P | A+ | A-1 | Positive |
| Fitch | A+ | F1 | Stable |
| Moody's | Aa3 | P-1 | Positive |

## Management board

**Peter Bosek,** CEO
**Stefan Dörfler,** CFO
**Alexandra Habeler-Drabek,** CRO
**Maurizio Poletto,** COO and Chief Platform Officer

## Shareholder structure 30.06.2026



- Retail **5.71 %**
- Unidentified* **3.31 %**
- Identified Trading** **0.25 %**
- BlackRock Inc. **5.05 %**
- Institutional **59.03 %**
- **6.08 %** Erste Foundation direct
- **12.59 %** Sparkassen Beteiligungs Gmbh & Co KG
- **3.71 %** Foundations[1]
- **4.27 %** Wiener Städtische Versicherungsverein

[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

Total number of shares **410,514,384**

Free float **73.35 %**

## Key financial figures for H1/2026 including Erste Bank Polska

| Loan volume | Customer Deposits | NPL ratio | CET 1 ratio |
|---|---|---|---|
| +21.9% | +24.4% | 2.3% | 15.2% |
| YTD: €232.0 → €282.7 bn | YTD: €253.0 → €323.7 bn | YTD: 2.4% → 2.3% | YTD: 19.3% → 15.2% |

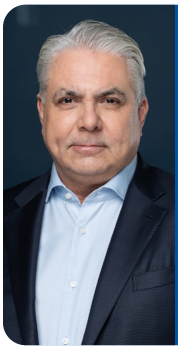
| Net interest | Fee income | Cost/income ratio | Net result |
|---|---|---|---|
| +42.3% | +25.1% | 44.4% | +18.6% |
| YoY: €3,786 → €5,386 mn | YoY: €1,542 → €1,929 mn | YoY: 47.7% → 44.4% | YoY: €1,665 → €1,975 mn |

## Growth outlook for Central Europe

**Real GDP Growth (%)**
Source: Erste Group Research (27.07.2026)

| | HR | CZ | HU | PL | RO | RS | SK | SL | CEE8 | AT | EZ |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2026e | 2.1 | 2.2 | 1.7 | 3.6 | -0.3 | 2.9 | 1.0 | 2.0 | 2.3 | 0.7 | 0.5 |
| 2027e | 2.3 | 2.7 | 2.2 | 2.9 | 2.5 | 4.0 | 1.7 | 2.1 | 2.6 | 1.1 | 1.1 |

## Statements



"The strong growth in our lending portfolio these past six months has already placed us near our full-year lending target of 285 billion euros. That's why we're now raising that target to 290 billion euros. Our position as the region's undisputed leading lender is based on this ambition, as well as our unrivalled presence in Central Europe through fully fledged banks in eight countries. Sustaining the region's growth momentum will require significant investment in future-proof infrastructure across Central Europe. We stand ready to support both businesses and governments and to play our part in driving the region's continued development and prosperity."

Peter Bosek, **CEO of Erste Group**

"Consolidating our new Polish subsidiary provided an obvious boost to our reported numbers. But we've also posted strong growth in our core business in the markets in which we have a long-established presence. Our consistent delivery of solid results allows us to continue investing in our platform to make us more efficient, faster and more scalable across the group. That enables us to serve our 23 million customers and Erste Group's investors in the best possible way."

Stefan Dörfler, **CFO of Erste Group**

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