Q2 26 results presentation

Vienna, 30 July 2026

Erste Group cruises along the growth path, defines financial ambition to 2030

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ERSTE Group

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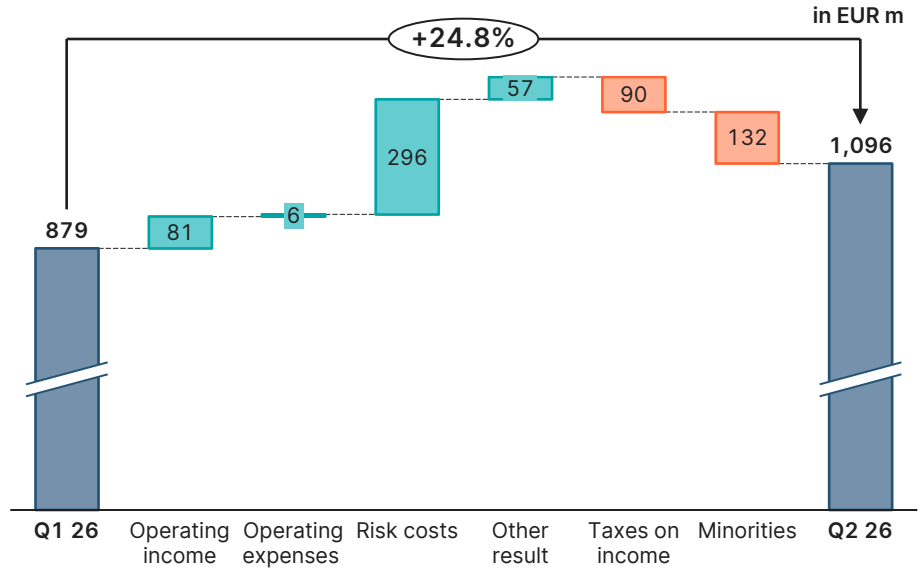
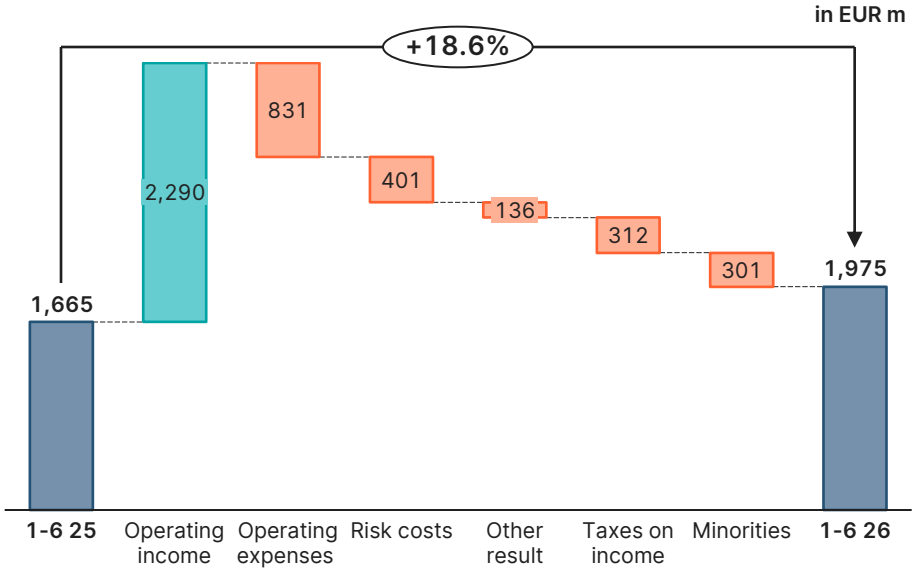
Revenue growth + cost control = record operating and net profit

QoQ net profit development (inc EBP)



YTD net profit development (inc EBP)



Operating profit up on higher revenues, lower costs

- Revenues driven by NII and seasonally higher dividend income
- Costs down as seasonally lower deposit insurance contributions more than offset higher personnel costs (AT wage settlement)

Risk costs down to 20bps, after PL one-off in Q1 26

Other result improves on seasonally lower banking levies

NII (ex EBP) up 6.1%, fees (ex EBP) up 8.8% yoy

- Complemented by strong net trading & FV result

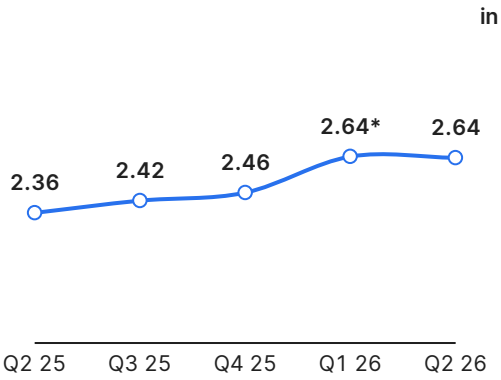
Costs (ex EBP) up 3.4% on higher personnel costs

- Erste Bank Polska integration costs of EUR 73m in H1 26

Other result (ex EBP) down due to higher banking levies

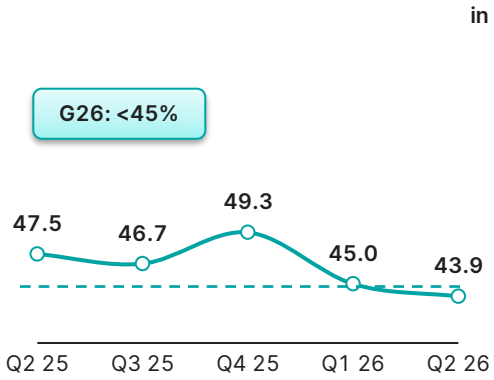
Strong business performance results in record ROTE[1]

Net interest margin

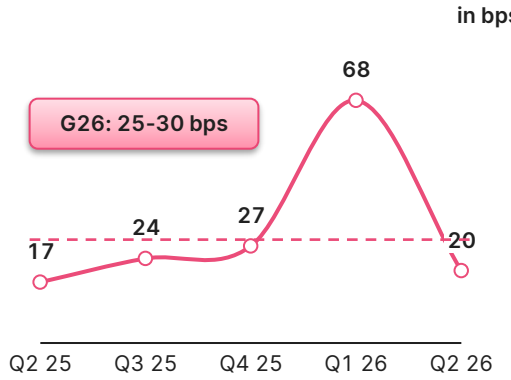


* Based on interest-bearing assets at Q1 26

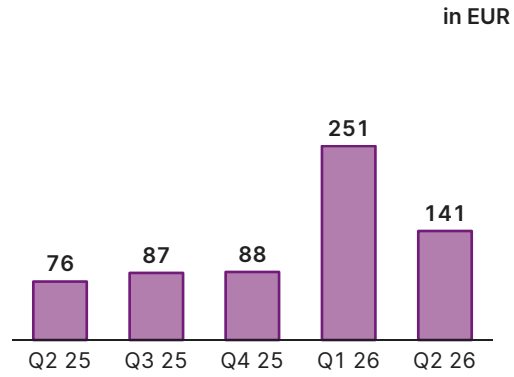
Cost/income ratio



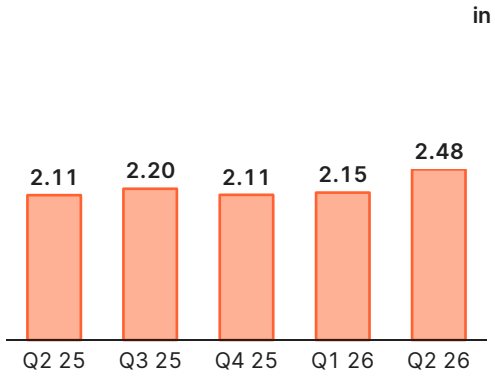
Risk cost ratio[2]



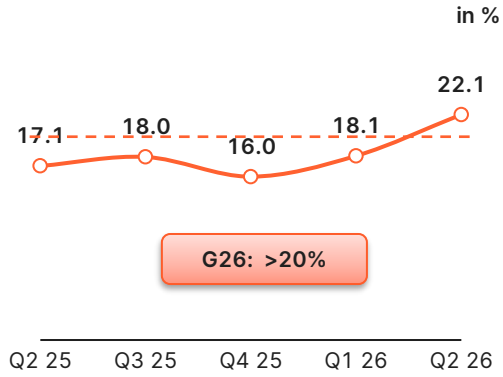
Banking levies



Earnings per share[3]



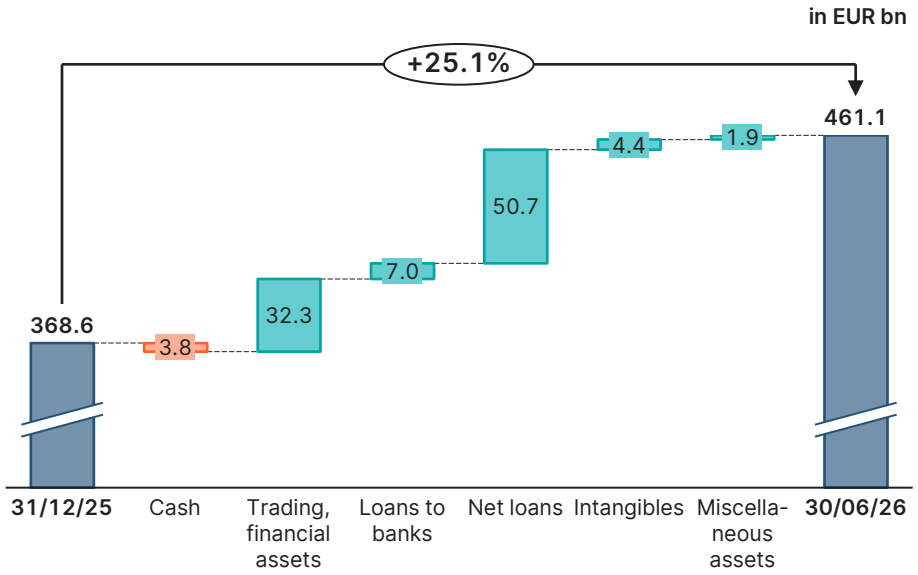
Return on tangible equity



1) All data presented on this slide includes EBP as of Q1 26 2) Q1 26 includes one-off EBP ECL provision of EUR 302m (47bps) 3) Based on reported net profit adjusted for AT1 dividend.

Lockstep increase in customer loans and deposits

YTD total asset development (inc EBP)



YTD equity & total liability development (inc EBP)

Customer loans (ex EBP) up 4.0% (inc EBP: +21.9%) ytd

- Driven equally by Retail (+3.9%) and Corporates (+4.8%)
- Retail & Corporates (ex EBP) growth led by HU, HR & CZ

Increase in intangibles driven by EBP consolidation

- EUR 2.0bn allocated to customer stock, EUR 2.2bn to goodwill

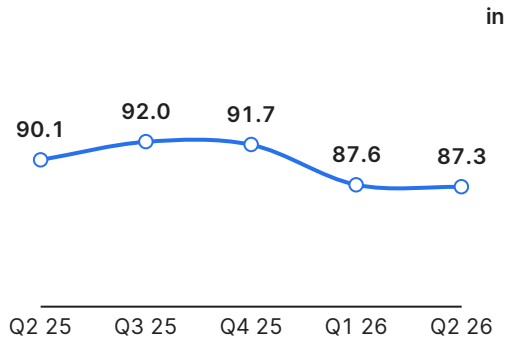
Customer deposits (ex EBP): +4.5% (inc EBP: +27.9%) ytd

- **Retail: +1.6% ytd, Corporates: +11.5%,** mainly large corporates and public sector; Group Markets up by 31.3% (money market)
- **Core deposits** (Retail, SME, Savings Banks segments) **ytd: +0.5%**

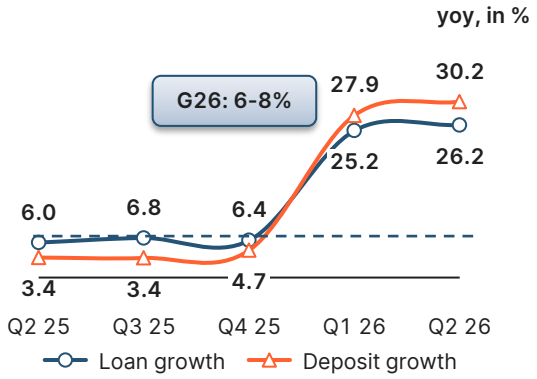
Increase in equity on inclusion of non-controlling interests from EBP (EUR +4.8bn) and interim profit

Excellent balance sheet metrics[1]

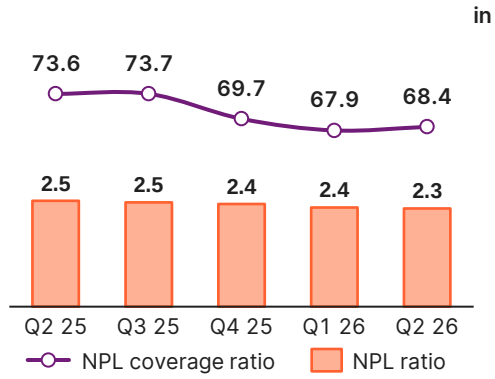
Loan/deposit ratio



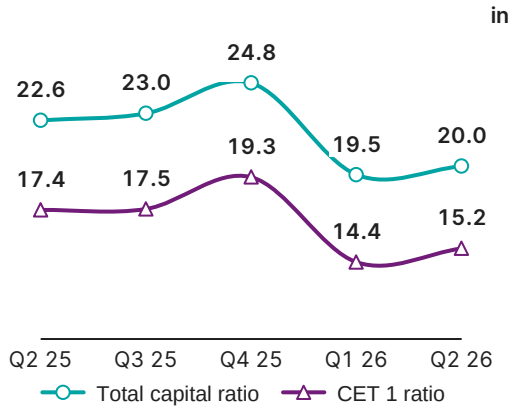
Loan & deposit growth[2]



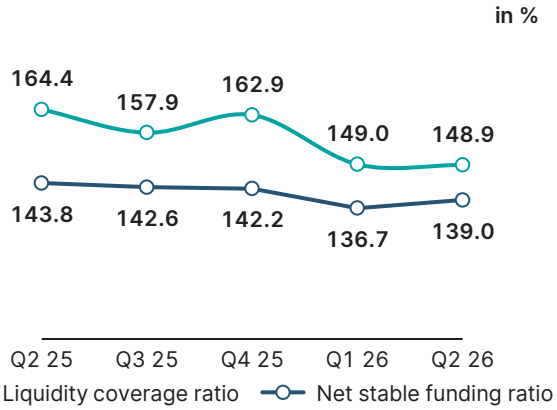
Asset quality



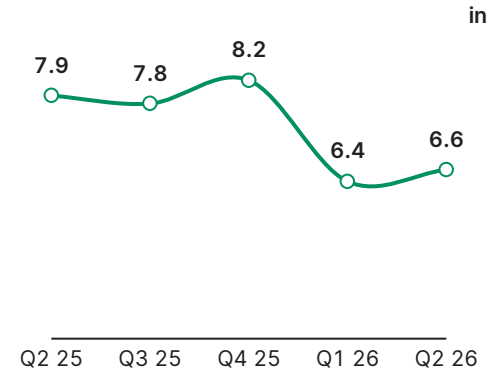
Capital ratios



Liquidity ratios[3]



Leverage ratio



1) As of Q1 26 including EBP. 2) YoY loan growth ex EBP: +7.7%; deposit growth ex EBP: +6.4%. 3) NSFR as of 05/26.

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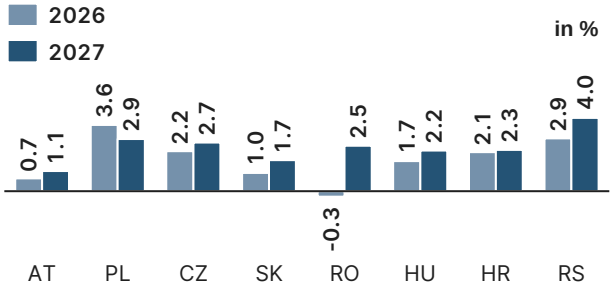
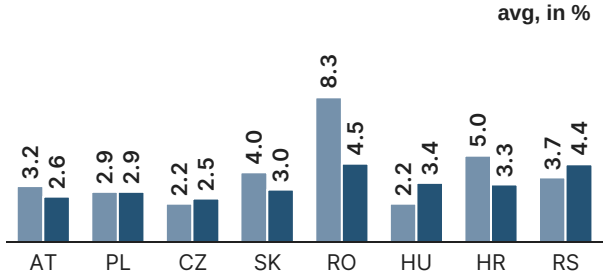
Only minor tweaks in 2026 CEE growth outlook, 2027 stable

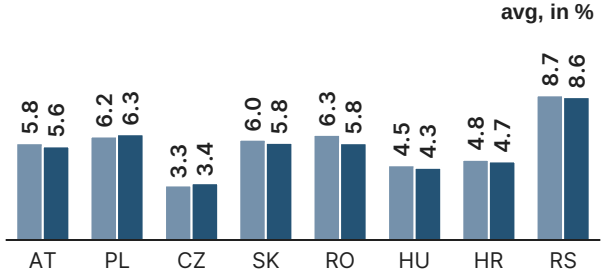
Real GDP growth



Consumer price inflation



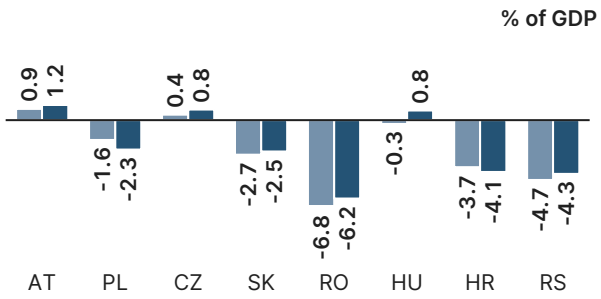
Unemployment rate



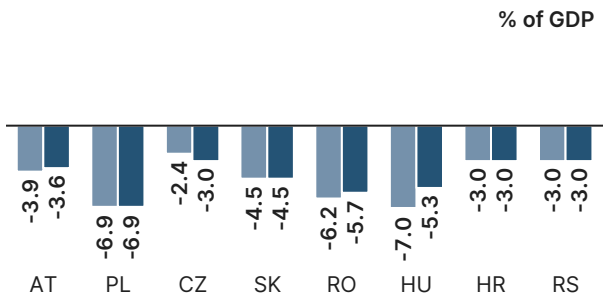
Minor adjustments in 2026 GDP growth forecast (HU, RS improved; SK stable; other countries slightly trimmed)

Inflation expectations broadly unchanged, except HU (downward revision)

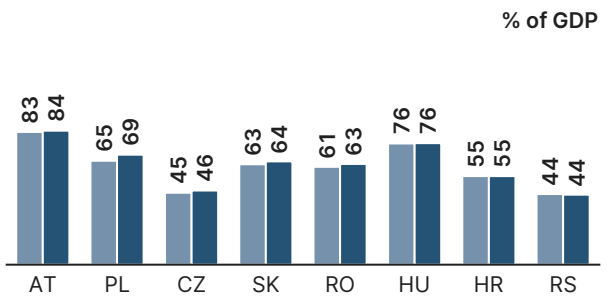
Current account balance



General government balance



Public debt



Labour markets expected to remain strong, supporting domestic demand

Current account balance picture mixed in CEE, fiscal deficits set to improve in the medium term

* Source: Erste Group Research.

Strong retail loan growth continues

Retail loan growth (ex EBP) accelerates in Q2 26

- Yoy better growth in housing loans, qoq balanced growth
- Fastest yoy, qoq growth in housing loans in HU, HR and CZ
- **Risk profile remained stable at very good levels**

Retail deposit mix again tilts towards overnight

- Among major deposit categories current account deposits grow fastest at 6.7% and 3.6% yoy and qoq, respectively
- Best growth in current account deposits in HU, AT (EBOe + SBs) and HR

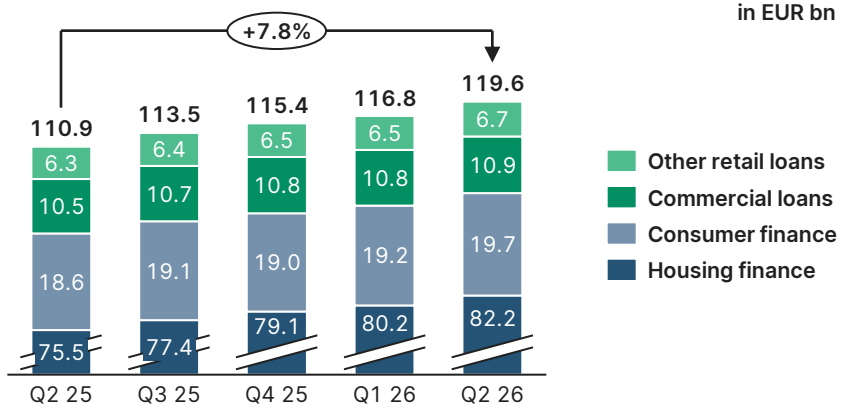
Stock of securities savings plans hits 2.2m contracts

- **Strategic focus on long-term savings plans pays off**, creating a constant inflow of new assets under management despite volatile markets and supports a long-term sustainable fee growth
- **George Invest**, the fully digital investment proposition **available in AT, CZ and SK**, is driving retail investment penetration and attracting customers with an average age of 35

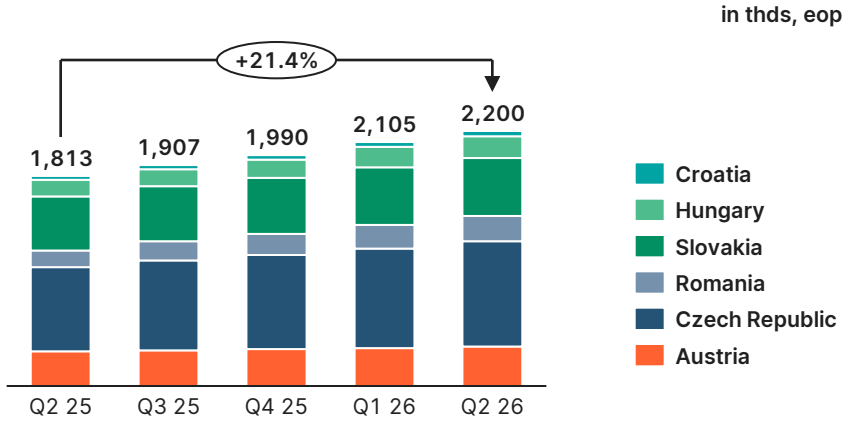
Retail digital platform George continues to grow

- **> 11.8 million users onboarded** to George across all markets, except PL
- **Overall digital sales share** applying straight-through-process criteria reached **73%,** supported by assisted digital sales and process optimisation initiatives

Gross retail loans by product *



Securities savings plans by country



*) Figures comprise segments Retail and Savings Banks (retail products), excluding Erste Bank Polska

Corporates & Markets performs well

Corporates loan momentum strong, operating profit up yoy

- Net loans rise by 7.0% yoy and 3.0% qoq, underpinned by investment loans as well as working capital and overdraft facilities across all regions
- Operating profit advances yoy, broadly stable qoq, supported by volume growth dynamics

Group Markets origination business delivers again

- Favourable fee income trend, in line with long-term strategy
- Ytd ECM/ DCM activities: 193 executed mandates (+17% yoy) and EUR 146bn of co-arranged volumes (+18% yoy)

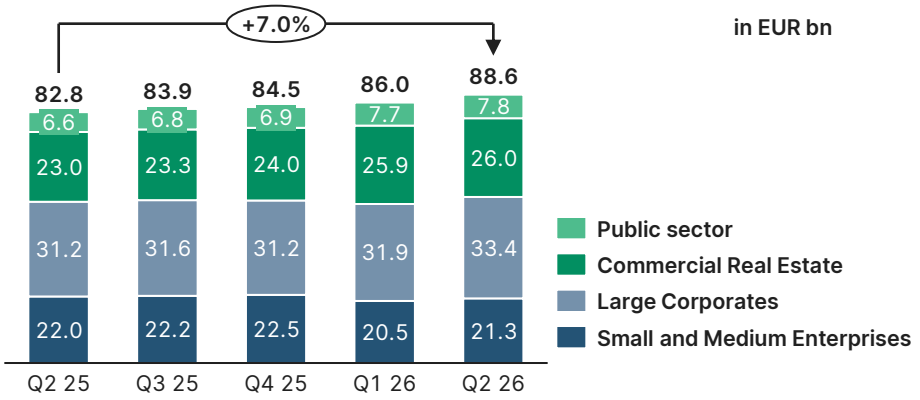
Asset management volumes rise to new high

- Assets under management at EUR 112bn, +8% ytd, **inc PL: EUR ~120bn**
- EUR 2.5bn net sales ytd (incl. retail and institutional business)
- **Sustainable funds (SFDR Art. 8 and 9) at EUR 46bn**, account for ~41% of entire AuM portfolio

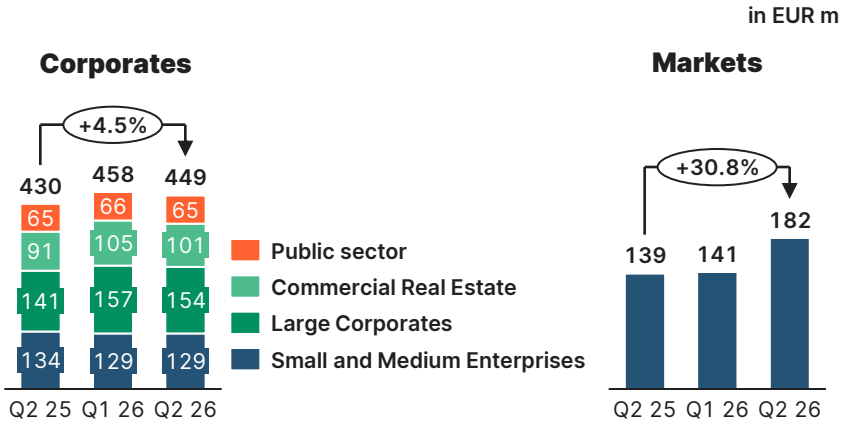
George Business

- **George business roll-out progressing well**, supported by expanding of digital product offer and service capabilities
- Total of ~85,000 clients onboarded to George platform, up 12% ytd

Net loan stock of Corporates segment



Operating result of Corporates & Markets segments



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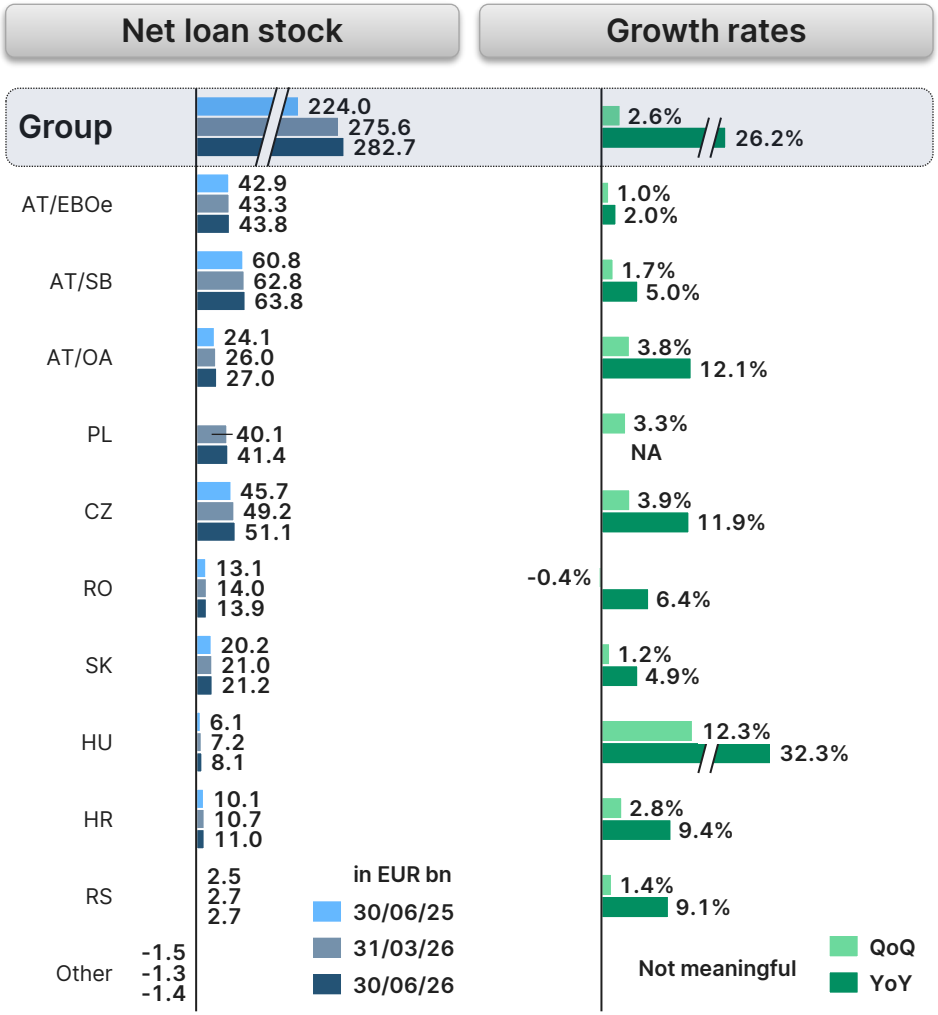
Customer loan growth: +7.7% yoy (ex EBP), +2.6% qoq



Retail and Corporates exhibit healthy growth in Q2 26

- Yoy growth (ex EBP) well balanced, with Retail segment volumes up by 8.9% and Corporates growing 7.0%
- Qoq growth (ex EBP) with good spread across Corporates (+3.0%) and Retail (+2.6%)
- CEE growth (ex EBP) solid, up 10.7% yoy, driven by balanced Retail and Corporates performance across all countries, up 3.2% qoq

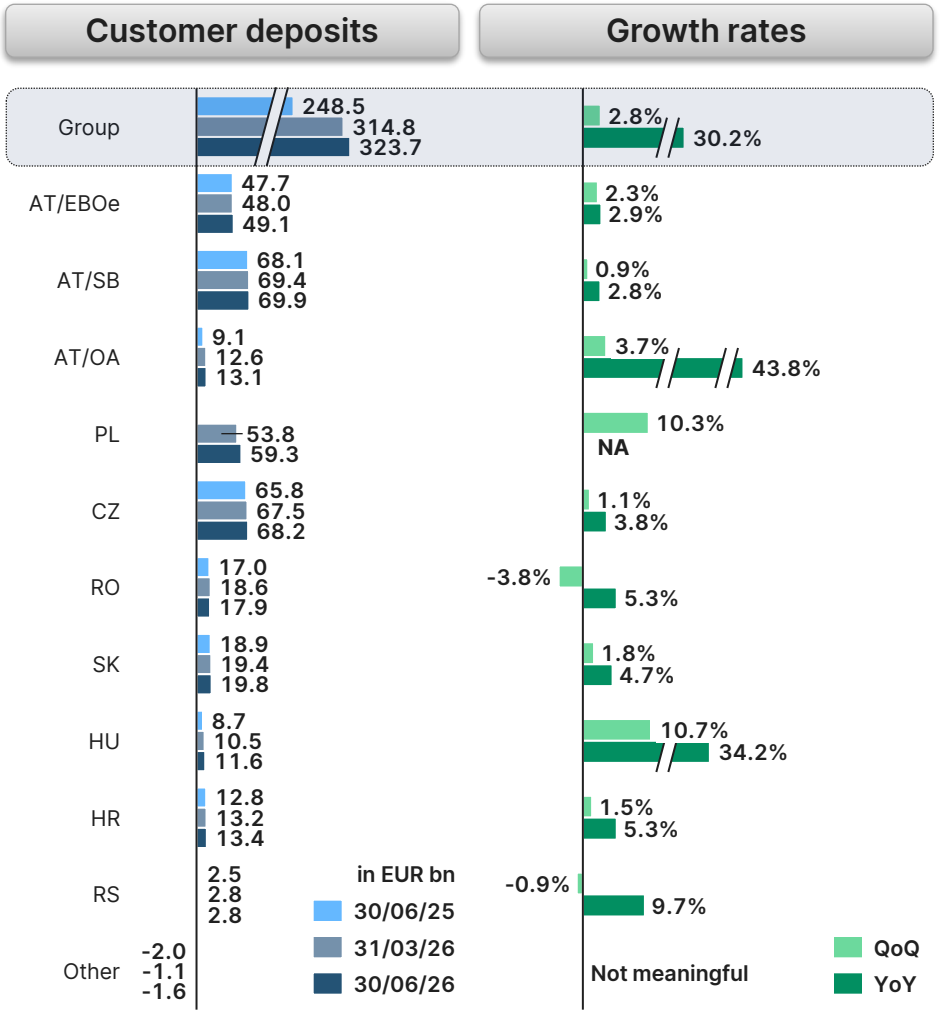
Q2 26 loan growth drivers

- HU: yoy, qoq strong growth driven mainly by Retail (mortgages), augmented by FX appreciation
- CZ: yoy, qoq balanced growth in Retail (mainly housing loans) and Corporates segments
- AT/OA: yoy, qoq increase in large corporate lending (investment and working capital loans)
- HR: yoy, qoq solid growth in Retail and Corporates segments

2026 net loan target upgraded to EUR ~290bn

- **Including Erste Bank Polska,** with Poland exhibiting similar growth dynamics as CEE overall
- **Erste excluding Erste Bank Polska: 6-8%**, supported by continued healthy growth in CEE

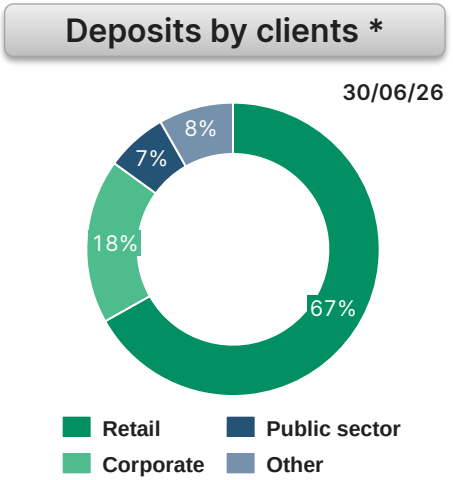
Customer deposit growth: +6.4% yoy (ex EBP), +2.8% qoq

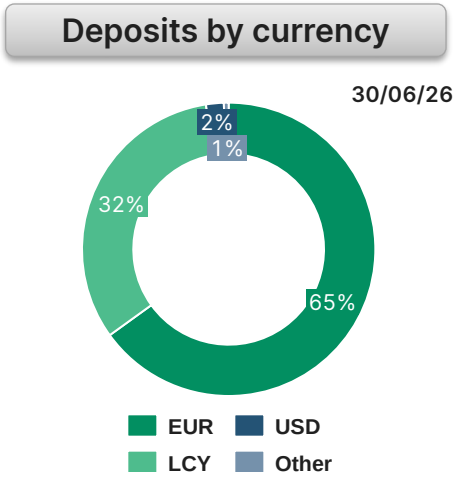


Erste Group benefits from favourable deposit mix – overweight retail, sight, local currency deposits

Key Q2 26 deposit drivers

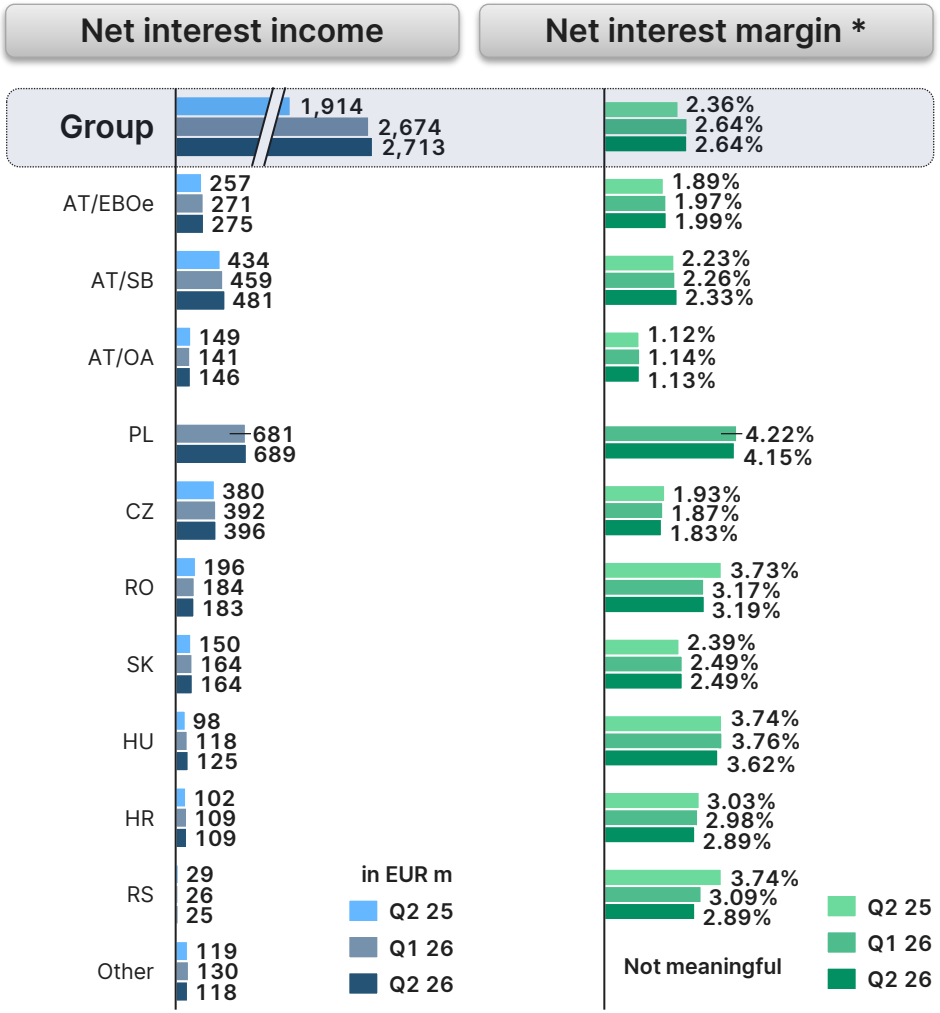
- **Core deposits** (Retail, SME & Savings Banks) up 4.2% and 1.6% yoy and qoq, respectively
- AT/OA: yoy increase driven by money market business
- HU: yoy, qoq good growth across the board, plus FX appreciation
- PL: qoq increase across all deposit categories, led by term deposits and current accounts
- RO: qoq decline mainly driven by FX depreciation





*) Split by customer groups, not segments; Retail includes Savings Banks and their retail associated client groups; may contain rounding differences; EBP not included

NII performance: +5.7% yoy (ex EBP), +1.5% qoq



NII (ex EBP) tops EUR 2bn

- **NII (ex EBP) up 5.7% yoy** with increase driven by AT, HU, CZ and SK, supported by loan growth & deposit repricing
- **NII up 1.5% qoq** on higher day count, good performance in AT
- NIM stable qoq at 264bps despite significant increase in interest-bearing assets (+3.8% qoq); increase yoy driven by EBP inclusion

Key NII drivers in Q2 26

- AT/EBOe, AT/SB: yoy driven by deposit repricing, qoq due to variable rate loan repricing, higher income from debt securities
- PL: negatively impacted by EUR 41m FV amortisation (Q1 26: EUR 47m) and booking of EUR 17m for free-loan sanction
- CZ: yoy up on higher loan volumes, higher yields on debt securities
- SK: yoy increase on lower deposit costs, loan growth
- RO: yoy decline mainly driven by FX depreciation
- HU: yoy, qoq increase on higher loan and debt securities volumes

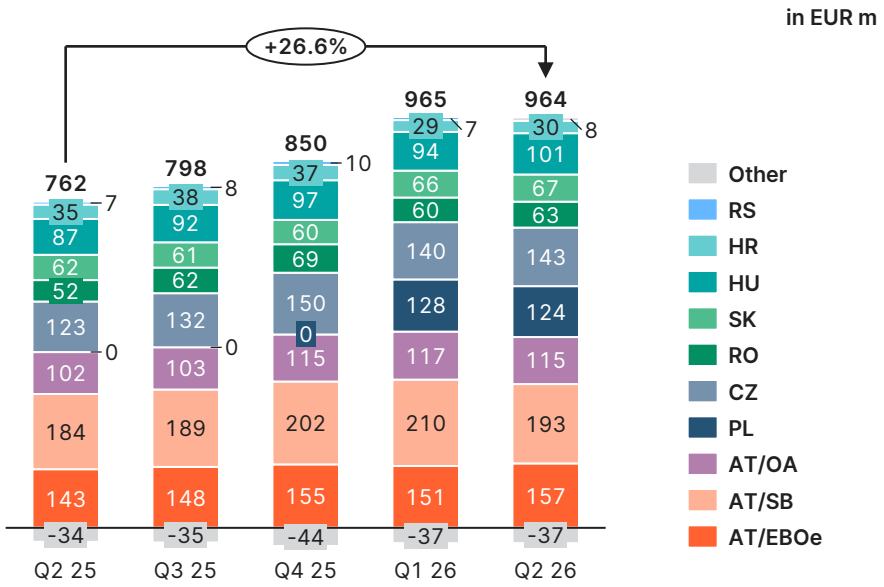
2026 NII guidance confirmed: > EUR 11bn

- **Including Erste Bank Polska,** despite amortisation of positive fair value adjustments on debt securities and derivatives of EUR 170m, and lower interest income due to payout of EBP purchase price
- **Erste excluding Erste Bank Polska: ~ +5%**, on slightly better macro, healthy volume momentum, intact pricing power and supportive interest rate backdrop

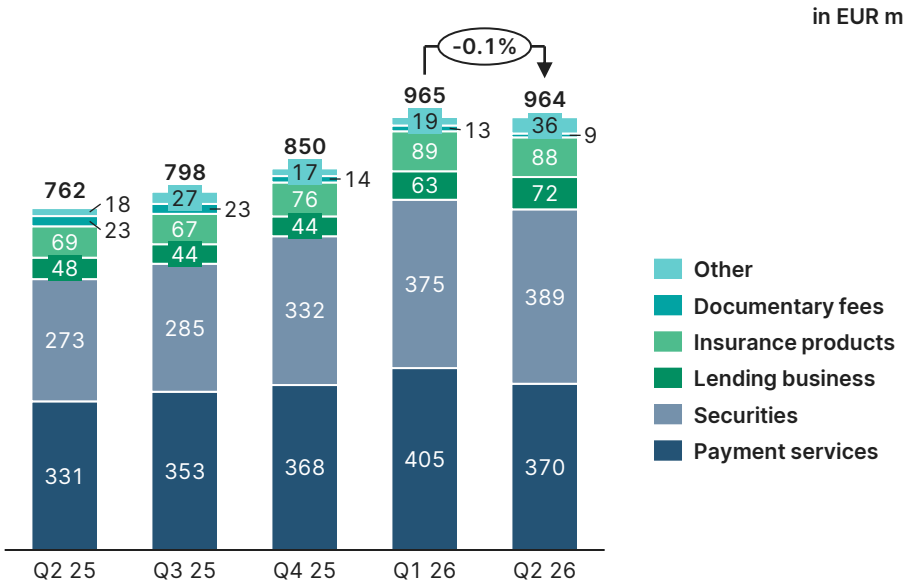
*) Q1 26 Group and PL NIM calculated with quarter-end interest-bearing assets only.

Net fee income performance: +10.4% yoy (ex EBP), -0.1% qoq

Net fee income by segment (inc EBP)



Net fee income by fee type (inc EBP)



Key fee drivers in Q2 26

- Yoy increase (ex EBP) driven mainly by securities business
- Qoq fees flat, as continued rise in securities fees was offset by lower payment services fees in PL (promotions, but mainly reallocation to other fee categories (EUR 27m ytd))
- PL: EUR 57m (Q1 26: EUR 54m) FX fees booked in net trading result

2026 fee target confirmed: ~ EUR 4bn

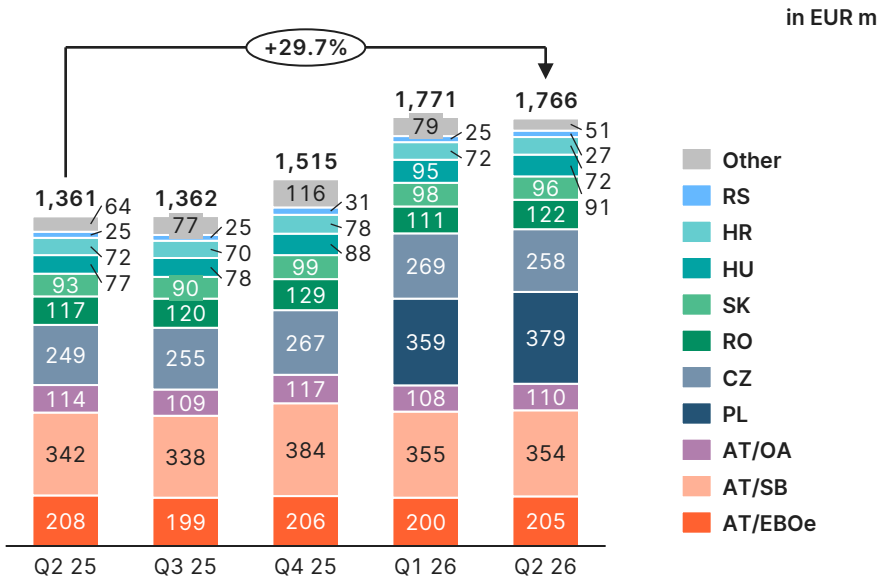
- Inc EBP**, despite allocation of EBP FX fees to trading & FV result**
- **Erste excluding Erste Bank Polska upgraded: +7-9%**

Key long-term structural fee growth drivers

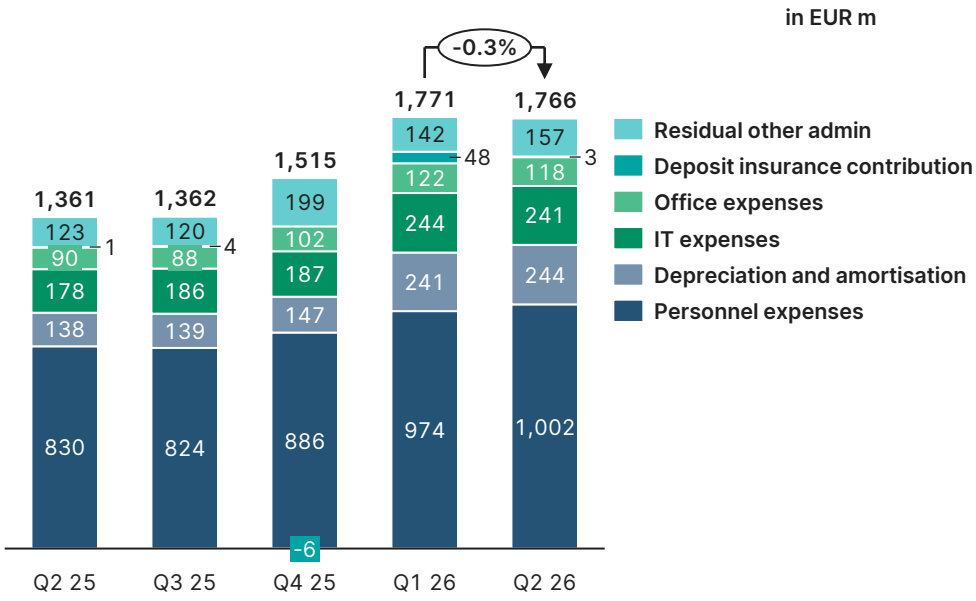
- CEE wealth generation and less generous CEE pension systems drive higher demand for capital markets investments

Operating expense performance: +1.8% yoy (ex EBP), -0.3% qoq

Operating expenses by segment (inc EBP)



Operating expenses by type (inc EBP)



Key cost drivers in Q2 26

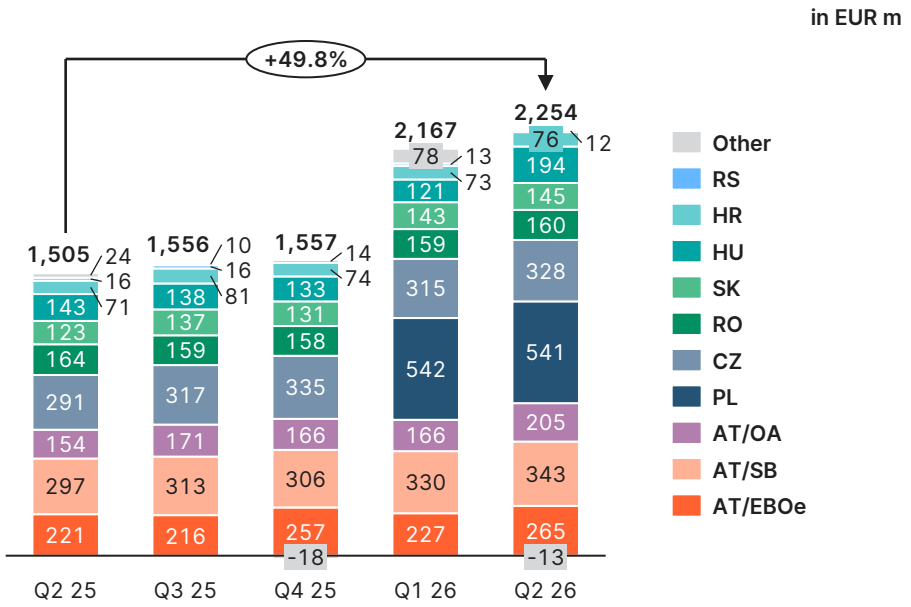
- Yoy cost increase (ex EBP) mainly on higher personnel expenses
- Qoq costs decline on seasonally lower deposit insurance expenses, mostly offset by higher staff costs (AT wage settlement)
- PL: includes EUR 65m of amortisation for customer stock and brand as well as EUR 43m for integration costs; no integration costs booked on parent company level in Q2 26

2026 cost guidance confirmed: ~ EUR 7bn (FX-adjusted)

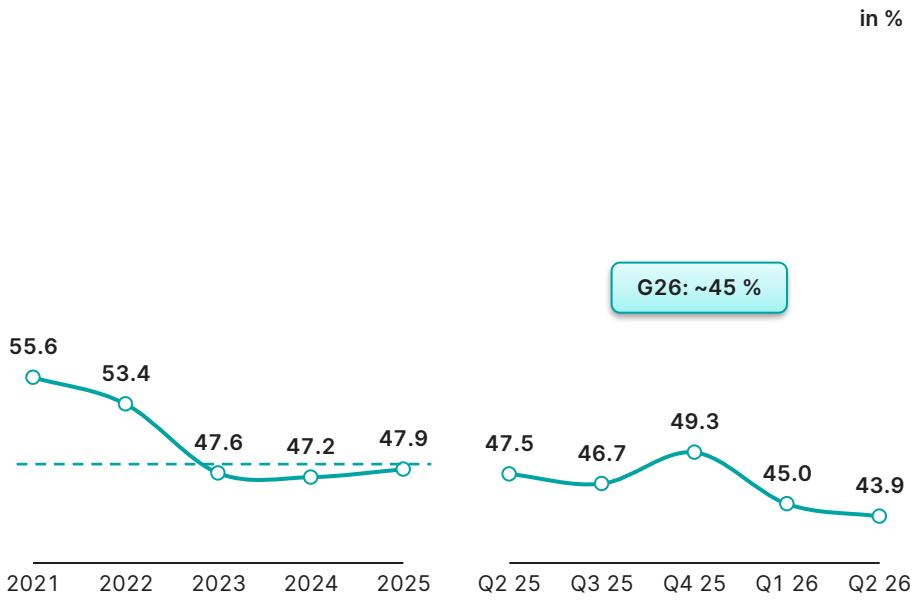
- **Including Erste Bank Polska,** despite intangibles amortisation (customer stock + brand) of EUR 240 million in 2026 and integration costs of up to EUR 180 million
- **Erste excluding Erste Bank Polska: ~ +3%**, on lower wage increases (compared to 2025) and efficiency gains

Record operating result: +13.9% yoy (ex EBP), +4.0% qoq

Operating result (inc EBP)



Cost/income ratio (inc EBP)



Key operating result drivers in Q2 26

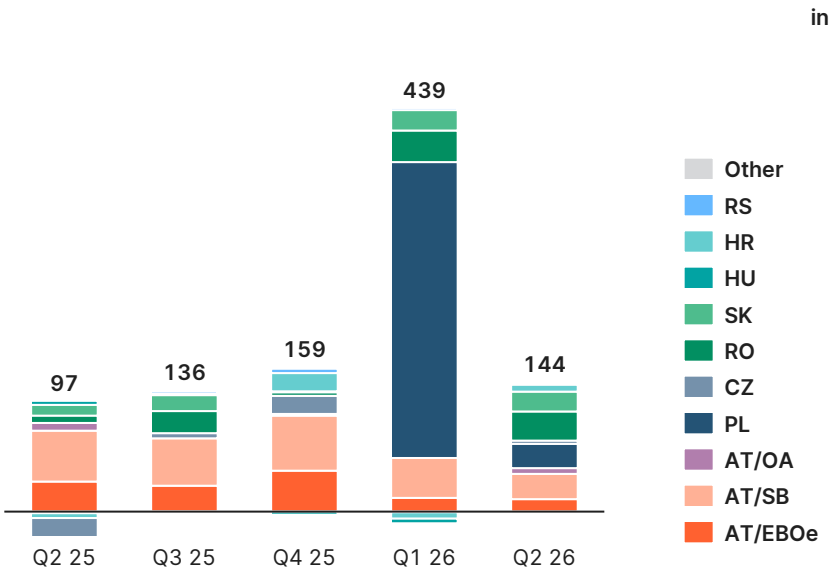
- **Record quarterly revenues (inc & ex EBP)** supported by good NII and fee performance as well as strong net trading & FV result
- Moderate cost inflation
- **Record operating result (inc & ex EBP) surpasses EUR 2.2bn and EUR 1.7bn, respectively**

2026 CIR guidance improved to <45%

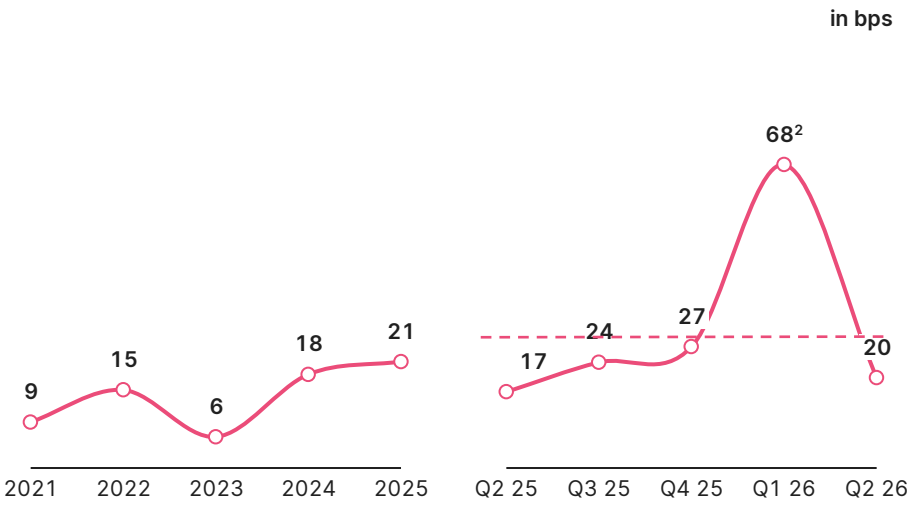
- **Including Erste Bank Polska**, despite PL intangibles amortisation and integration costs
- **Erste excluding Erste Bank Polska: upgraded to <47% on positive operating leverage**

Risk costs at moderate 20 bps (inc EBP)

Risk costs by segment[1] (inc EBP)



Risk cost ratio[1] (inc EBP)



1) A positive (absolute) figure denotes a net allocation, a negative figure denotes a net release. The risk cost ratio is calculated as annualised quarterly impairment result of financial instruments over average gross customer loans.
2) Includes one-off EBP ECL provision of EUR 302m (47bps)

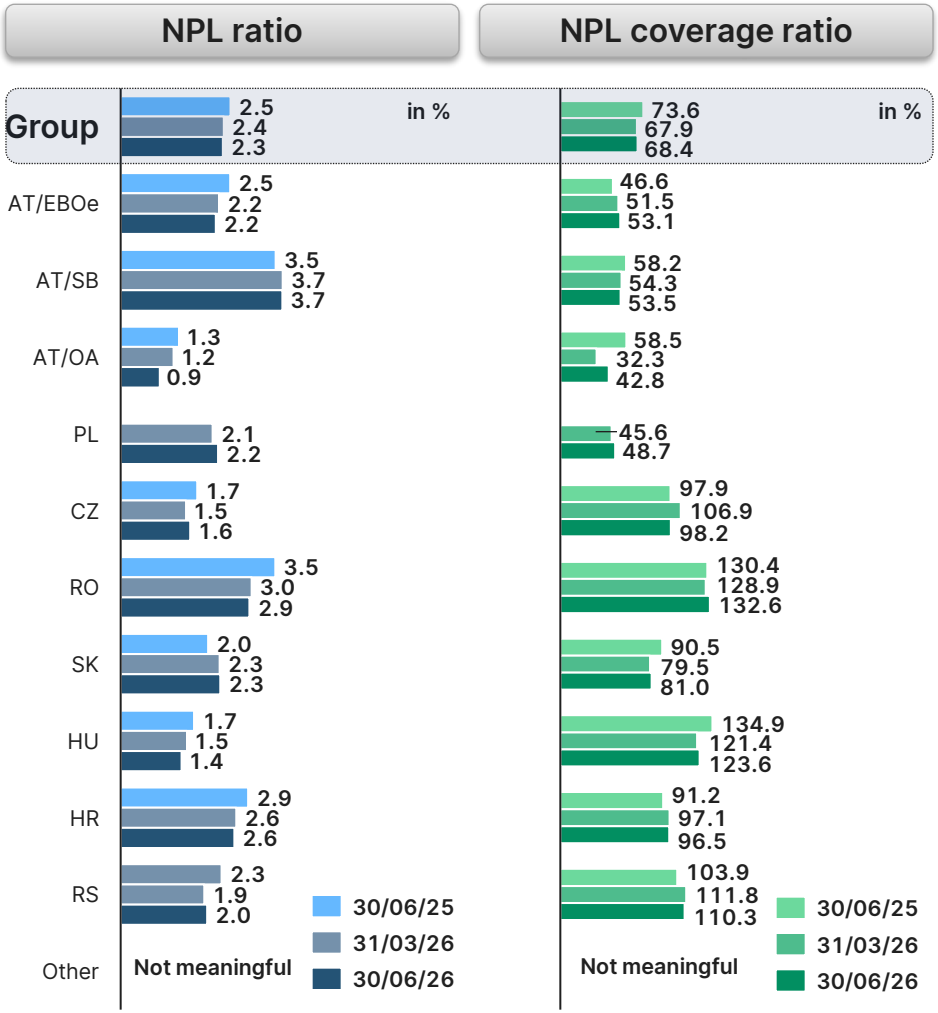
Key risk costs drivers in Q2 26

- Generally solid credit risk backdrop in CEE and AT
- New allocations mainly in Corporates after net releases in Q1 26, decline in Retail allocations
- Only minor allocations of EUR 14m (Q1 26: EUR 32m) to FLI provisions, industry overlays; main FLI allocation in RO

2026 guidance confirmed: 25-30bps

- **Including Erste Bank Polska, adjusted for EUR 302m one-off IFRS9 ECL provision in Q1 26** (net impact: EUR -120 million)
- **Erste excluding Erste Bank Polska: 20-25 bps**
- EUR 397m of portfolio overlays and FLI provisions available for portfolio/macro deterioration, **no releases expected in 2026**

Asset quality metrics (exc & inc EBP) at excellent levels

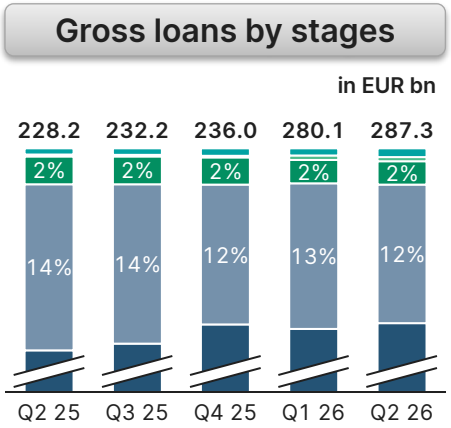


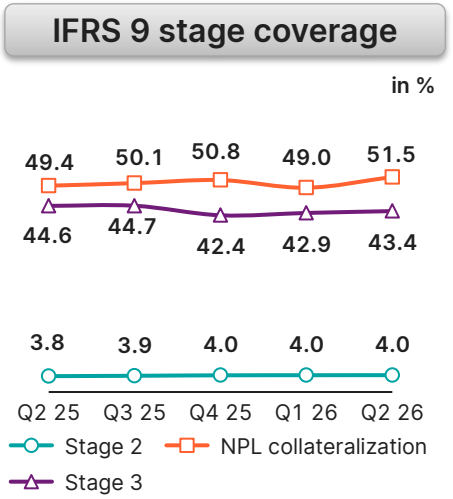
NPL ratio and NPL coverage improve slightly qoq

- PL: lower EBP NPL ratio than locally reported due to fair valuing portfolio at first-time consolidation
- In all other segments either stable or improving asset quality parameters qoq, including in Austria
- NPL coverage up qoq as provisioning outpaces net NPL inflows

2026 asset quality guidance confirmed

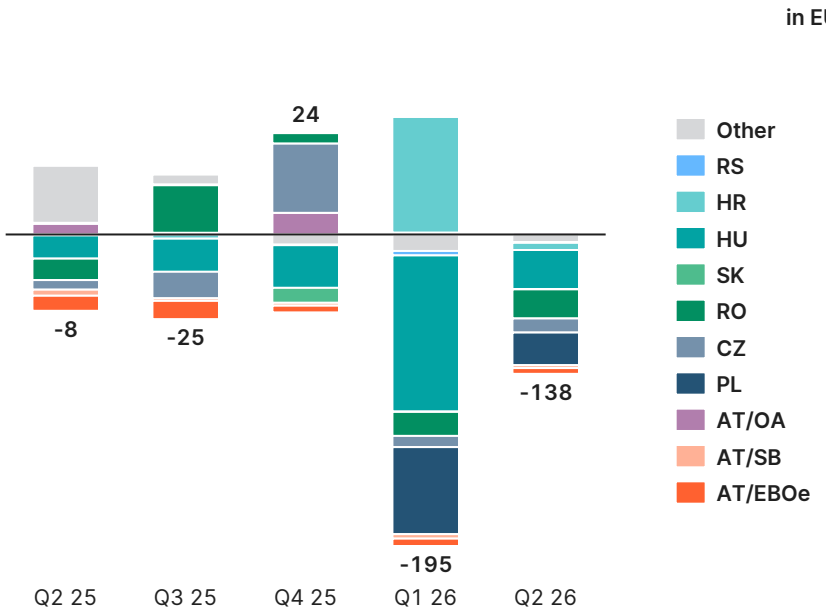
- NPL ratio broadly unchanged, including and excluding EBP
- NPL coverage excluding collateral slightly lower (EBP impact)



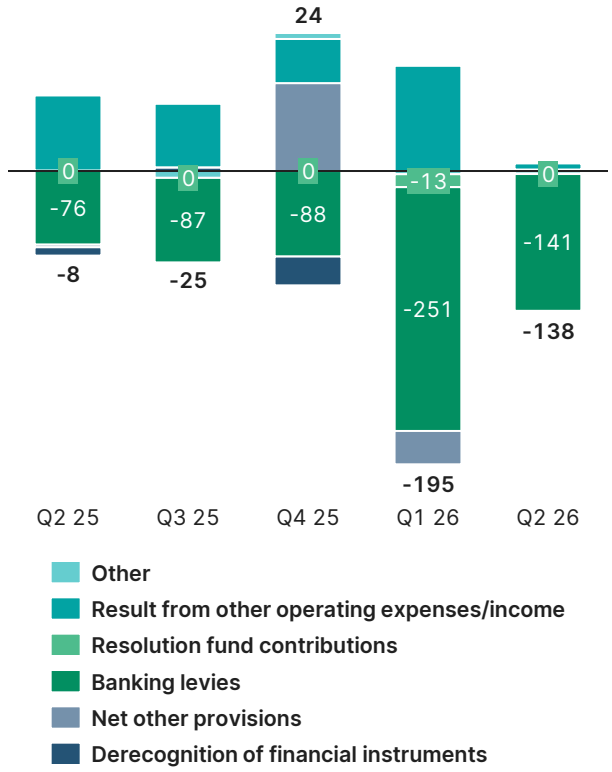


Other result down yoy (ex EBP), up qoq

Other result by segment (inc EBP)



Other result by accounting categories (inc EBP)

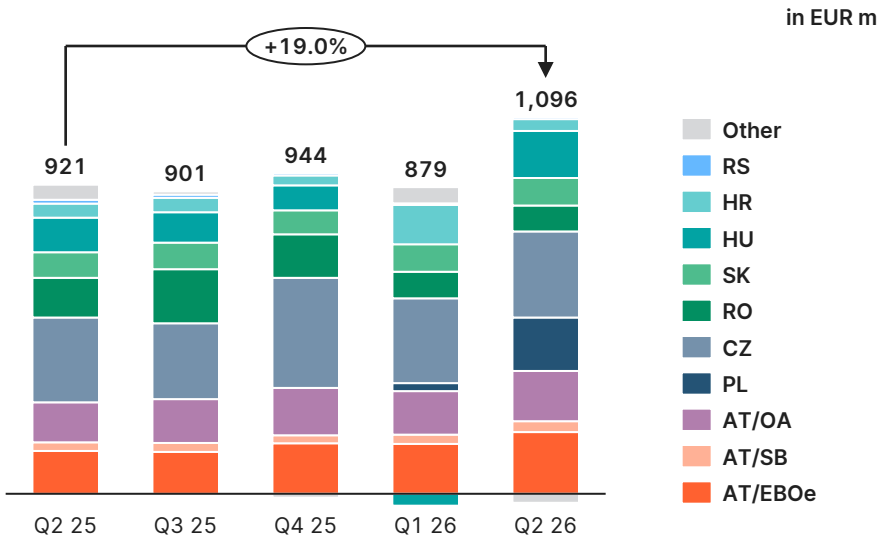


Key other result drivers in Q2 26

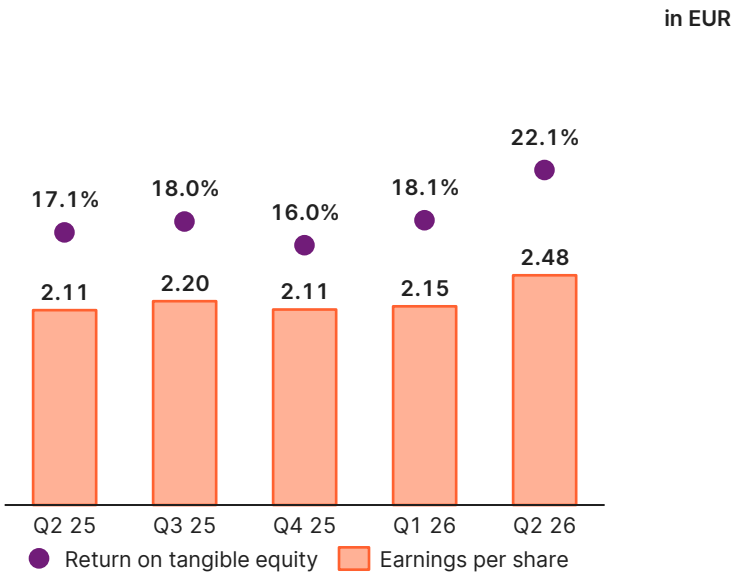
- Yoy deterioration (inc EBP) on higher banking levies (RO, HU, inclusion of EBP), in addition to EUR 88m positive one-off in Q2 25
- Qoq improvement on seasonally lower burden from banking levies and resolution fund contributions

Quarterly net profit tops EUR 1 bn for the first time, ROTE at 22.1%

Net result by segment (inc EBP)



EPS & ROTE (inc EBP)



Key net profit drivers in Q2 26

- Record operating income
- Good cost control
- Continued moderate risk costs and stable asset quality
- No one-offs in other result

2026 ROTE target upped to >20%

- Consolidation of Erste Bank Polska supports higher ROTE target

2026 EPS uplift confirmed at >20%

- Based on reported net profit adjusted for extraordinary items in 2025 of **EUR 3.3bn in 2025 vs reported net profit EUR >4bn in 2026e**

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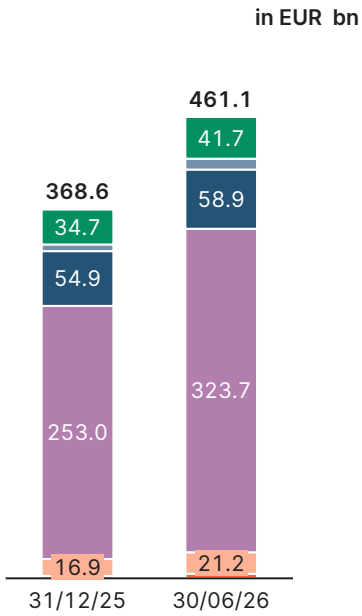
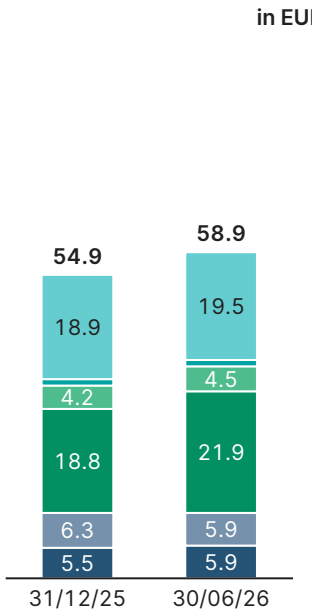
Vast retail deposit base provides competitive funding advantage

Liabilities and equity



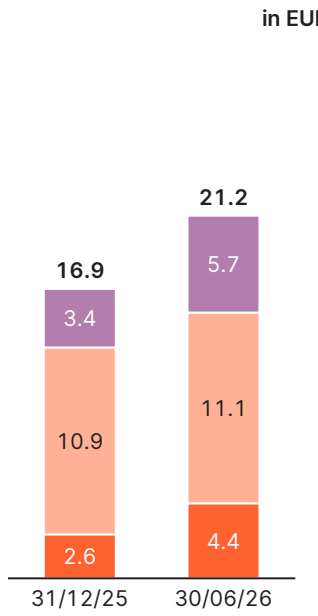
- Equity
- Miscellaneous liabilities
- Debt securities
- Customer deposits
- Bank deposits
- Trading liabilities

Debt securities



- Public sector CBs
- Mortgage CBs
- Other CDs, name cert's
- Certificates of deposit
- Senior unsec. bonds
- Senior non-preferred bonds
- Sub debt

Interbank deposits



- Repurchase agreements
- Term deposits
- Deposits repayable on demand

Comments

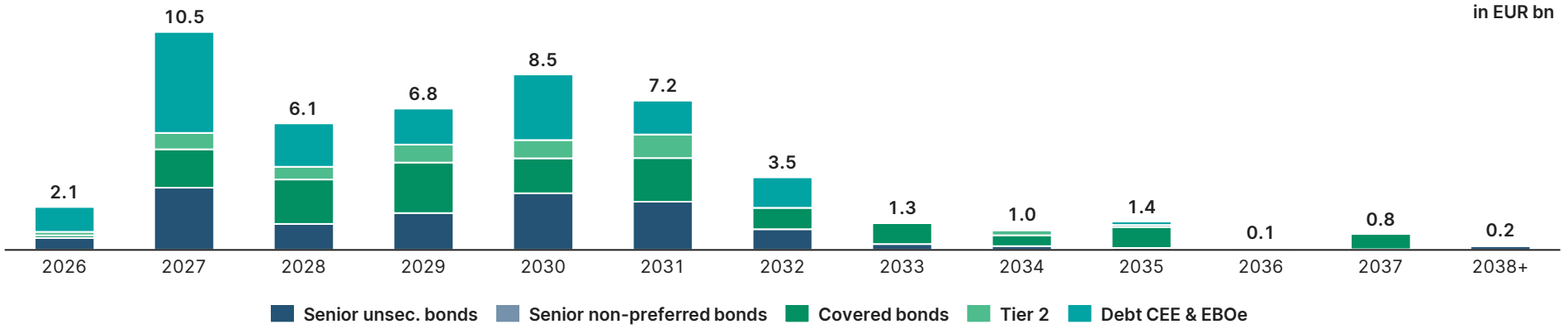
Highly granular and well-diversified Retail & SME deposit base is key source of long-term funding

Increase in debt securities

- Covered bonds
- Local (MREL) as well as holding issuance of senior unsecured bonds

Successful execution of 2026 funding plan

Maturity profile of debt

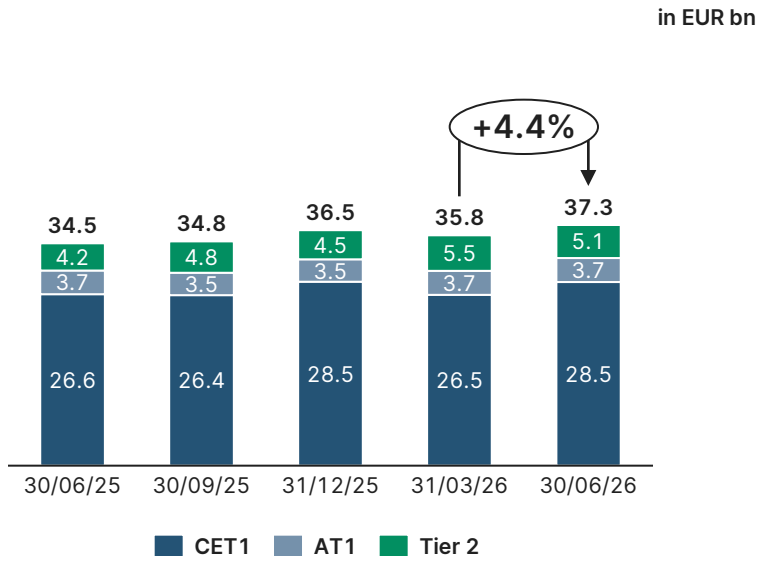


Erste Group issued new AT1 paper at the tightest spread ever for an Erste Group AT1 issuance

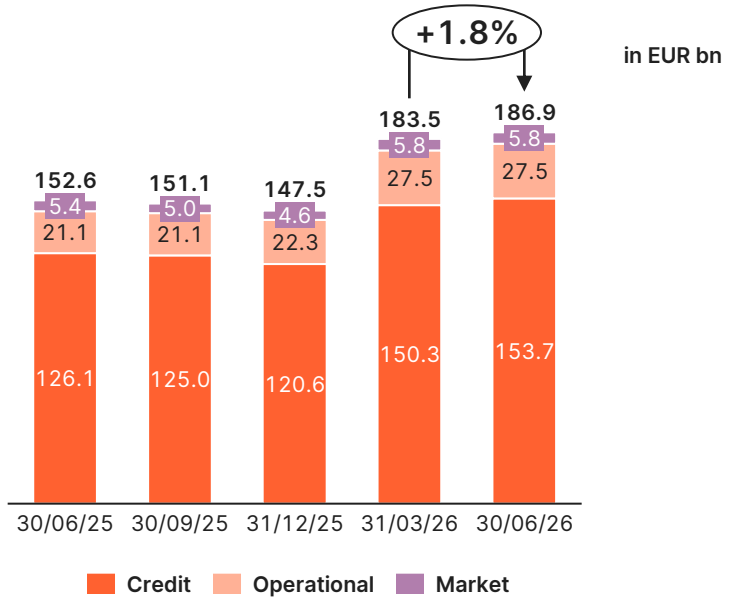
- In May 2026, Erste Group continued its funding activities with the issuance of a EUR 750m Senior Preferred note (5NC4) priced at MS+62bps
- At the end of June, Erste Group returned to the market with a combined transaction consisting of a tender offer for two outstanding AT1 bonds and a new AT1 issuance. The new AT1 transaction was priced at the tightest spread ever achieved by Erste Group for this seniority.
- In addition, Erste Group's subsidiaries were highly active in the capital markets.
  Transactions included the successful inaugural EUR 500m, 5-year Covered Bond issued by Česká spořitelna as well as two Senior Preferred issuances: EUR 400m 6NC5 transaction by Erste Bank Croatia and EUR 300 m Green 4NC3 transaction by Slovenská sporiteľňa

Regulatory capital climbs on strong profitability

Basel 3 capital (phased-in)



Risk-weighted assets (phased-in)



CET 1 capital rise on qoq interim profit inclusion

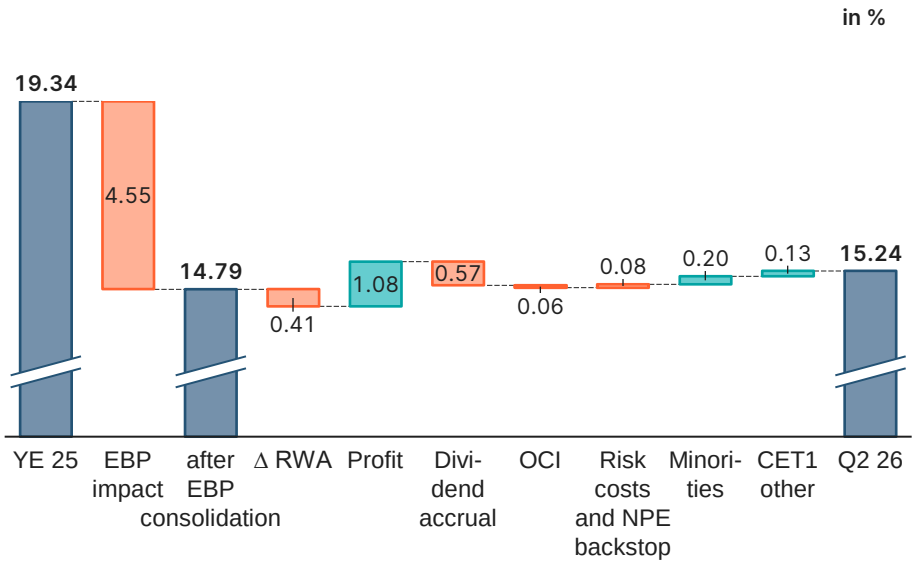
- Qoq rise on interim profit inclusion net of dividend accrual (EUR +0.9bn), also from minorities (EUR +0.4bn) plus positive contribution from other comprehensive income (EUR +0.3bn)
- Impact of AT1 LME exercise already included in regulatory view (as opposed to IFRS), resulting in unchanged AT1 stock qoq

RWA increase driven by credit RWAs

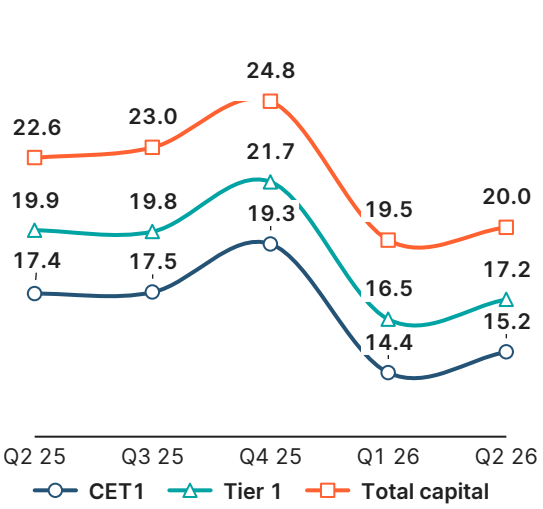
- Increase in credit RWA by EUR 3.4bn qoq, driven by strong volume growth; significantly more pronounced in Corporate than in Retail, partially offset by portfolio effects
- Operational risk and market risk RWAs stable qoq, but former set to rise in H2 26 as a consequence of high profitability

Back to capital accumulation mode

CET 1 ratio development



Basel 3 capital ratios (reported, phased-in)



CET1 ratio at 15.24%

- Healthy quarter-on-quarter capital build complemented by moderate RWA inflation
- Deduction of pro-rata dividend based on 50% payout ratio, but flexibility maintained to allow for more profitable capital deployment options

CET1 target ratio confirmed at >14.25%

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2026 outlook upgraded: reported net profit > EUR 4bn, ROTE > 20%

	Erste ex EBP	Erste inc EBP (in EUR)	Key assumptions/additional comments
Real GDP	~ +1-3%	~ +1-4%	Superior CEE GDP growth trajectory is key pillar of Erste
Loans	**+6-8%**	**~290bn**	Supported by robust growth dynamics across the CEE region
NII	~ +5%	> 11bn	Volume growth, better deposit mix and deposit repricing
Fees	**+7-9%**	~ 4bn	**Despite allocation of EBP FX income to trading & FV result**
Costs	~ +3%	~ 7bn	Moderate cost growth, despite intangibles amortisation (FX adjusted)
CIR	**< 47%**	**< 45%**	Positive operating jaws to drive CIR down, despite integration costs
Risk costs	20-25 bps	25-30 bps	Stable risk outlook, adjusted for EBP-related ECL provisions of EUR 302m (gross)
ROTE		**> 20%**	Reflects strong business momentum and Erste Bank Polska contribution
EPS uplift		> 20%	**Reported 2026e net profit of > EUR 4bn** vs adjusted 2025 net profit (EUR 3.3bn)

Risk factors to guidance

- Political, regulatory, geopolitical, economic, health and competition risks, also non-financial and legal risks
- Indirect effects from international (military) conflicts, such as the Russia/Ukraine war or in the mid-east region, prolonged supply chain disruptions, additional shock on energy prices and/or supply, deterioration of investment and consumption appetite
- Economic downturn may put goodwill at risk

Erste Group aims to double EPS by 2030, targets EPS CAGR of ~15%

From adjusted 2025 EPS baseline of EUR 7.72 (reported EUR 8.24) to > EUR 15 in 2030

- Based on 2025 reported net profit of EUR 3,510m adjusted for AT1 dividend (EUR 139m) and net positive one-offs in other operating result after tax (EUR 213m); weighted average undiluted number of outstanding shares in 2025: 408.9m

Erste Group targets 2025-2030 EPS CAGR of ~15%, ROTE > 20% throughout forecast period

- Sustainable **organic growth** in lending, deposit taking and asset management
- **Inorganic optionality** in Poland and across Central Europe
- Better **operating efficiency driven by larger scale**
- Continued **solid credit risk environment**
- Meaningful capital return including regular dividend payments and share buybacks

Erste Group enters new growth phase triggered by acquisition of No. 3 bank in Poland

- Similar to growth phase ushered in by initial acquisition of 52.1% shareholding in Ceska sporitelna in 1999/2000
- In Poland Erste Group acquired a 49% controlling shareholding in third largest local bank; transaction closed in January 2026

Erste Group raises the bar for financial performance

- Setting medium-term financial targets will further increase **focus and discipline** in strategy execution
- **All assumptions predicated on:** similar positive interest-rate environment as today, reasonably stable geopolitical situation over forecast horizon, no material increase in the banking levy, regulatory and general tax burden

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Banking leadership in Central and Eastern Europe (1)

Czech Republic	
Customers:	4.6m
Employees:	9,175
Branches:	322
Retail loan share:	27.0%
Retail deposit share:	23.3%

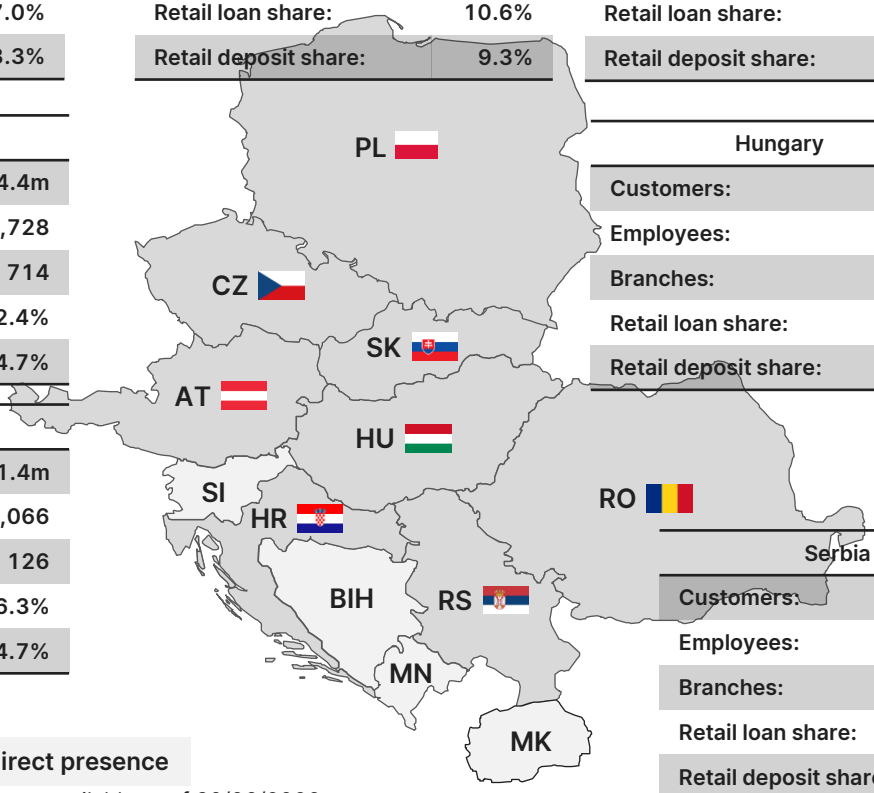
Poland	
Customers:	6.2m
Employees:	10,222
Branches:	305
Retail loan share:	10.6%
Retail deposit share:	9.3%

Slovakia	
Customers:	1.9m
Employees:	3,471
Branches:	128
Retail loan share:	24.2%
Retail deposit share:	27.6%

Austria	
Customers:	4.4m
Employees:	16,728
Branches:	714
Retail loan share:	22.4%
Retail deposit share:	24.7%

Hungary	
Customers:	1.2m
Employees:	3,434
Branches:	97
Retail loan share:	12.1%
Retail deposit share:	11.3%

Croatia	
Customers:	1.4m
Employees:	3,066
Branches:	126
Retail loan share:	16.3%
Retail deposit share:	14.7%



Serbia	
Customers:	0.5m
Employees:	1,283
Branches:	89
Retail loan share:	6.0%
Retail deposit share:	5.5%

Erste Group	
Customers:	23.2m
Employees:	55,231
Branches:	2,065
Leading retail and corporate bank in 8 geographically connected core markets	
Favourable mix of mature & emerging markets with low penetration rates	
Potential for cross selling and organic growth in CEE	

Romania	
Customers:	3.0m
Employees:	4,909
Branches:	294
Retail loan share:	17.3%
Retail deposit share:	12.4%

Core markets | Indirect presence

Market shares for Austria are not yet available as of 30/06/2026

Employees: FTEs as of end of reporting period (The presented FTE data per country exclude FTEs outside Erste Group's core markets in Austria and CEE as well as FTEs of specific services entities not located in Austria)

Banking leadership in Central and Eastern Europe (2)

Eastern part of 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 Support customers to build up and secure wealth Active management of customer journeys to increase customer satisfaction and profitability	SME and large corporate banking Advisory services, with focus on providing access to capital markets and corporate finance Transaction banking services (trade finance, factoring, leasing) Commercial real estate business	Focus on customer business, including customer-based trading activities In addition to core markets, presences in Germany, New York and Hong Kong with institutional client focus and selected product mix Building debt and equity capital markets in CEE	Financing sovereigns and municipalities with focus on infrastructure development in core markets Any sovereign holdings are held for market-making, liquidity or balance sheet management reasons	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

Building a distinctive brand identity

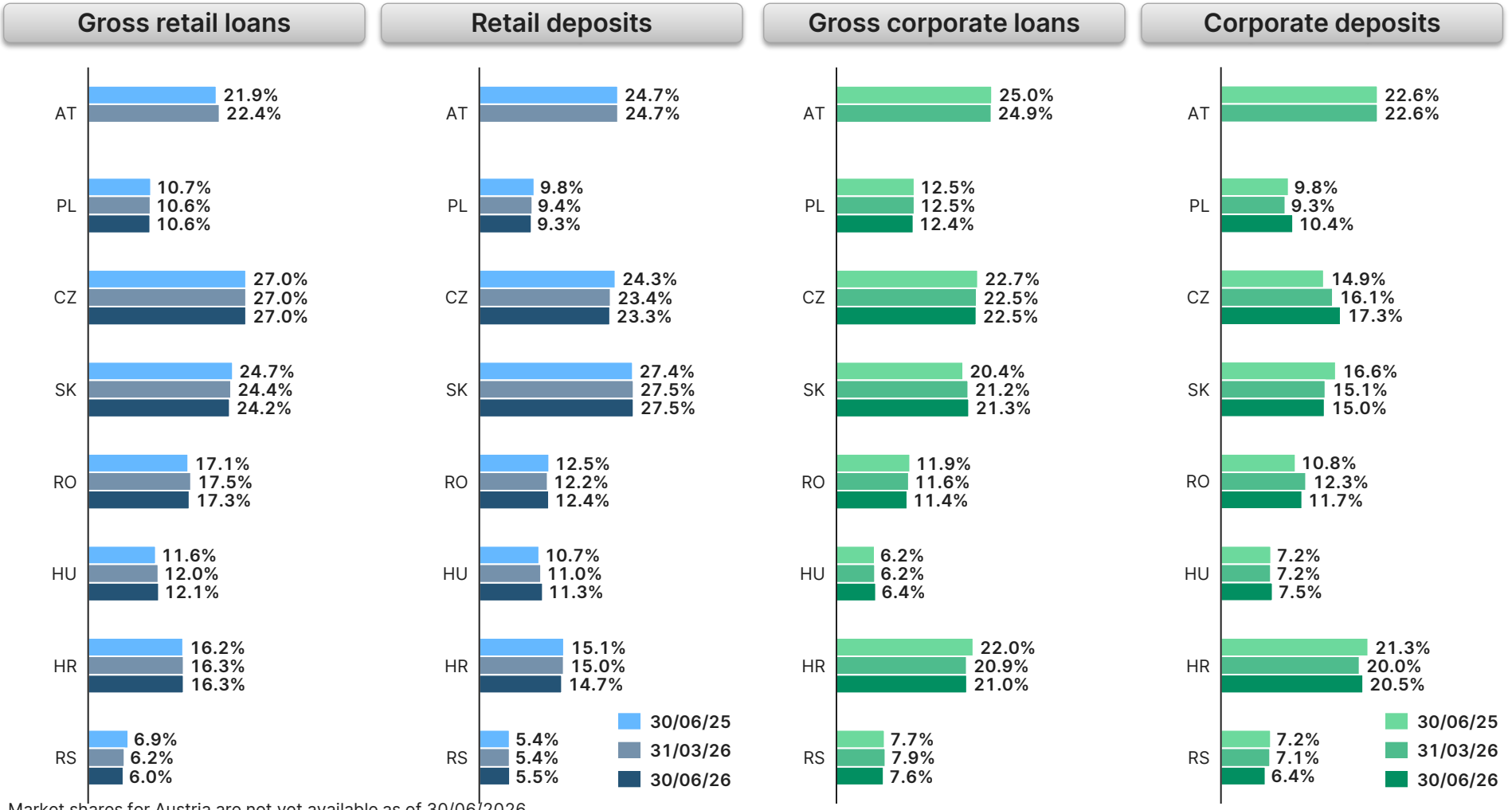
Providing everyone with access to financial expertise and financial advice

Driving efficiency through digitisation

Developing innovative financial health propositions

Expanding through organic and inorganic growth

Commanding market shares across the CEE region



Market shares for Austria are not yet available as of 30/06/2026

Strong track record of profitability

	Year-to-date view			Quarterly view				
in EUR million	**1-6 25**	**1-6 26**	**YOY-Δ**	**Q2 25**	**Q1 26**	**Q2 26**	**YOY-Δ**	**QOQ-Δ**
Net interest income	3,786.4	5,386.4	42.3%	1,914.4	2,673.8	2,712.6	41.7%	1.5%
Interest income	7,037.4	8,355.0	18.7%	3,488.6	4,079.7	4,275.3	22.5%	4.8%
Other similar income	1,497.1	1,392.6	-7.0%	727.6	695.5	697.1	-4.2%	0.2%
Interest expenses	-3,264.0	-3,064.3	-6.1%	-1,589.3	-1,472.8	-1,591.5	0.1%	8.1%
Other similar expenses	-1,484.2	-1,296.9	-12.6%	-712.6	-628.6	-668.3	-6.2%	6.3%
Net fee and commission income	1,541.7	1,928.8	25.1%	761.7	964.7	964.1	26.6%	-0.1%
Fee and commission income	1,838.5	2,384.0	29.7%	920.6	1,176.7	1,207.3	31.1%	2.6%
Fee and commission expenses	-296.9	-455.2	53.4%	-158.9	-212.1	-243.2	53.0%	14.7%
Dividend income	28.8	45.1	56.3%	25.7	3.8	41.2	60.2%	>100.0%
Net trading result	140.8	423.6	>100.0%	94.0	161.2	262.4	>100.0%	62.7%
Gains/losses from financial instruments measured at fair value through profit or loss	59.5	39.5	-33.5%	9.5	68.1	-28.6	n/a	n/a
Net result from equity method investments	23.5	39.5	68.4%	16.1	19.0	20.5	27.6%	8.1%
Rental income from investment properties & other operating leases	87.8	95.9	9.2%	44.7	48.0	47.8	7.0%	-0.4%
Personnel expenses	-1,624.4	-1,976.5	21.7%	-830.0	-974.4	-1,002.1	20.7%	2.8%
Other administrative expenses	-807.8	-1,075.3	33.1%	-393.3	-555.9	-519.4	32.0%	-6.6%
Depreciation and amortisation	-273.6	-485.2	77.3%	-138.0	-240.9	-244.3	77.0%	1.4%
Gains/losses from derecognition of financial assets measured at amortised cost	-13.1	-5.3	-59.4%	-7.4	-3.3	-2.0	-72.8%	-39.4%
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	-1.8	1.7	n/a	-1.4	1.7	0.0	n/a	-99.9%
Impairment result from financial instruments	-182.0	-582.9	>100.0%	-96.6	-439.2	-143.6	48.7%	-67.3%
Other operating result	-182.9	-329.8	80.3%	1.0	-193.6	-136.2	n/a	-29.7%
Levies on banking activities	-197.0	-391.5	98.7%	-75.7	-250.8	-140.7	85.9%	-43.9%
Pre-tax result from continuing operations	**2,582.9**	**3,505.4**	**35.7%**	**1,400.4**	**1,532.9**	**1,972.5**	**40.9%**	**28.7%**
Taxes on income	-529.5	-841.3	58.9%	-287.1	-375.6	-465.7	62.2%	24.0%
Net result for the period	**2,053.4**	**2,664.1**	**29.7%**	**1,113.3**	**1,157.3**	**1,506.8**	**35.3%**	**30.2%**
Net result attributable to non-controlling interests	388.7	689.4	77.4%	192.0	278.8	410.7	>100.0%	47.3%
Net result attributable to owners of the parent	**1,664.7**	**1,974.7**	**18.6%**	**921.4**	**878.5**	**1,096.1**	**19.0%**	**24.8%**
Operating income	5,668.4	7,958.7	40.4%	2,866.1	3,938.6	4,020.1	40.3%	2.1%
Operating expenses	-2,705.8	-3,537.0	30.7%	-1,361.3	-1,771.3	-1,765.8	29.7%	-0.3%
Operating result	**2,962.6**	**4,421.7**	**49.3%**	**1,504.8**	**2,167.4**	**2,254.3**	**49.8%**	**4.0%**

Strong balance sheet dominated by customer loans

	Quarterly data					Change		
in EUR million	**Jun 25**	**Sep 25**	**Dec 25**	**Mar 26**	**Jun 26**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Cash and cash balances	27,652	25,345	27,573	26,850	23,757	-14.1%	-13.8%	-11.5%
Financial assets held for trading	8,688	7,911	9,377	12,042	13,189	51.8%	40.7%	9.5%
Derivatives	1,230	948	829	2,582	2,890	>100.0%	>100.0%	11.9%
Other financial assets held for trading	7,459	6,963	8,548	9,460	10,299	38.1%	20.5%	8.9%
Non-trading financial assets at fair value through profit and loss	3,171	3,305	3,833	3,985	4,503	42.0%	17.5%	13.0%
Equity instruments	474	500	523	545	582	22.8%	11.3%	6.7%
Debt securities	1,479	1,507	1,786	1,714	1,749	18.3%	-2.1%	2.0%
Loans and advances to customers	**1,218**	**1,298**	**1,524**	**1,727**	**2,172**	**78.3%**	**42.6%**	**25.8%**
Financial assets at fair value through other comprehensive income	9,870	9,093	9,181	17,186	17,634	78.7%	92.1%	2.6%
Equity instruments	104	105	113	228	223	>100.0%	97.1%	-2.0%
Debt securities	9,767	8,989	9,068	16,069	16,493	68.9%	81.9%	2.6%
Loans and advances to customers	**0**	**0**	**0**	**889**	**918**	**n/a**	**n/a**	**3.3%**
Financial assets at amortised cost	295,280	300,814	301,707	361,867	373,196	26.4%	23.7%	3.1%
Debt securities	57,937	58,217	58,655	75,579	79,590	37.4%	35.7%	5.3%
Loans and advances to banks	22,818	23,965	20,827	26,382	27,811	21.9%	33.5%	5.4%
Loans and advances to customers	**214,526**	**218,632**	**222,225**	**259,906**	**265,795**	**23.9%**	**19.6%**	**2.3%**
Finance lease receivables	5,328	5,306	5,290	7,794	7,907	48.4%	49.5%	1.4%
Hedge accounting derivatives	205	194	231	552	554	>100.0%	>100.0%	0.4%
Fair value changes of hedged items in portfolio hedge of interest rate risk	-25	-33	-64	-105	-65	>100.0%	1.4%	-38.2%
Property and equipment	2,749	2,802	2,941	3,220	3,265	18.7%	11.0%	1.4%
Investment properties	1,823	1,837	1,913	1,970	1,950	6.9%	1.9%	-1.0%
Intangible assets	1,387	1,390	1,413	5,915	5,857	>100.0%	>100.0%	-1.0%
Investments in associates and joint ventures	390	397	465	797	778	99.3%	67.3%	-2.3%
Current tax assets	67	74	84	109	113	68.8%	34.2%	3.0%
Deferred tax assets	212	223	171	215	219	3.5%	28.3%	1.7%
Assets held for sale	254	256	211	190	158	-37.9%	-25.4%	-16.9%
Trade and other receivables	2,910	2,742	2,946	5,314	5,912	>100.0%	>100.0%	11.3%
Other assets	1,109	1,194	1,301	2,125	2,210	99.3%	69.9%	4.0%
Total assets	**361,072**	**362,851**	**368,574**	**450,027**	**461,137**	**27.7%**	**25.1%**	**2.5%**

Liabilities dominated by retail deposits

	Quarterly data					Change		
in EUR million	**Jun 25**	**Sep 25**	**Dec 25**	**Mar 26**	**Jun 26**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Financial liabilities held for trading	2,729	2,538	2,412	4,975	4,732	73.4%	96.2%	-4.9%
Derivatives	1,384	1,146	1,092	3,121	3,264	>100.0%	>100.0%	4.6%
Other financial liabilities held for trading	1,345	1,393	1,321	1,854	1,468	9.1%	11.1%	-20.8%
Financial liabilities at fair value through profit or loss	10,199	10,194	9,857	9,503	9,706	-4.8%	-1.5%	2.1%
Deposits from customers	**158**	**162**	**174**	**180**	**172**	**8.8%**	**-1.3%**	**-4.3%**
Debt securities issued	9,911	9,883	9,268	8,912	9,083	-8.3%	-2.0%	1.9%
Other financial liabilities	131	149	415	411	451	>100.0%	8.8%	9.7%
Financial liabilities at amortised cost	309,614	310,326	316,168	386,515	396,225	28.0%	25.3%	2.5%
Deposits from banks	15,368	15,830	16,919	19,658	21,191	37.9%	25.3%	7.8%
Deposits from customers	**248,341**	**247,649**	**252,817**	**314,592**	**323,481**	**30.3%**	**28.0%**	**2.8%**
Debt securities issued	44,898	45,952	45,604	50,979	49,830	11.0%	9.3%	-2.3%
Other financial liabilities	1,007	896	829	1,286	1,723	71.1%	>100.0%	34.0%
Lease liabilities	708	701	721	844	847	19.7%	17.4%	0.3%
Hedge accounting derivatives	188	194	170	183	166	-11.8%	-2.5%	-9.4%
Fair value changes of hedged items in portfolio hedge of interest rate risk	0	0	0	0	0	0.0%	0.0%	0.0%
Provisions	1,622	1,586	1,416	2,352	2,227	37.3%	57.3%	-5.3%
Current tax liabilities	310	300	323	512	546	76.1%	69.0%	6.5%
Deferred tax liabilities	42	42	52	450	523	>100.0%	>100.0%	16.2%
Liabilities associated with assets held for sale	114	98	84	6	2	-98.2%	-97.5%	-64.8%
Other liabilities	2,944	3,108	2,706	4,378	4,473	51.9%	65.3%	2.2%
Total equity	**32,603**	**33,763**	**34,665**	**40,308**	**41,691**	**27.9%**	**20.3%**	**3.4%**
Equity attributable to non-controlling interests	7,956	8,168	8,367	13,457	13,216	66.1%	57.9%	-1.8%
Additional equity instruments	3,682	3,682	3,479	3,479	4,225	14.8%	21.4%	21.4%
Equity attributable to owners of the parent	20,965	21,913	22,819	23,372	24,250	15.7%	6.3%	3.8%
Subscribed capital	821	821	821	821	821	0.0%	0.0%	0.0%
Additional paid-in capital	1,516	1,516	1,516	1,516	1,516	0.0%	0.0%	0.0%
Retained earnings and other reserves	18,627	19,575	20,481	21,035	21,913	17.6%	7.0%	4.2%
Total liabilities and equity	**361,072**	**362,851**	**368,574**	**450,027**	**461,137**	**27.7%**	**25.1%**	**2.5%**

Reconciliation of quarterly results: reported vs. pro-forma Q2 26 *

in EUR million	Q1 25	Q2 25	Q1 26 pro-forma excl. EBP	Q2 26 pro-forma excl. EBP	Q2 26 pro-forma vs Q2 25	1-6 26 pro-forma vs 1-6 25
Net interest income	1,872	1,914	1,993	2,023	5.7%	6.1%
Net fee and commission income	780	762	837	840	10.4%	8.8%
Dividends	3	26	4	28	8.3%	10.0%
Net trading result	47	94	77	179	90.0%	81.3%
Gains/losses from financial instruments measured at FVPL	50	10	68	-29	n/a	-33.5%
Net result from equity method investments	7	16	13	12	-24.3%	5.6%
Rental income	43	45	46	46	3.5%	5.7%
General administrative expenses	-1,345	-1,361	-1,413	-1,386	1.8%	3.4%
Gains/losses not FVPL	-6	-9	1	-2	-78.0%	-92.9%
Risk costs	-85	-97	-104	-116	20.4%	21.3%
Other operating result	-184	1	-108	-103	n/a	15.9%
thereof banking levies	-121	-76	-201	-92	21.9%	48.9%
Pre-tax result	1,182	1,400	1,413	1,492	6.5%	12.5%
Taxes on income	-242	-287	-297	-304	5.9%	13.5%
Net result for the period	940	1,113	1,117	1,188	6.7%	12.2%
Net result attributable to non-controlling interests	197	192	262	251	30.8%	32.0%
Net result attributable to owners of the parent	743	921	855	937	1.7%	7.6%
Operating income	2,802	2,866	3,038	3,100	8.2%	8.3%
Operating expenses	-1,345	-1,361	-1,413	-1,386	1.8%	3.4%
Operating result	1,458	1,505	1,625	1,714	13.9%	12.7%
Cost/income ratio	48.0%	47.5%	46.5%	44.7%		

	Mar 25	Jun 25	Mar 26 pro-forma	Jun 26 pro-forma
Net customer loans	220,069	223,983	235,517	241,269
Customer deposits	246,149	248,499	260,990	264,327

* EBP figures used for this calculation are equal to segment EBP

Capital requirements for 2026 slightly up on higher buffers

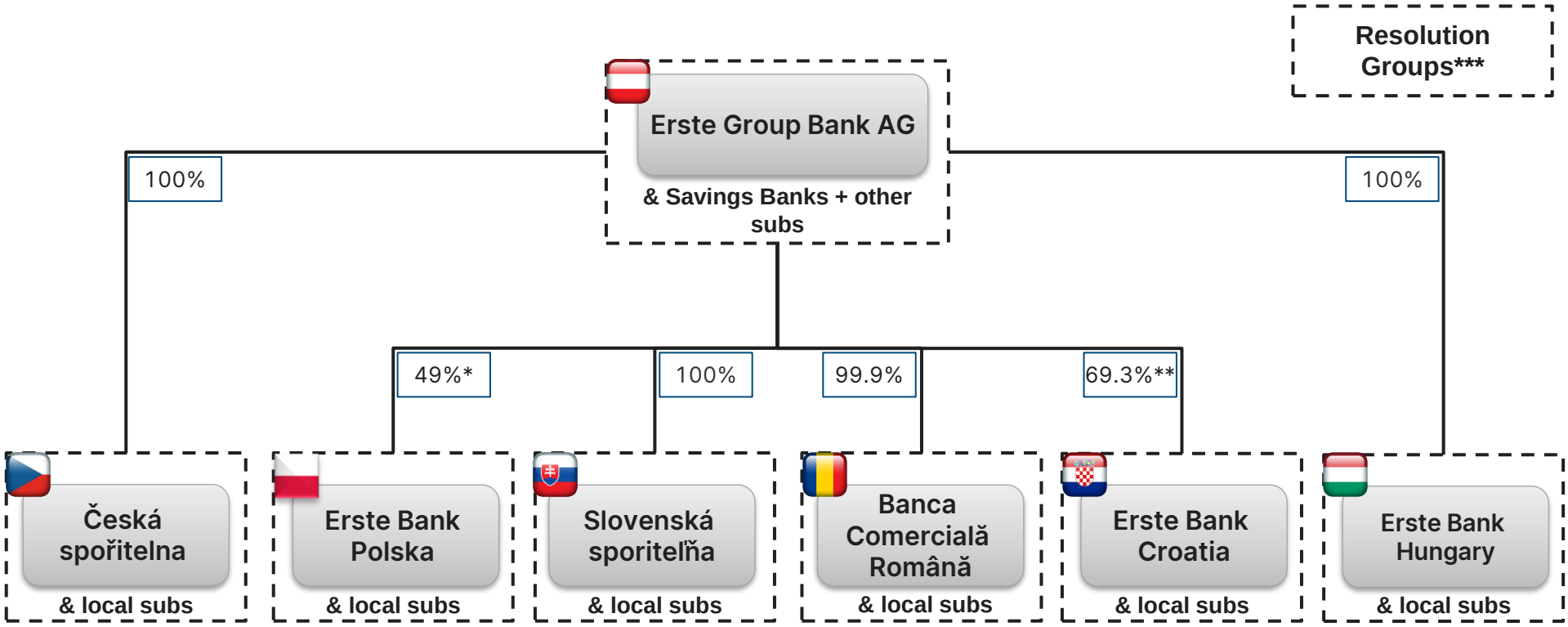
	Erste Group Consolidated				Erste Group Unconsolidated			
	2024	YE 2025	Q2 2026	YE 2026	2024	YE 2025	Q2 2026	YE 2026
Pillar 1 CET1 requirement	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**
Combined buffer requirement	**5.63%**	**6.03%**	**6.07%**	**6.32%**	**5.32%**	**5.46%**	**5.52%**	**5.53%**
Capital conservation buffer (CCB)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer (CCyB) 1)	0.63%	0.70%	0.75%	0.95%	0.57%	0.69%	0.75%	0.75%
OSII buffer	1.50%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
Systemic risk buffer (SRB)	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%	0.50%	0.50%
sectoral Systemic risk buffer for CRE (sSRB)4)		0.08%	0.07%	0.12%		0.02%	0.02%	0.03%
Pillar 2 CET1 requirement (P2R) 2)	**1.07%**	**1.13%**	**1.13%**	**1.13%**	**1.07%**	**1.13%**	**1.13%**	**1.13%**
Pillar 2 CET1 guidance (P2G)	**1.00%**	**1.00%**	**1.00%**	**1.00%**	**1.00%**	**1.00%**	**1.00%**	**1.00%**
Regulatory minimum ratios excluding P2G								
CET1 requirement	11.19%	11.65%	11.70%	11.95%	10.89%	11.08%	11.14%	11.16%
Regulatory minimum ratios including P2G								
CET1 requirement	12.19%	12.65%	12.70%	12.95%	11.89%	12.08%	12.14%	12.16%
Reported CET1 ratio as of June 2026			**15.24%**				**25.68% 3)**	

Buffer to MDA restriction as of 30 Jun 2026: 354 bps

Available distributable items (ADI) as of 30 Jun 2026: EUR 8.8bn (post expected dividend for the fiscal year 2026); based on CRR II, which allows additional own funds components to be included, ADIs are at EUR 11.2bn

1. Planned values based on Q2 2026 exposure.
2. As of end of May 2021 Art. 70b (7) ABA applies using P2R according to the capital stack: 56.25% for CET1 capital and 75% for Tier 1 capital. The overall P2R increased from 1.90% to 2.00% as of 1.1.2025.
3. Consolidated capital ratios pursuant to IFRS on phased-in basis. Unconsolidated capital ratios pursuant to IFRS as of Mar 2026. ADIs pursuant to Austrian Commercial Code (UGB).
4. Implemented as of 1.7.2025. YE 26 estimate based on Q2 26 exposure and assuming a commercial real estate buffer of 2%.

MREL compliance at point of entry level (bail-in)

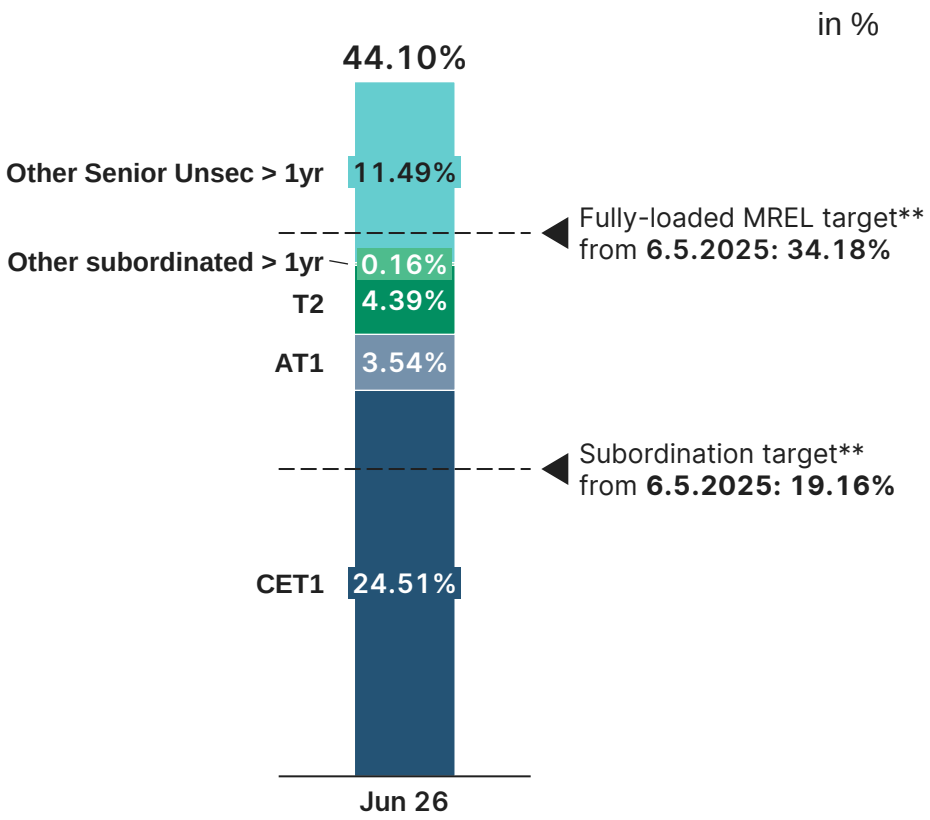


Erste Group follows an MPE resolution strategy with each resolution entity issuing its external MREL debt

* Erste Bank Polska: direct stake of 49%; Following the acquisition of Erste Bank Polska on 9.1.2026, the identification of a (new) Polish MPE Resolution Group is subject to a decision by the relevant resolution authorities
** Erste Bank Croatia: direct stake of 59%; indirect stake through Steiermärkische Sparkasse
*** Banka Sparkasse dd, Slovenia: direct stake of 4%; indirect stake through Kärntner Sparkasse and Steiermärkische Sparkasse

Austrian resolution group: MREL requirement based on RWA fulfilled

MREL capacity based on TREA (RWA)*



* TREA... total risk exposure amount
** Target including the Combined Buffer Requirement (CBR)

Key take-aways

Erste Group adopted multiple point of entry (MPE) resolution approach

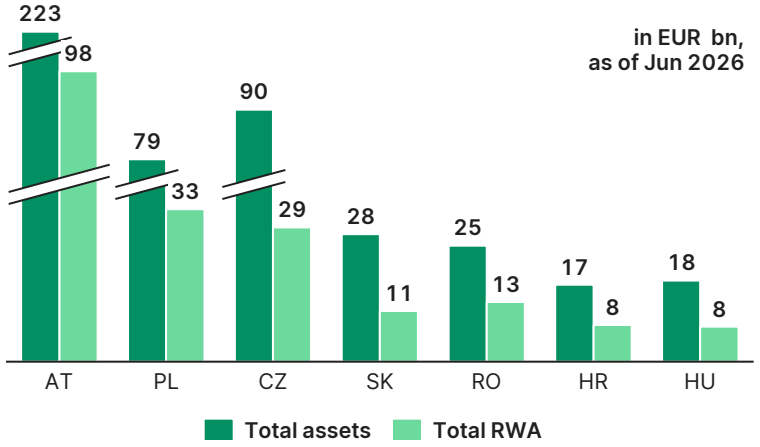
- In Q2 25, Erste Group Bank AG received its MREL requirement calibrated on 31 Dec 2023 balance sheet data
- From 6 May 2025, Erste Group Bank AG, as the resolution entity of the Austrian resolution group, must comply with a MREL requirement of 28.52% of TREA (excl. CBR) and 9.85% of Leverage Ratio Exposure (LRE). In addition, the subordination requirement is set at 13.50% (excl. CBR) of TREA and 6.28% of LRE, respectively.
- As of Q2 26 the Combined Buffer Requirement (CBR) of the Austrian Resolution Group is 5.66% of TREA
- Based on the Austrian resolution group's RWAs as of June 2026 of approx. EUR 98.2bn, the current MREL ratio stands at 44.10%, thereof 32.61% being subordinated eligible liabilities.

As of Q2 26 the AT resolution group is compliant with the MREL and subordination requirements (TREA and LRE-based) to be fulfilled from 6 May 2025 as well as newly communicated requirements to be fulfilled from 23 July 2026

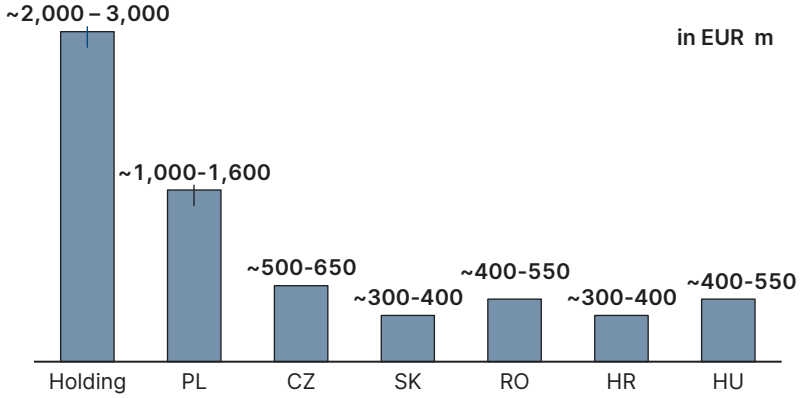
- Any future changes in the MREL requirements will be reflected in Erste Group Bank AG's funding plan as to ensure compliance with MREL & subordination targets

MREL issuance progresses to plan

MPE resolution groups



MREL issuance plan (by year-end 2026)



Multiple point of entry (MPE) resolution strategy

- 8 MPE resolution groups
- 4 (AT, SK, HR, SI) covered by the Single Resolution Board
- 4 (CZ, PL*, RO, HU) covered by the respective National Resolution Authority

Features of the Austrian resolution group

- Covers parent company (Holding), EBOe and savings banks
- Not considered a legal entity or reporting unit, hence there is neither a statutory reporting nor a capital requirement

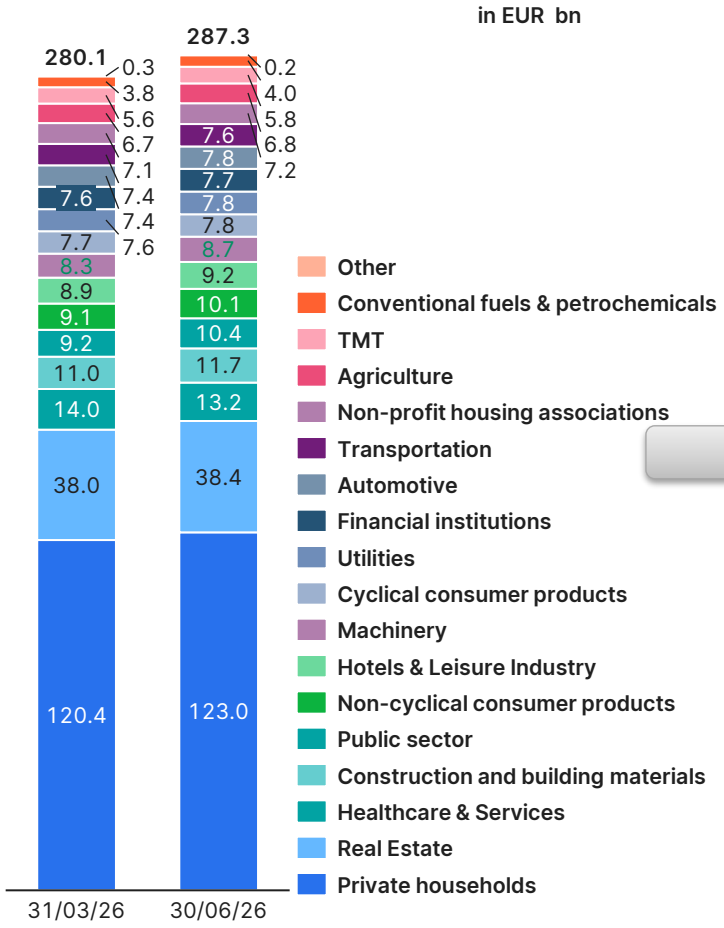
More than EUR 5.8bn MREL-related CEE issuances placed in domestic and euro markets in 2024, 2025 and 2026

- Holding: ~EUR 5.3bn PS (thereof latest EUR 750m benchmark in May 26)
- CZ: ~EUR 2.0bn, thereof 4 international EUR 500m NPS (Q1 24, Q3 24, Q3 25 and Q1 26)
- SK: ~EUR 0.9bn PS (thereof domestic EUR 0.6bn and 1 international EUR 300m sub-benchmark in July 26)
- RO: ~EUR 1.0bn, thereof 2 domestic RON 1.1bn in Q4 25 and RON 1.0bn in Q2 26 NPS sub-benchmarks and 1 international EUR 500m NPS benchmark in Q4 25
- HU: ~EUR 1.2bn PS (thereof domestic EUR 0.8bn and 1 international EUR 400m sub-benchmark in Q1 26)
- HR: ~EUR 0.8bn PS (2 sub-benchmarks EUR 400m in Q1 24 and Q2 26)

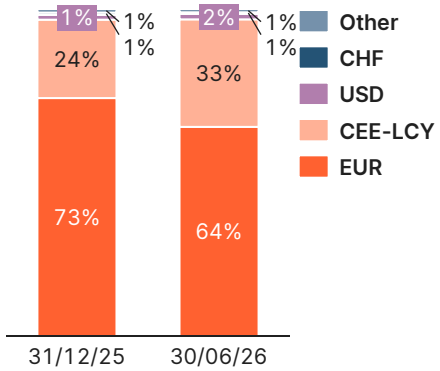
*) PL: : Following the acquisition of a controlling stake in Erste Bank Polska on 9.1.2026, the identification of a (new) Polish MPE Resolution Group is subject to a decision by the relevant resolution authorities

Erste Group benefits from a highly diversified loan book

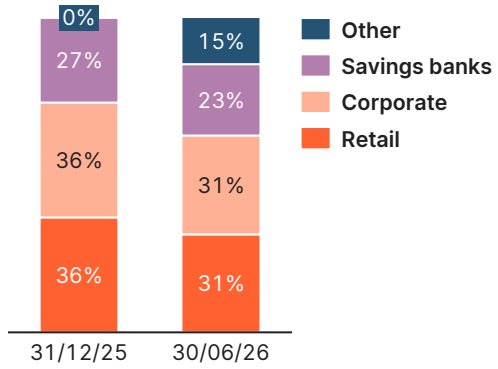
Gross customer loans by industry



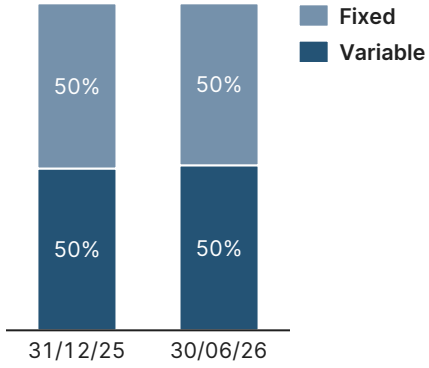
By currency



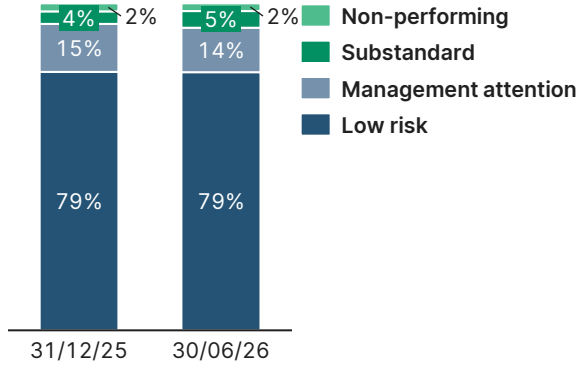
By business segment



By interest rate



By risk category



Real estate snapshot

Well diversified portfolio, still some market-specific headwinds in Austria

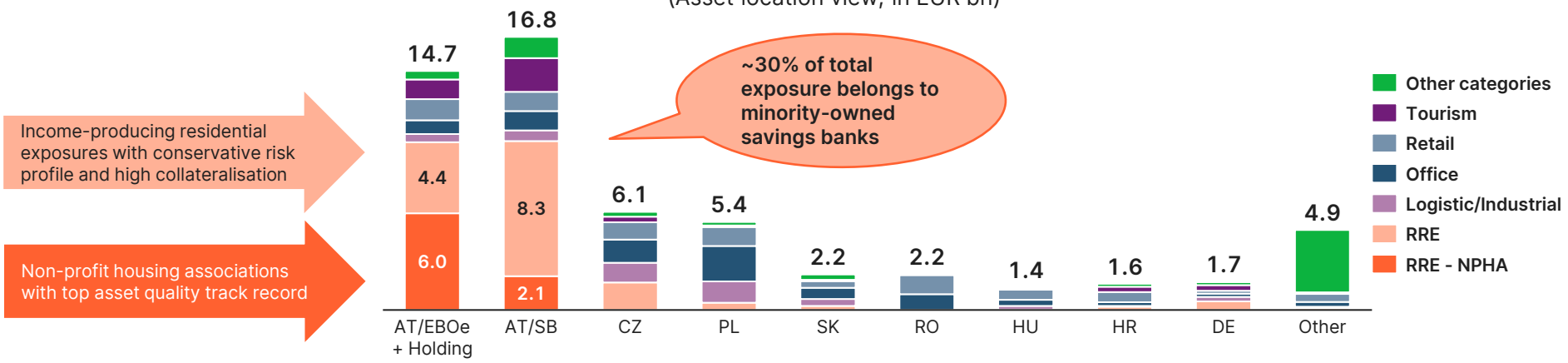
- Polish portfolio supports diversification, PL the second largest market outside AT
- Share of exposure related to AT-focused **residential real estate (RRE) stable** at ~ 36%; high share of low risk, state-subsidised non-profit housing associations (NPHAs)
- **Commercial real estate (CRE)** is **well-diversified and performs well**, heavily weighted towards lower risk economies, such as AT, PL and CZ
- Stable CRE yields, geopolitical situation closely monitored as escalation would entail downward pressure on real estate prices
- Other real estate relates mainly to multipurpose, small RRE and CRE projects, typically, in the minority-owned savings banks (>65%)

Sound portfolio parameters

- Income producing projects >80%
- Ring-fenced, A-class buildings in prime locations with risk-mitigating structures
- Highly collateralised business with conservative valuation approach (application of valuation haircuts) and LTVs in the 50-60% range

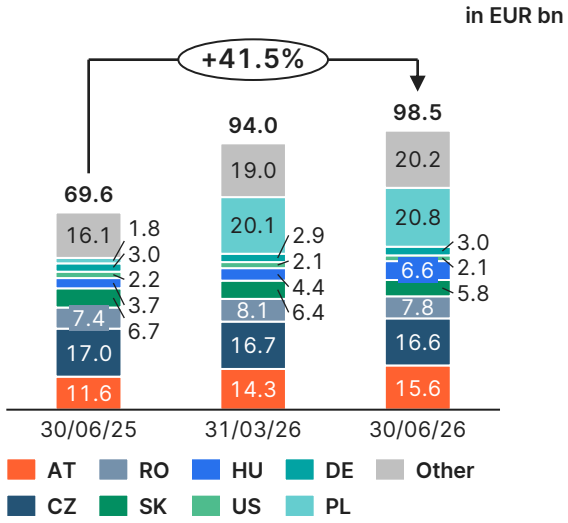
Real estate gross exposure as of Q2 26 (EUR 57.2bn)

(Asset location view, in EUR bn)

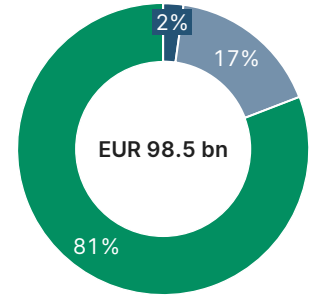


Securities portfolio contributes to net interest income

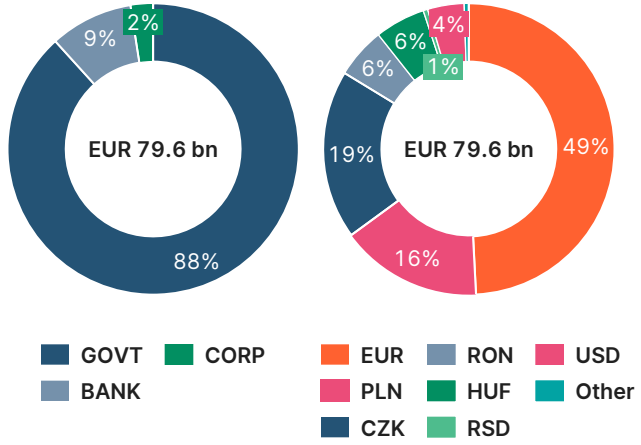
Financial assets – geographic view



Financial assets – accounting view



AC by issuer and currency



Financial assets/securities are geographically well-diversified

- Main rationale is maintenance of strong levels of highly liquid assets
- Focus on Erste Group core markets
- Largest exposure is to Polish sovereign

Amortised cost portfolio as at Q2 26

- Amounts to EUR 79.6bn or 81% of total financial assets
- Portfolio duration: 3.5 years
- Portfolio yield: 3.3%

- Rolling maturities are re-invested at higher yields
- Focus on euro driven by investments in core markets (AT, SK) as well as other euro zone exposures
- Focus on strong ratings: ~85% A or higher, ~15% BBB

Erste Group's sustainability strategy is centered on two main pillars

Supporting the Green Transition

Erste Group's primary environmental impact arises from its lending activities and the resulting financed emissions. Supporting clients on their decarbonisation pathways is therefore the most important lever.

As part of the environmental pillar of its sustainability strategy, Erste Group

- has the **ambition to achieve a net-zero status of its portfolio by 2050**,
- aims to **achieve a net-zero status in banking operations by 2030** and
- maintains a **strong role in sustainable financing across CEE** by funding climate action and adaptation.

Promoting Social Inclusion

Erste Group's social impact is shaped by its interactions with employees, customers and communities. Ethical conduct and strong compliance form the foundation for long-term trust and organisational stability.

As part of the social pillar of its sustainability strategy, Erste Group

- boosts **financial inclusion** with social banking
- helps customers gain **financial health and literacy**
- promotes **diversity**, including gender diversity and
- fosters **good ethical conduct** and compliance

Strong ESG ratings

	MSCI ESG RATINGS AA	SUSTAINALYTICS a Morningstar company	Corporate ESG Performance Prime – ISS ESG	VONIXX INDEX25 MEMBER26 YEARS
2026	**AA** (5.7)	**Low Risk** 14.2 / 100	**C "Prime"** 55.75	**B**
2025	**AA** (5.9)	**Low Risk** 14.2 / 100	**C "Prime"** 55.7	**B**

Portfolio towards our environmental targets

Financed emissions

Scope 3, financed emissions, covering EUR 239.7bn exposure

249

gCO_2e/€ financing
low emission intensity

17.3

million tonnes of CO_2e
total financed emissions
Scope 1 and 2

42.4

million tonnes of CO_2e
total financed emissions
Scope 3

Sustainable finance corporate

New specific purpose Sustainable Financing[1]

	Committed amount (total), Jun 2026	in EUR m
	Construction and real estate	1,413
	Renewable energy	621
	Transportation	37
	Other Corporate	242
	Total	**2,313**

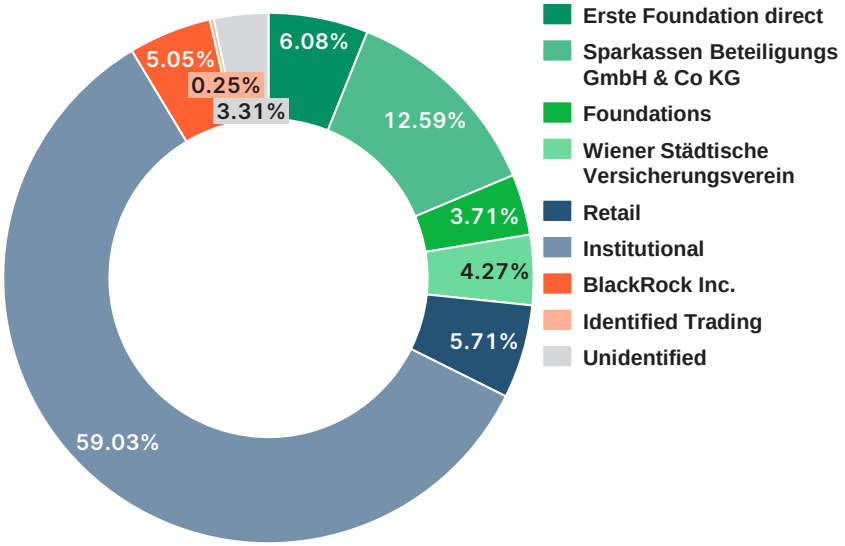
Portfolio net-zero target setting

Sector	Metric	Methodology	Scenario/ pathway	Emissions scope	Baseline Year	Baseline Value	Targets 2030	Targets reduction	Volume [2] as of Mar 26 in EUR bn
Mortgages	$kgCO_2e/m^2$	internal model	XDC ITR 2.2°C	1+2	2024	45.2	32.1	-29%	124.8
Commercial real estate	$kgCO_2e/m^2$	internal model	XDC ITR 1.7°C	1+2	2024	32.9	21.9	-34%	
Electricity production	$kgCO_2e$/MWh	PACTA	IEA NZE2050	1+2	2022	357.1	182.7	-49%	4.8
Heat & steam production	thousand tCO_2e	SBTiAC	IEA NZE2050	1+2	2022	1,614.3	924.0	-43%	
Oil and gas extraction	thousand tCO_2e	PACTA	IEA NZE2050	1+2+3	2023	1,020.4	923.7	-9%	1.5
Automotive production	gCO_2e/km	PACTA	IEA NZE2050	1+2+3	2023	169.8	103.6	-39%	
Iron and steel production	tCO_2e/t steel	PACTA	IEA NZE2050	1+2	2023	1.5	1.1	-24%	
Cement production	tCO_2e/t cement	SBTiSDA	IEA NZE2050	1+2	2023	0.6	0.5	-19%	

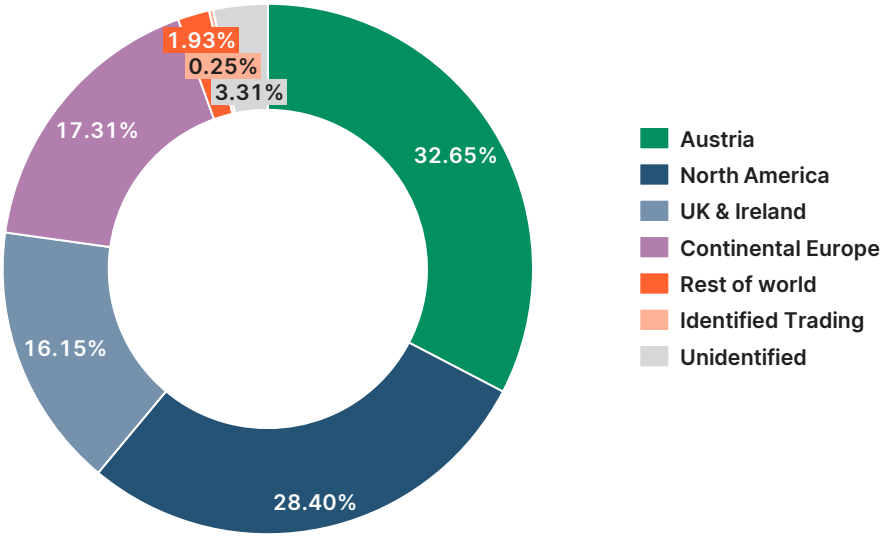
[1]) as defined in Erste Group's Sustainable Finance Guideline
[2]) volume represents the Carbon Footprint Calculation on-balance exposure as of that is in scope of the decarbonisation targets (incl. savings banks)

Erste Group benefits from strong and well-diversified shareholder base

By investor



By region



Notes to shareholder structure

- **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks
- **Identified Trading** includes market makers, prime brokerage, proprietary trading, collateral and stock lending positions which are visible through custodian bank lists
- **Unidentified** include unidentified institutional and retail investors
- The shareholder structure may contain rounding differences

Status as of 30 June 2026

Moody's

Weighted Macro Profile
Strong
+

Financial Profile	
Asset Risk	baa1
Capital	baa1
Profitability	baa3
Funding Structure	a2
Liquid Resources	baa1
+	

Qualitative Factors	
Business Diversification	0
Opacity and Complexity	0
Corporate Behaviour	0
=	
BCA Baseline Credit Assessment	**baa1**
+	
Affiliate Support	0
=	
Adjusted BCA	**baa1**
+	
LGF Loss Given Failure	+ 2
Government Support	+1
=	

Senior Unsecured
Long-Term / Outlook / Short-Term
Aa3 / Positive / P-1

S&P Global Ratings

SACP - Stand-Alone Credit Profile		
a		
▲		
Anchor	bbb+	
Business position	Strong	+1
Capital and earnings	Strong	+1
Risk position	Adequate	0
Funding	Strong	+1
Liquidity	Strong	
CRA adjustment		-1
+		

Support	+1
▲	
ALAC Support	+1
GRE Support	0
Group Support	0
Sovereign Support	0
+	

Additional Factors	0
=	

Issuer Credit Rating
Long-Term / Outlook / Short-Term
A+ / Positive / A-1

FitchRatings

VR - Viability Rating
(Individual Rating)
a

SRF - Support Rating Floor
NF (No Floor)

IDR - Issuer Default Rating
Long-Term / Outlook / Short-Term
A / Stable / F1

Status as of 21 April 2026

Geographical/operating and business segment view

Erste Group – Geographical/operating segments

Austria

- EBOe & Subsidiaries (AT/EBOe)
- Savings Banks (AT/SB)
- Other Austria (AT/OA)
  - Holding Business
  - Erste Group Immorent
  - Erste Asset Management
  - Intermarket Bank AG

Central and Eastern Europe

- Poland (PL)
- Czech Republic (CZ)
- Slovakia (SK)
- Romania (RO
- Hungary (HU)
- Croatia (HR)
- Serbia (RS)

Other

- Holding ALM
- Holding CC
- Other Subsidiaries
- Group bookings and IC elimination
- Free Capital

Erste Group – Business segments

- Retail
- Corporates
  - SME
  - Large Corporate
  - Commercial Real Estate
  - Public Sector
- Group Markets
- ALM & Local CC (ALM&LCC)
  - Asset/Liability Management
  - Local Corporate Center
- Savings Banks
- Poland (PL)
- Group Corporate Center
  - Other Subsidiaries
  - Group bookings
  - Holding Corporate Center
  - Free Capital
- Intragroup
- Elimination

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