Q3 26 results presentation

Vienna, 30 October 2026

Superior growth profile drives strong operating performance

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ERSTE Group

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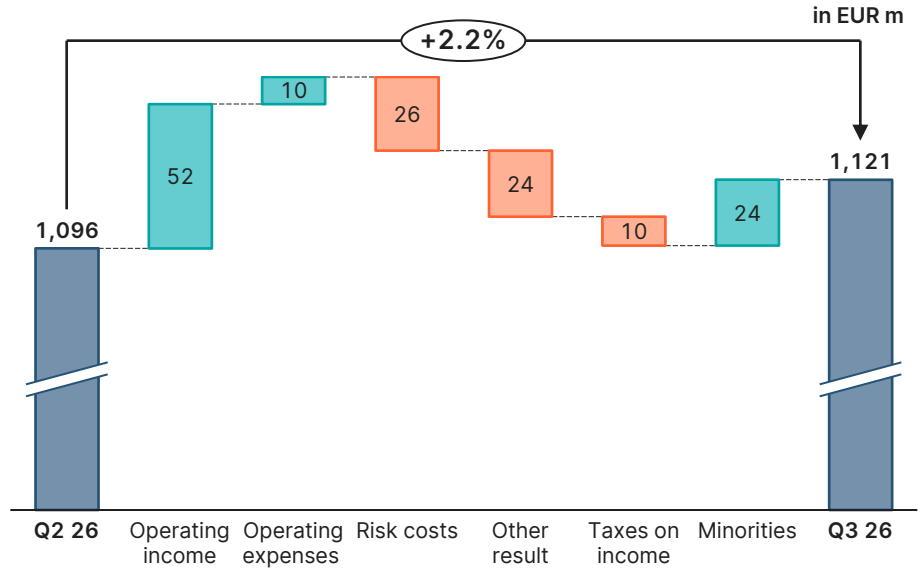
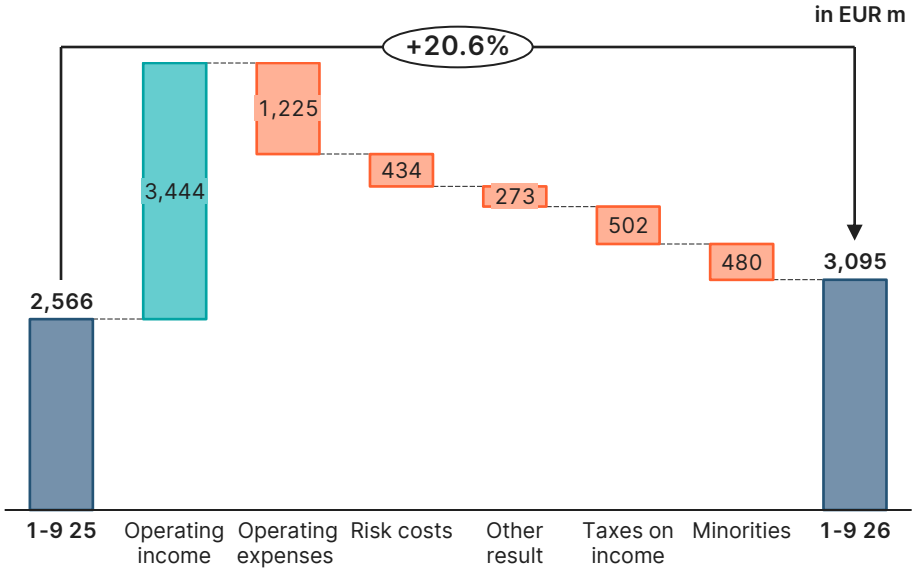
APPENDIX

Another quarter, another record operating performance

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 fees, while net trading & FV normalised
- Costs down qoq due to lower amortisation and staff expenses

Risk costs stable amid good asset quality backdrop

Minor decline in other result on net negative one-offs

NII (ex EBP) up 7.0%, fees (ex EBP) up 9.5% yoy

- Complemented by strong net trading & FV result (ex EBP)

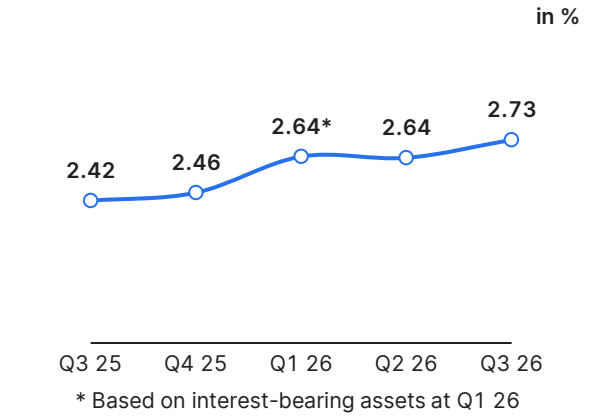
Costs (ex EBP) up 3.1% on higher personnel costs

- Erste Bank Polska integration costs of EUR 100m in 1-9 26

Other result (ex EBP) down on higher banking levies

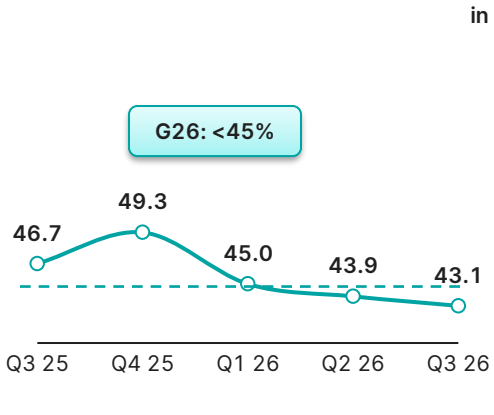
CIR and ROTE again hit new quarterly records

Net interest margin

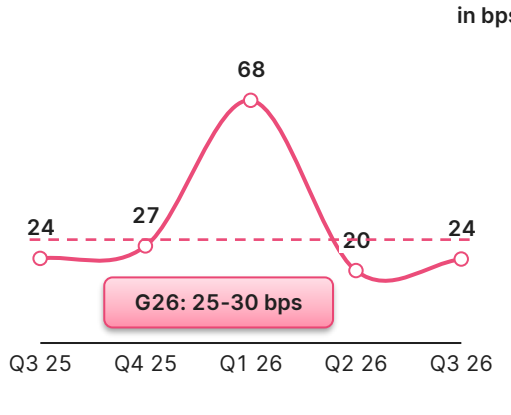


* Based on interest-bearing assets at Q1 26

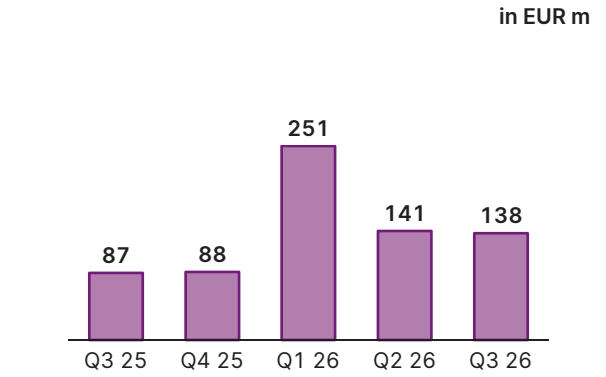
Cost/income ratio



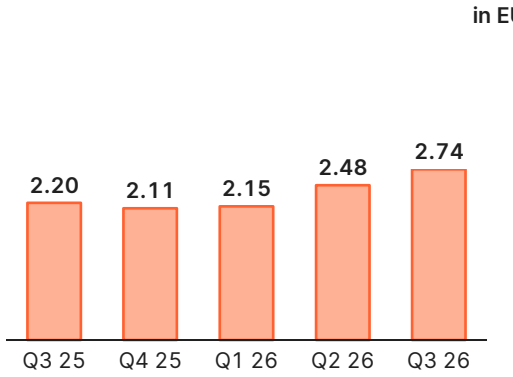
Risk cost ratio[2]



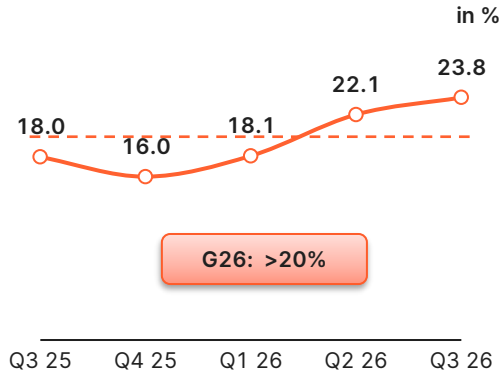
Banking levies



Earnings per share[3]



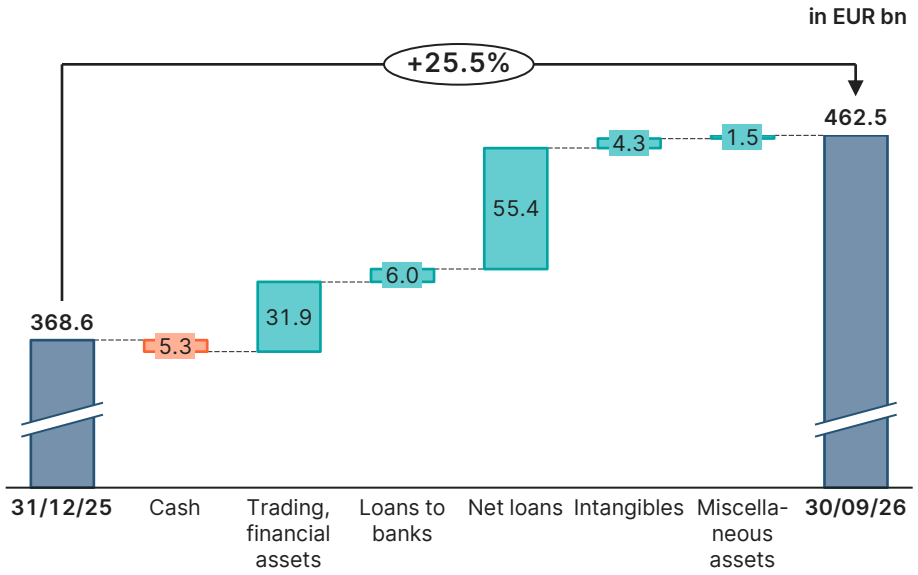
Return on tangible equity



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.

Customer loans and deposits on sustainable growth path

YTD total asset development (inc EBP)



YTD equity & total liability development (inc EBP)

Customer loans (ex EBP) up 5.8% (inc EBP: +23.9%) ytd

- Retail & Corporates (ex EBP) up 5.1% and 6.5%, respectively, ytd
- YTD growth (ex EBP) driven by HU, CZ, HR and AT/OA

Increase in intangibles driven by EBP consolidation

- EUR 2.0bn allocated to customer stock, EUR 2.1bn to goodwill

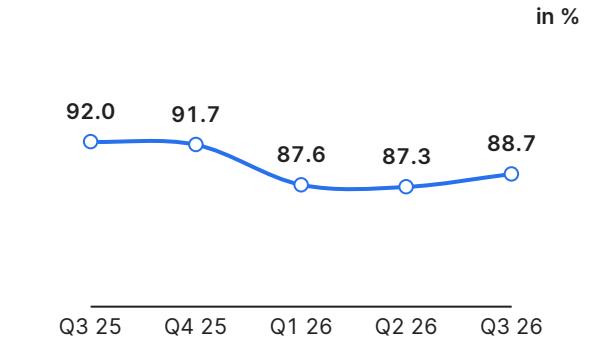
Customer deposits (ex EBP): +4.5% (inc EBP: +28.1%) ytd

- Retail & Corporates (ex EBP): +1.1% and +14.9%, ytd, mainly higher inflows from large corporates and public sector customers
- Core deposits (Retail, SME, Savings Banks, ex EBP) flat ytd

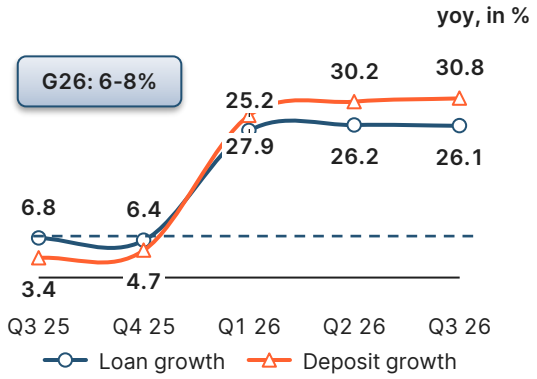
Increase in equity on inclusion of non-controlling interests from EBP (EUR +4.4bn) and interim profit

Balance sheet metrics strong across the board[1]

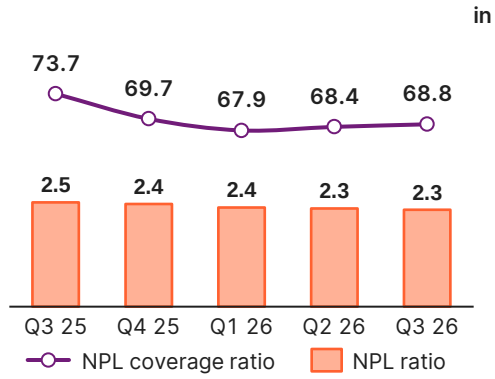
Loan/deposit ratio



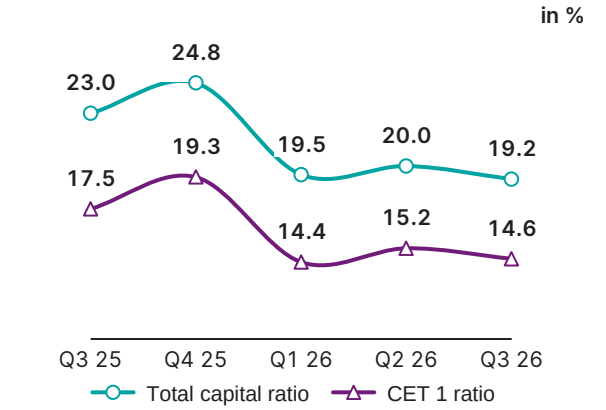
Loan & deposit growth[2]



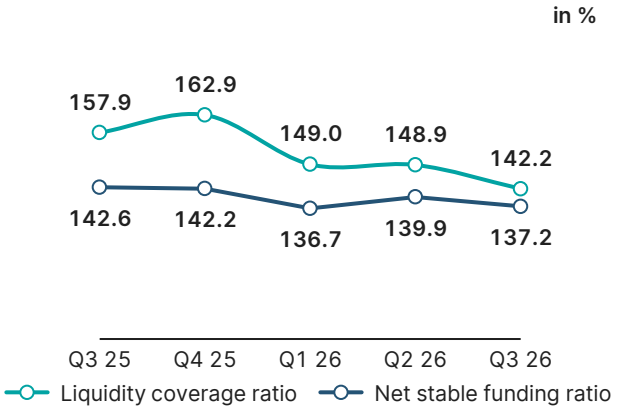
Asset quality



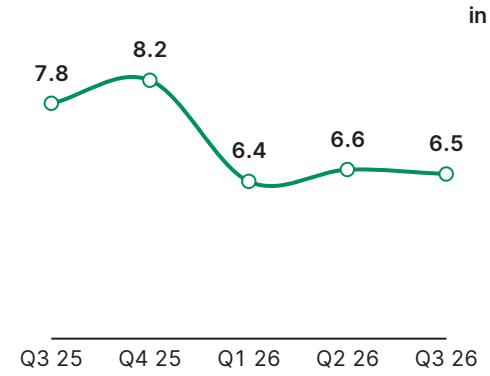
Capital ratios



Liquidity ratios[3]



Leverage ratio



1) As of Q1 26 including EBP. 2) YoY loan growth ex EBP: +7.7%; deposit growth ex EBP: +6.6%. 3) NSFR as of 08/26.

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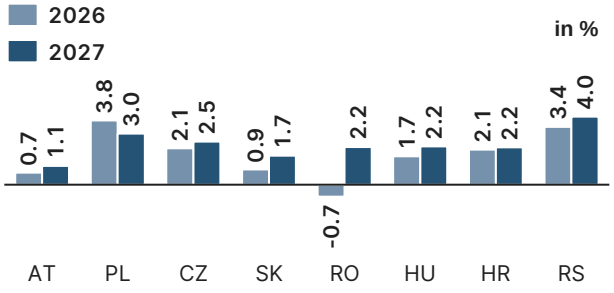
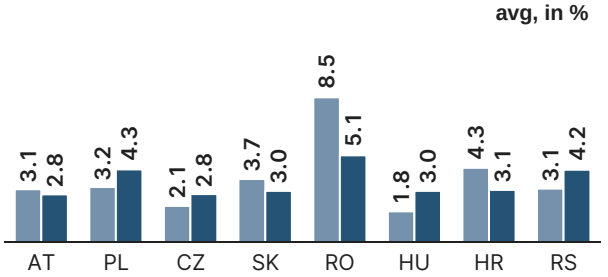
Economic growth expected to accelerate in 2027

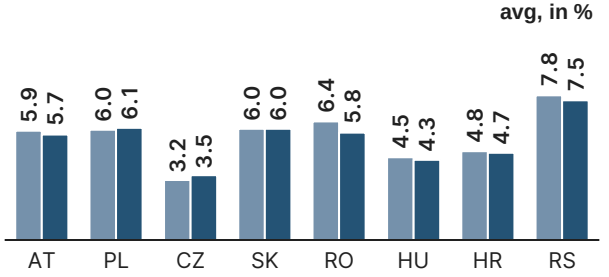
Real GDP growth



Consumer price inflation



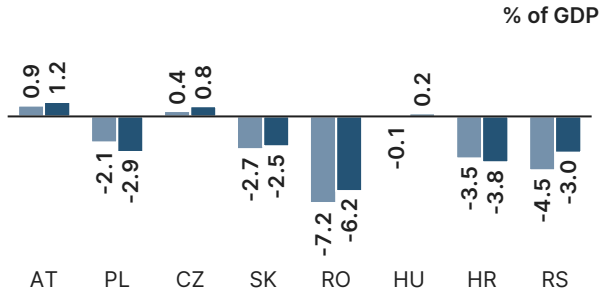
Unemployment rate



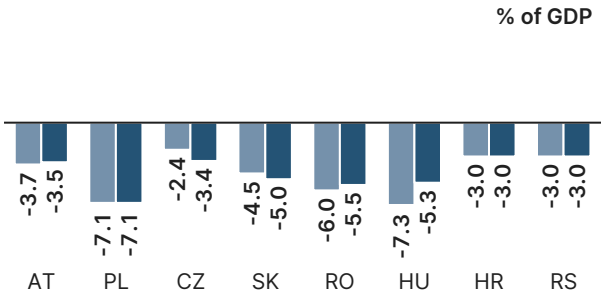
Broadly unchanged 2026 GDP growth forecasts

Inflation expectations have remained at low levels, except RO (further upward revision)

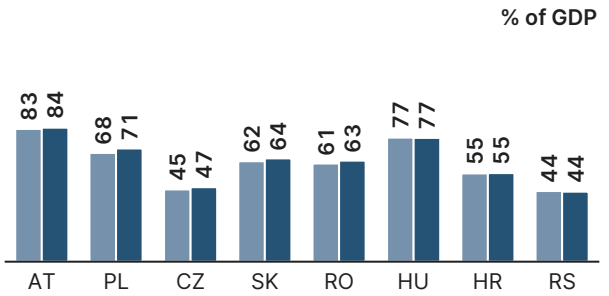
Current account balance



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.

Retail loan growth driven by mortgage business

Retail loan growth (ex EBP) accelerates further in Q3 26*

- Continued robust demand for housing loans yoy and qoq; borrowers decide for shorter interest rate fixation periods, especially in non-euro markets
- Consumer loan volumes remain at solid levels, particularly in AT/EBOe, with rising share of digitally originated products
- **Risk profile remained stable at very good levels**

Retail deposits consolidate near record levels in Q3 26*

- Rising interest rates tilted demand towards term deposits (up 3.2% qoq), while current account and savings deposits slipped slightly

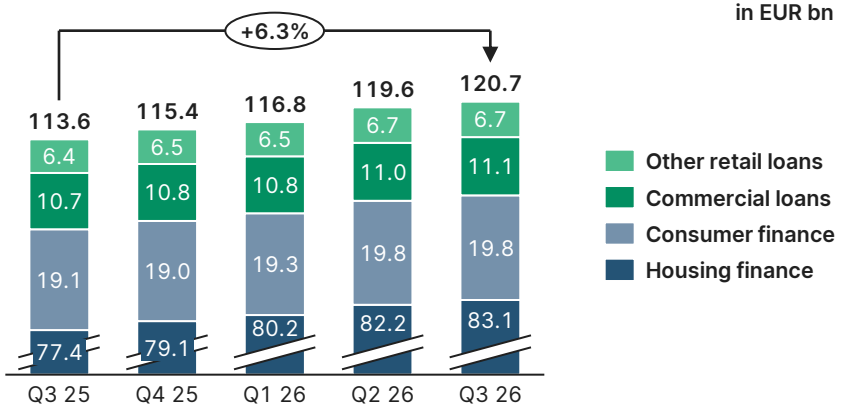
Stock of securities savings plans hits 2.3m contracts*

- **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

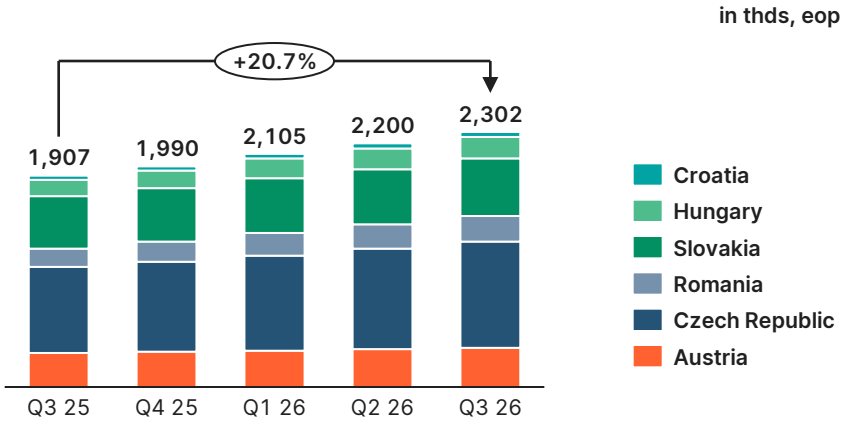
Retail digital platform George continues to grow

- **> 12 million users onboarded** to George across all markets, except PL
- **Overall digital sales share** applying straight-through-process criteria reached for the first time **80%,** 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

Investment loans enjoy robust demand

Corporate loans grow at healthy clip

- Net loans rise by 7.3% yoy and 1.6% qoq, primarily driven by **Large Corporates and SME**, underpinned by investment loans qoq and yoy; pipeline remains strong
- Operating result up yoy, **key revenue growth driver is NII**, mainly benefitting from good volume growth and rising rates

Double-digit growth in securities business, solid capital markets activities

- **Securities fees** in Markets segment increased by **26% yoy** both driven by increasing Treasury sales and Capital markets products with Retail as well as Institutional client base
- ECM/DCM activities continue positive development: 256 mandates ytd (+8.5% yoy), co-arranged volumes at EUR 189bn (+9.2% yoy)

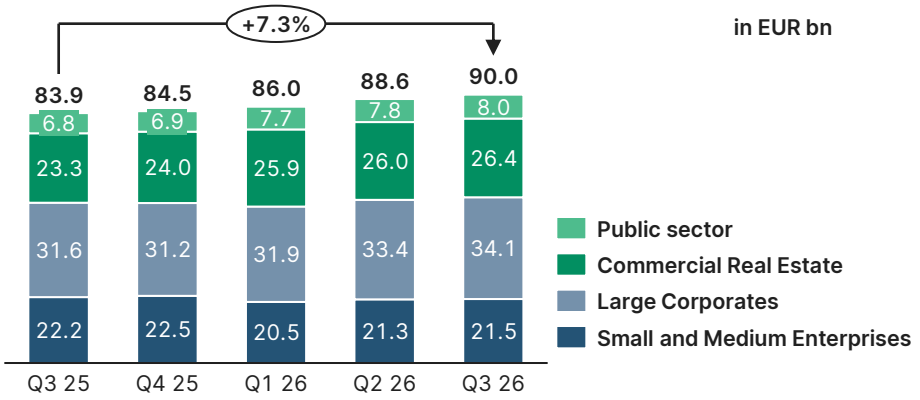
Demand for asset management products intact

- Assets under management **inc EBP: EUR 120.3bn**
- EUR 3.9bn net sales ytd (inc retail and institutional business, ex EBP)
- **Sustainable funds (SFDR Art. 8 and 9) at EUR 47bn**, account for ~41% of entire AuM portfolio

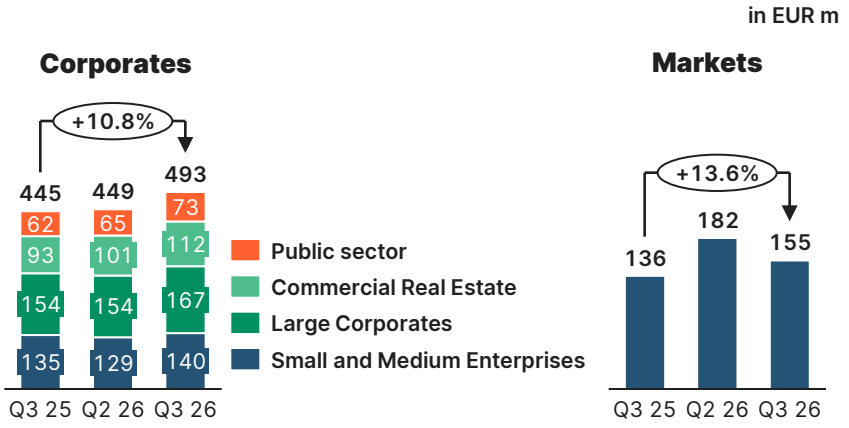
George Business

- **George business** rolled-out in AT, RO and CZ and further expanding its product offering
- Total of ~88,000 clients onboarded to George platform, up 28% yoy

Net loan stock of Corporates segment*



Operating result of Corporates & Markets segments



*) From Q1 26 reclassification from SME to CRE of approx. EUR 1.5bn, excluding Erste Bank Polska

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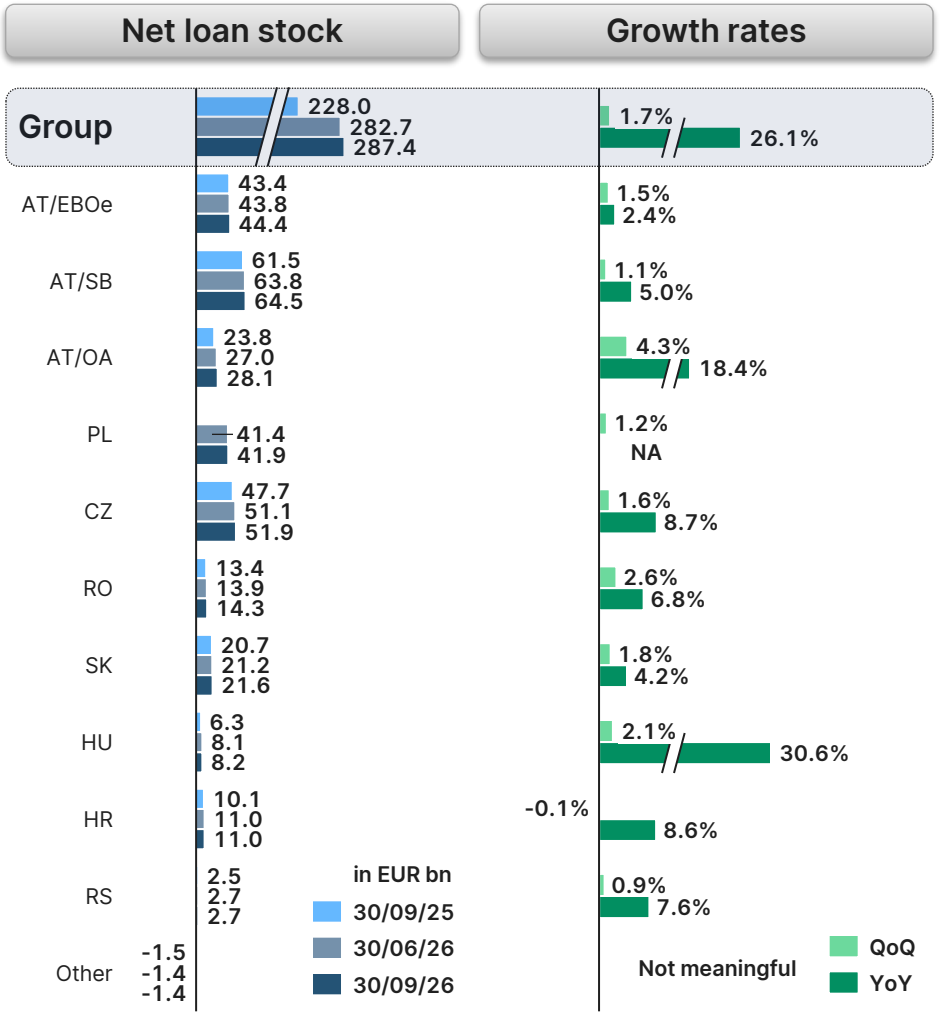
Customer loan growth: +7.7% yoy (ex EBP), +1.7% qoq



Loan growth remained strong in Q3 26

- Yoy growth (ex EBP) well balanced, with Retail segment volumes up by 7.1% and Corporates growing 7.3%
- Qoq growth (ex EBP) higher in Corporates (+1.6%), Retail: +1.1%
- CEE growth decelerated slightly in Q3 26, up 8.9% yoy (ex EBP) and 1.5% qoq on slower growth in HR and PL

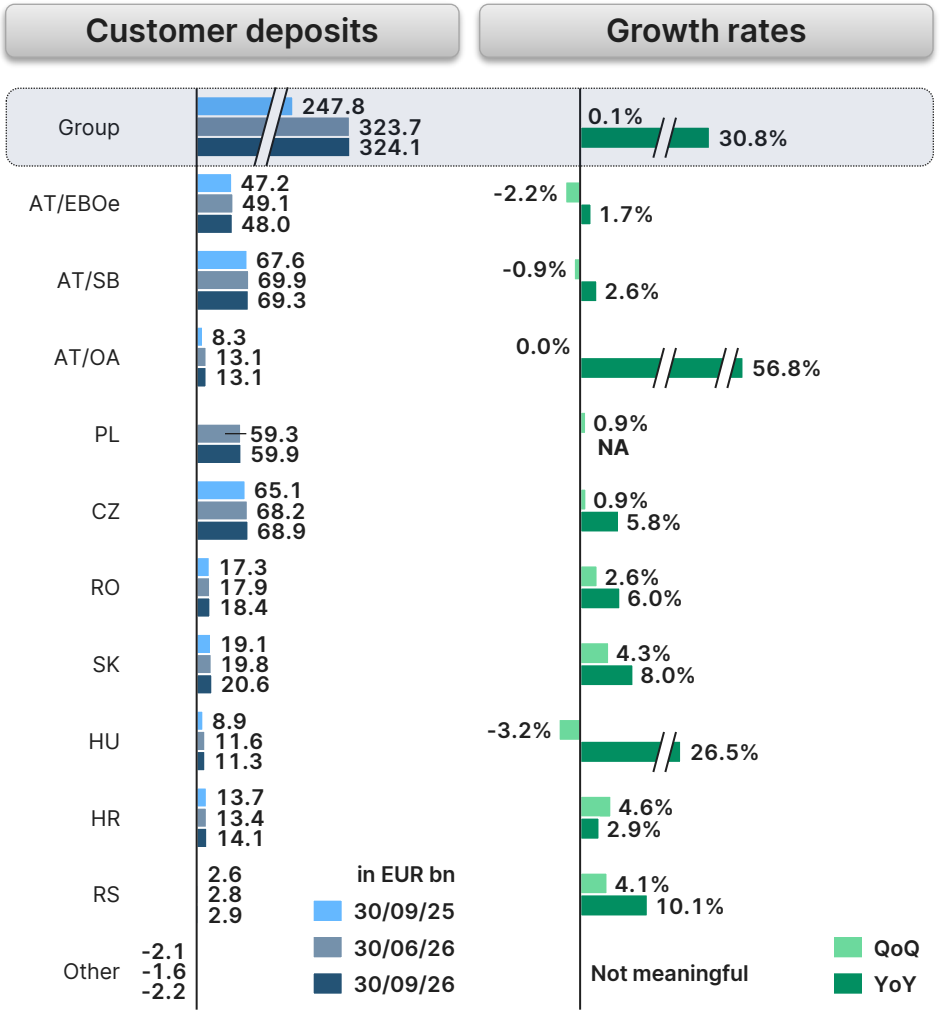
Q3 26 loan growth drivers

- HU: yoy strong growth driven mainly by Retail (mortgages) and FX appreciation, qoq slowdown impacted by FX depreciation
- CZ: yoy, qoq balanced growth in Retail (mainly housing loans) and Corporates segments
- AT/OA: yoy, qoq increase in large corporate lending (well balanced between investment and working capital loans)
- HR: yoy, qoq significantly higher growth in Retail (mortgages), while Corporate volumes slipped qoq
- AT/SB: healthy yoy growth in both Retail and Corporate businesses

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: +6.6% yoy (ex EBP), +0.1% qoq

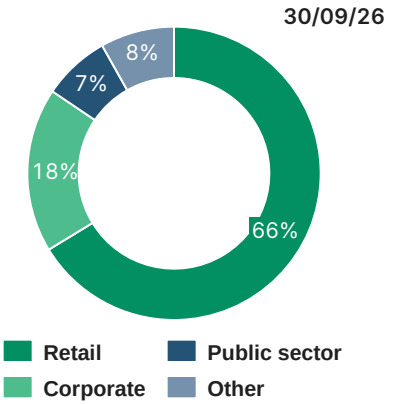


Erste Group benefits from favourable deposit mix – overweight retail, sight, local currency deposits

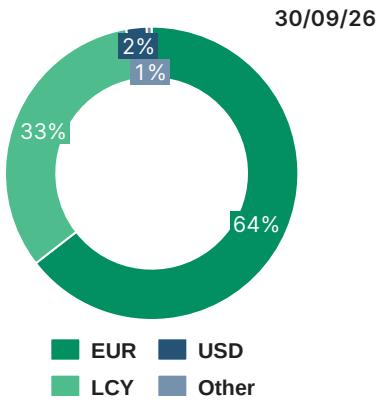
Key Q3 26 deposit drivers

- **Core deposits** (Retail, SME & Savings Banks) up 3.1% yoy, flat qoq
- AT/OA: yoy increase driven by money market business
- HU: yoy growth plus FX appreciation; qoq down on FX depreciation
- SK: qoq rise driven by large financial institutions inflow
- CZ: Retail stable qoq (FX-adjusted), Corporates up qoq and yoy

Deposits by clients *

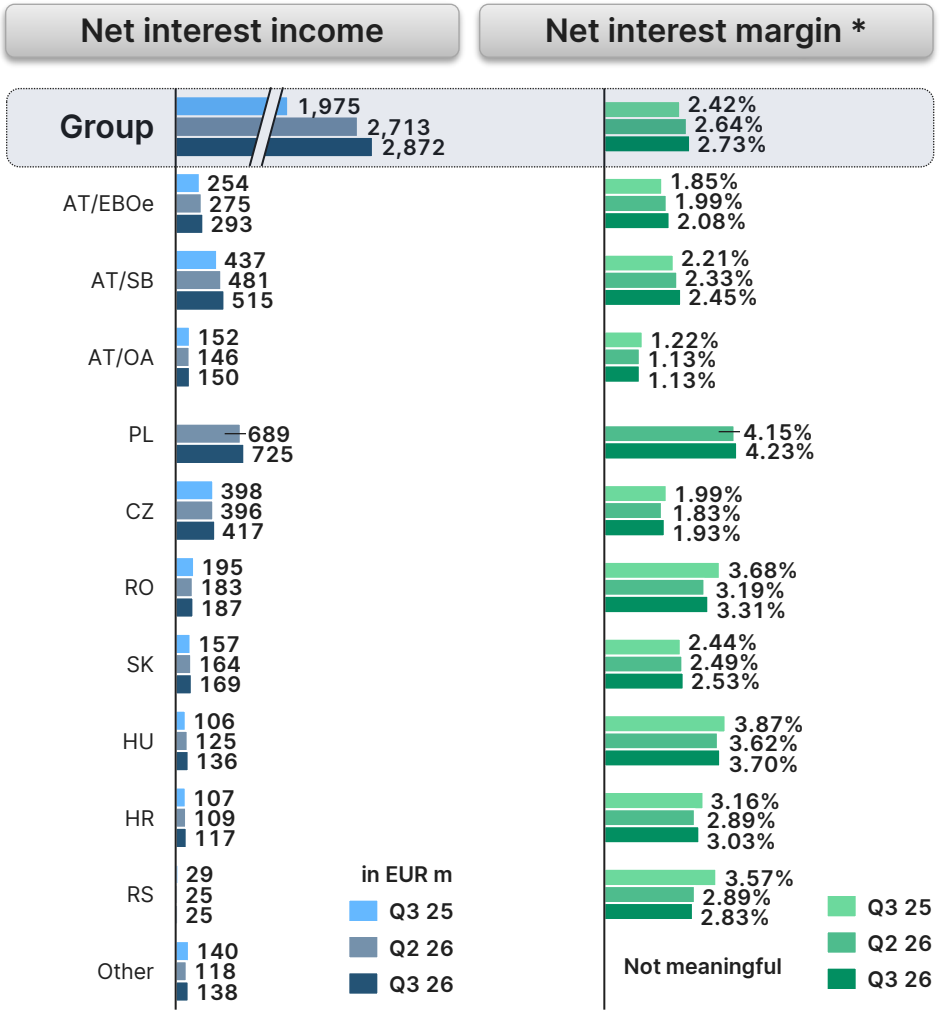


Deposits by currency



*) 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: +8.7% yoy (ex EBP), +5.9% qoq



NII (ex EBP) exhibits strong momentum

- **NII (ex EBP) up 8.7% yoy** with increase driven by AT, HU, CZ and HR, supported by loan growth & interest rate backdrop
- **NII up 5.9% qoq across all segments** on loan growth, rising rates, broadly stable deposit cost and mix, as well as higher day count
- **NIM rose to 273 bps** qoq; yoy increase supported by EBP inclusion

Key NII drivers in Q3 26

- AT/EBOe: yoy, qoq driven by deposit and loan repricing
- AT/SB: higher income from loans, while deposit costs remained low
- PL: qoq uplift supported by lower FV amortisation (EUR 35m vs EUR 41m Q2 26) and non-recurrence of EUR 17m one-off
- CZ: yoy, qoq up on higher loan volumes, higher income from loans and higher yields on debt securities, despite increased funding costs
- HU: yoy, qoq increase on higher loan and debt securities volumes

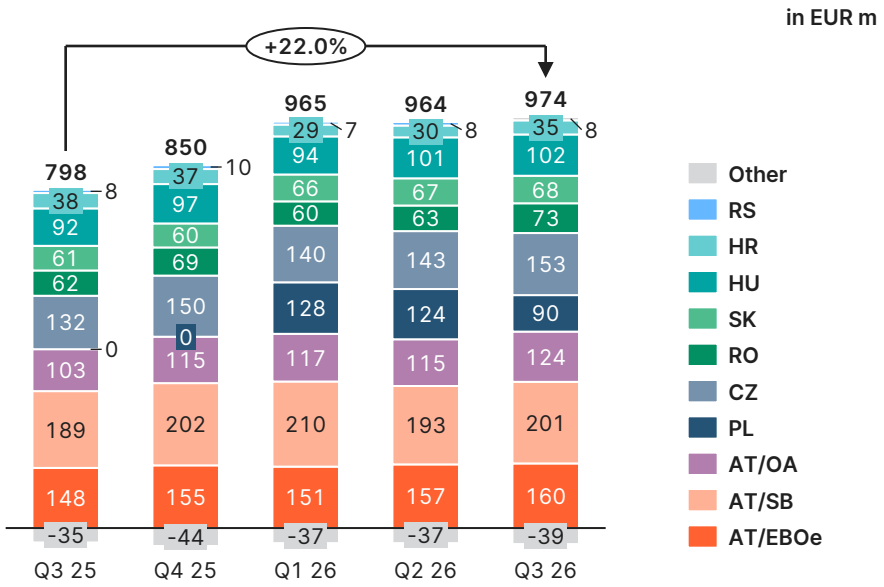
2026 NII guidance confirmed at > EUR 11bn

- **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: upgrade to > 6%**, on good volume momentum, supportive interest rate backdrop and strong pricing power

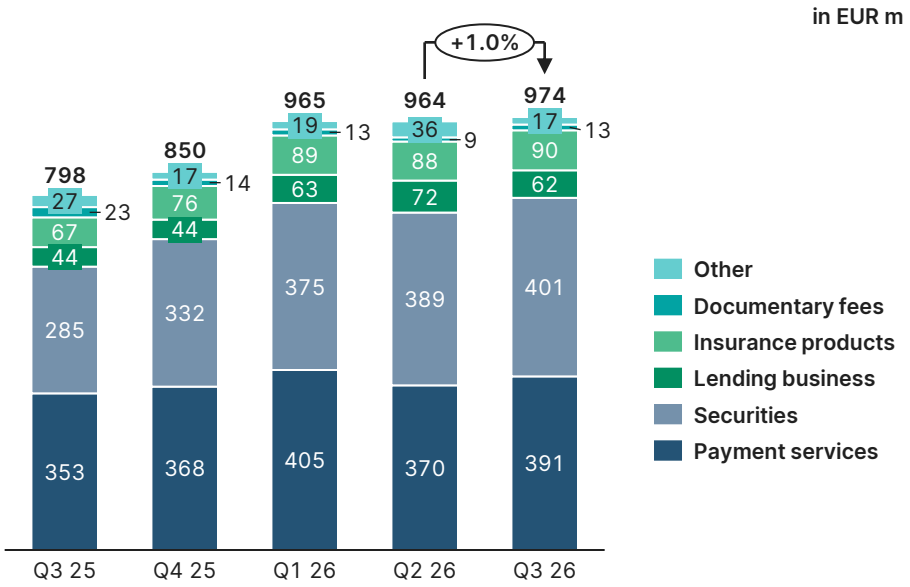
*) Q1 26 Group and PL NIM calculated with quarter-end interest-bearing assets only.

Net fee income performance: +10.7% yoy (ex EBP), +1.0% qoq

Net fee income by segment (inc EBP)



Net fee income by fee type (inc EBP)



Key fee drivers in Q3 26

- Strong performance yoy and qoq (ex EBP) across all segments
- Yoy (ex EBP) and qoq increase driven mainly by securities business (higher AuM and AuC volumes) as well as annual repricing of payment service fees
- PL: qoq decline due to micro campaign, lower lending fees

2026 fee target confirmed: ~ EUR 4bn

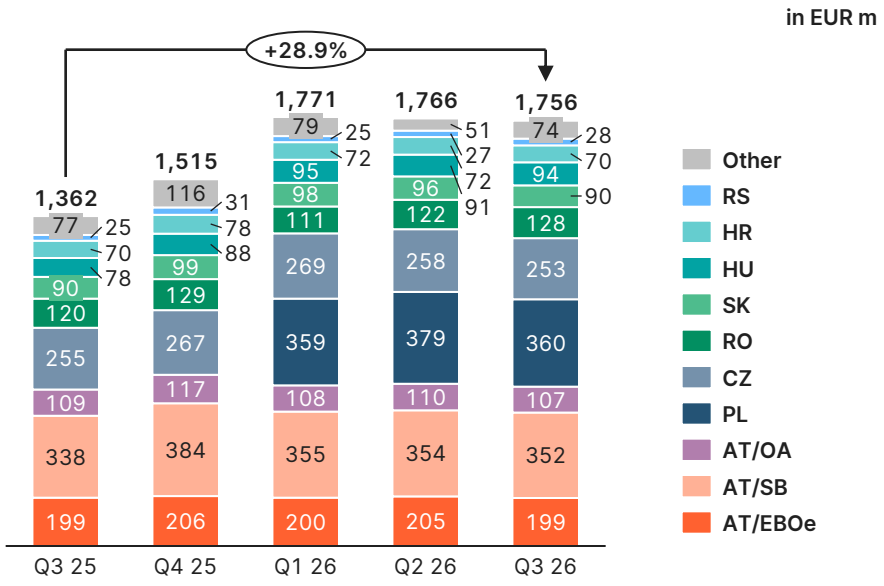
- Inc EBP**, despite allocation of EBP FX fees to trading & FV result**
- **Erste excluding Erste Bank Polska upgraded to ~ +10%**

Key long-term structural fee growth drivers

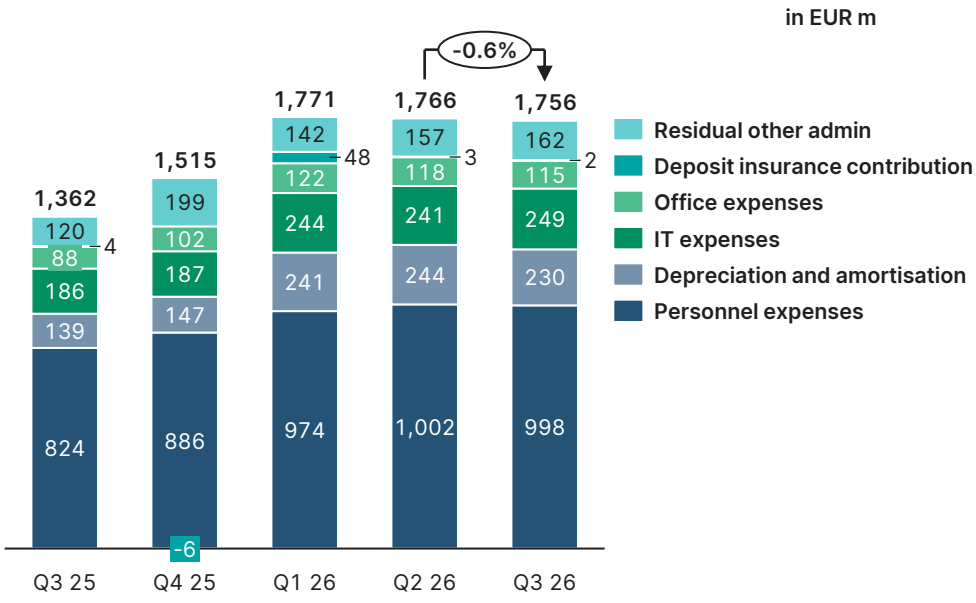
- CEE wealth generation and less generous CEE pension systems drive higher demand for capital markets investments

Operating expense performance: +2.4% yoy (ex EBP), -0.6% qoq

Operating expenses by segment (inc EBP)



Operating expenses by type (inc EBP)



Key cost drivers in Q3 26

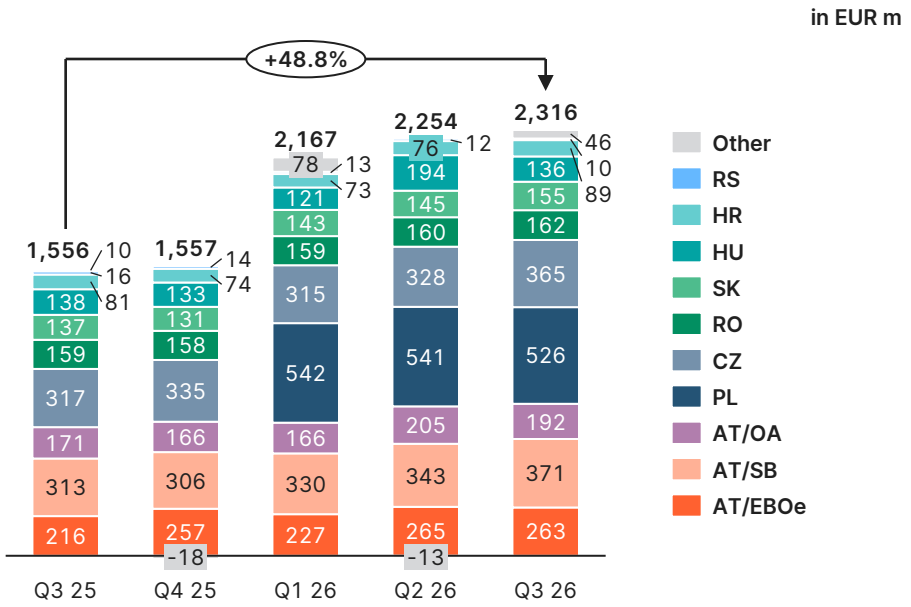
- Yoy cost increase (ex EBP) mainly on higher personnel, IT expenses
- Qoq decline on lower staff costs (lower share incentive expenses) and lower amortisation expenses (PL brand fully amortised in H1 26)
- PL: includes EUR 49m of amortisation for customer stock as well as EUR 27m for integration costs, of which EUR 21m were booked locally

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

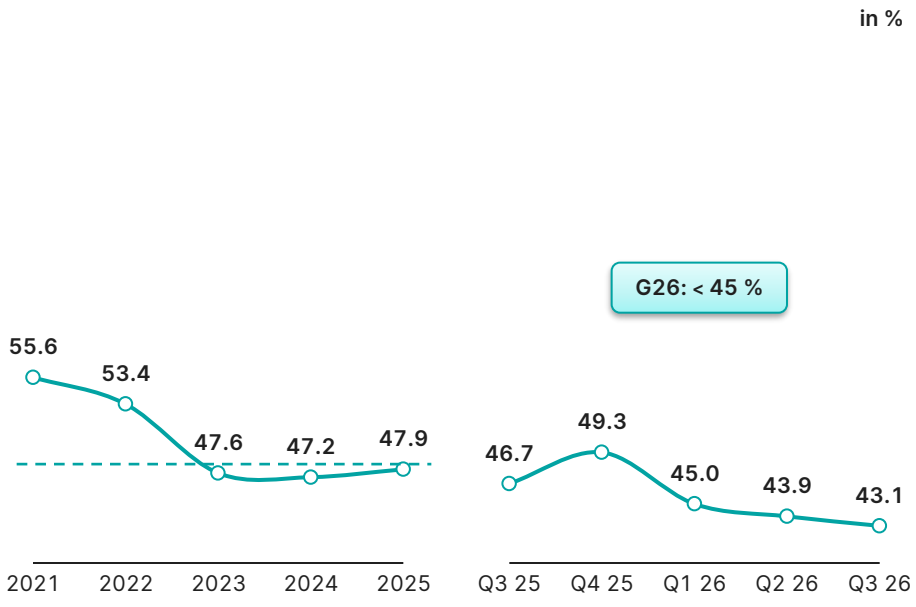
- **Including Erste Bank Polska,** despite intangibles amortisation (customer stock + brand) of EUR 240 million in 2026 and integration costs of up to EUR 180 million
- **Erste excluding Erste Bank Polska: ~ +3%**, on lower wage increases (compared to 2025) and efficiency gains

Record operating result: +15.0% yoy (ex EBP), +2.7% qoq

Operating result (inc EBP)



Cost/income ratio (inc EBP)



Key operating result drivers in Q3 26

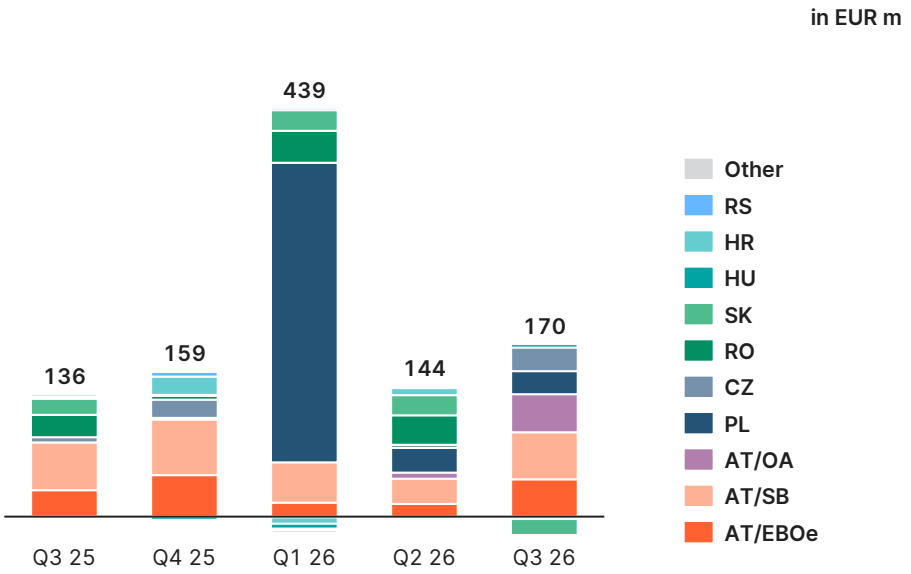
- **Record quarterly revenues (inc & ex EBP)** supported by excellent core revenue print as well as normalised net trading & FV result
- Strong cost control
- **Record operating result (inc & ex EBP) surpasses EUR 2.3bn and almost EUR 1.8bn, respectively**

2026 CIR guidance confirmed at <45%

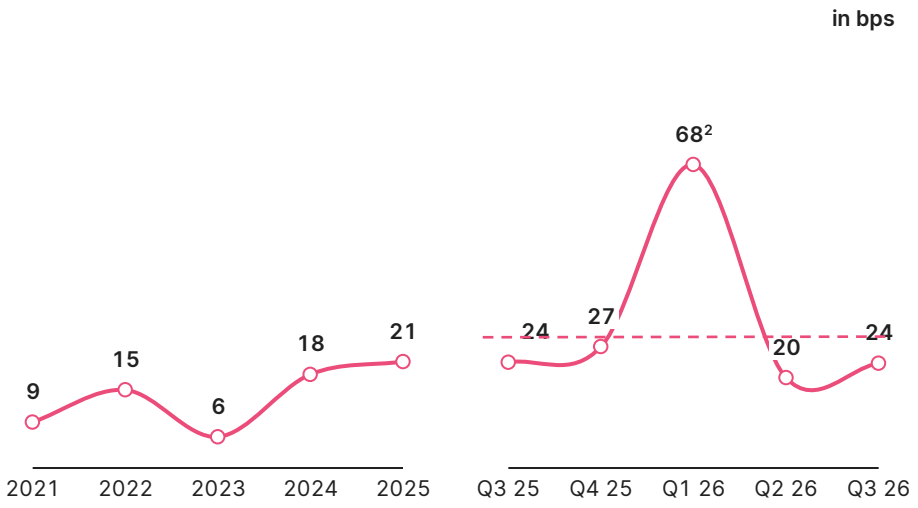
- **Including Erste Bank Polska**, despite PL intangibles amortisation and integration costs
- **Erste excluding Erste Bank Polska: upgraded to <46% on positive operating leverage**

Risk costs (inc EBP) remain moderate

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)

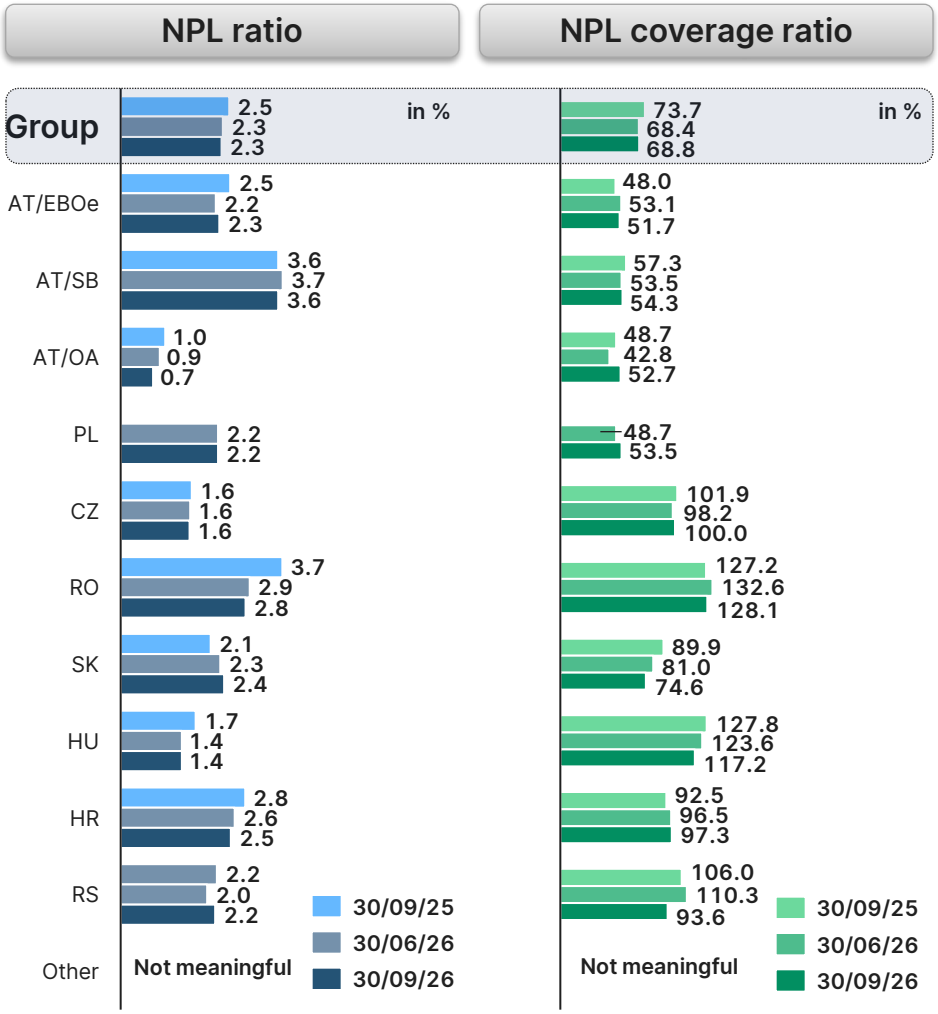
Key risk costs drivers in Q3 26

- Generally good credit risk backdrop in CEE and AT
- New allocations mainly in AT (corporate business); net allocations to Retail overall were minor; moderate provisioning in CEE
- AT was main beneficiary of release of industry overlays in total amount of EUR 71m, while negatively affected by allocation to FLI provisions in total amount of EUR 25m

2026 guidance confirmed at 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: 20-25bps**
- EUR 352m of primarily FLI provisions available for macro deterioration, **no net releases expected in 2026**

Asset quality stable across the board



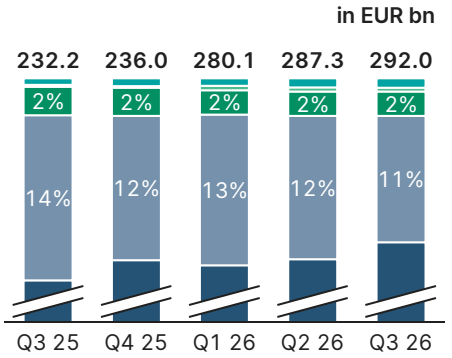
NPL ratio and NPL coverage improve slightly qoq

- PL: lower EBP NPL ratio than locally reported due to fair valuing portfolio at first-time consolidation
- Broadly stable asset quality parameters at excellent levels qoq, including in Austria
- NPL coverage up qoq as provisioning outpaces net NPL inflows

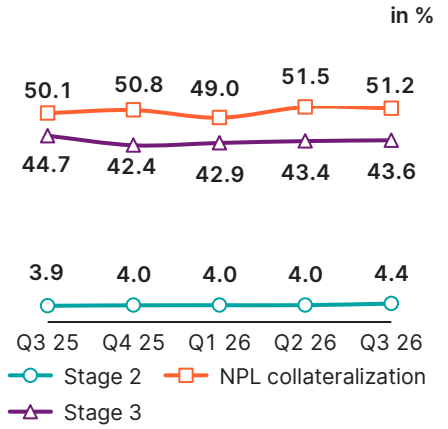
2026 asset quality guidance confirmed

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

Gross loans by stages

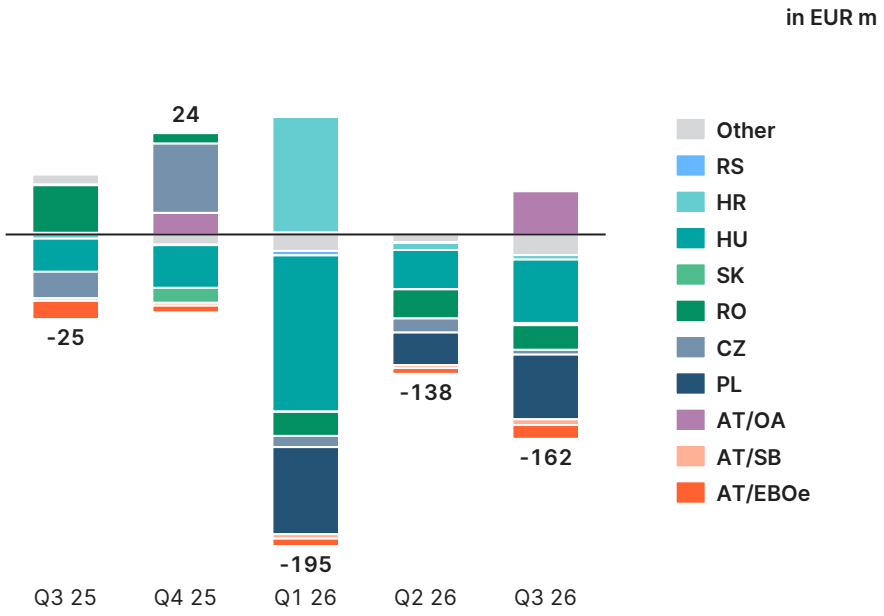


IFRS 9 stage coverage

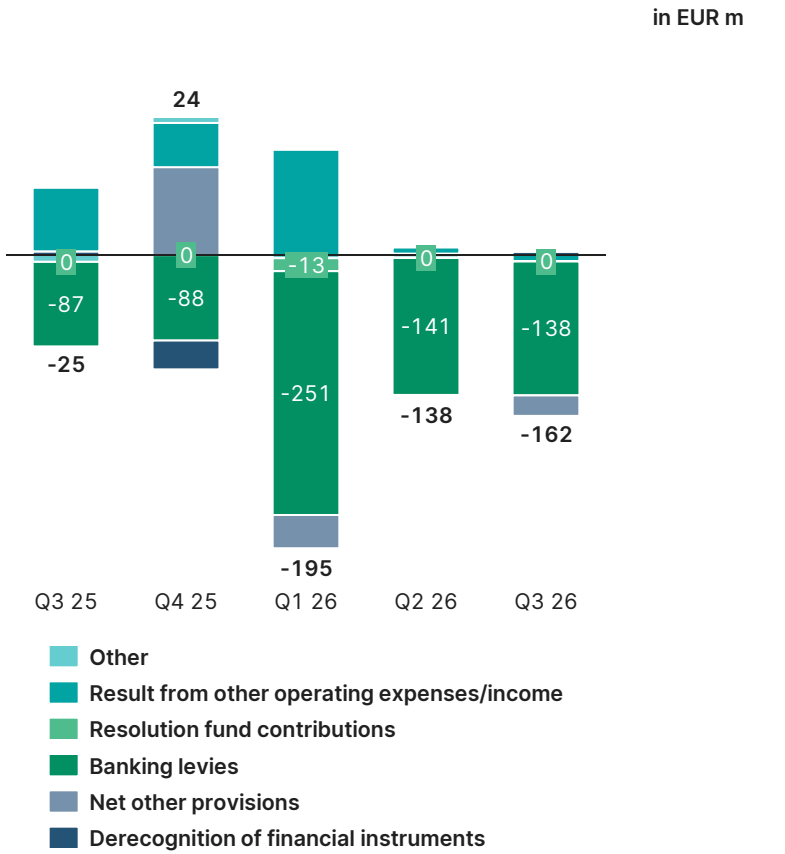


Other result (ex EBP) down yoy on positive one-off in Q3 25

Other result by segment (inc EBP)



Other result by accounting categories (inc EBP)

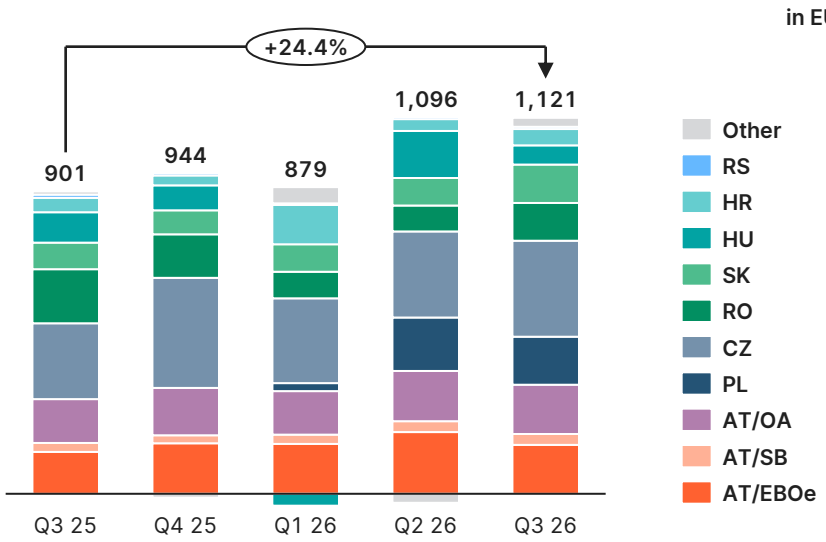


Key other result drivers in Q3 26

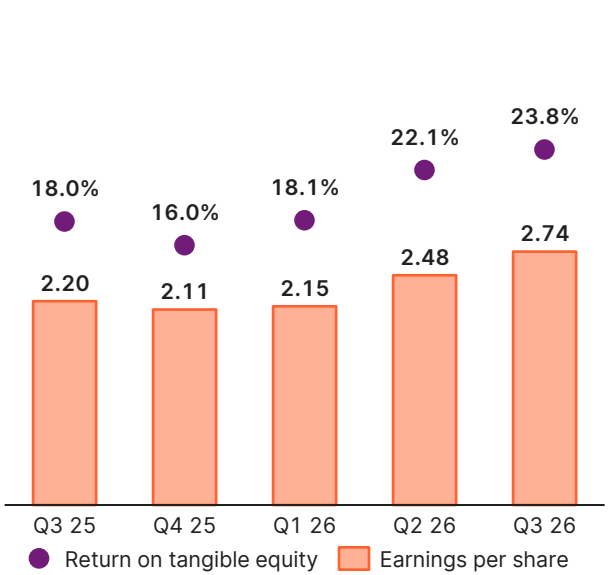
- Yoy deterioration (exc EBP) exclusively driven by EUR 77m positive one-off in Q3 25 (release of legal provision in RO)
- Qoq deterioration due to prolongation of mortgage interest rate cap in HU (EUR 38m) and FX legal provisions in PL (EUR 32m), partly offset by EUR 48m real estate selling gain in AT/OA

ROTE climbs to 23.8% amid record bottom line

Net result by segment (inc EBP)



EPS & ROTE (inc EBP)



Key net profit drivers in Q3 26

- Record operating income, good cost control
- Continued moderate risk costs and stable asset quality
- Offsetting one-offs in other result
- ROTE benefits from lack of AT1 coupon payments in Q3 26

2026 ROTE target confirmed at >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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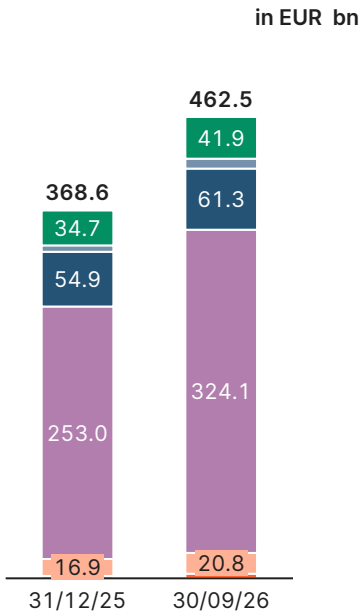
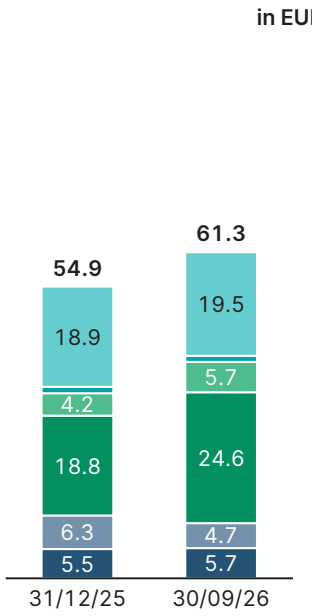
Vast retail deposit base provides competitive funding advantage

Liabilities and equity



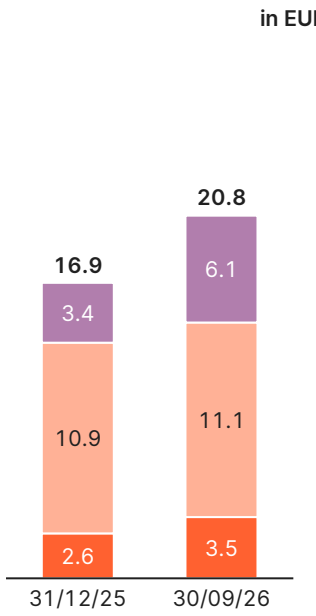
- Equity
- Miscellaneous liabilities
- Debt securities
- Customer deposits
- Bank deposits
- Trading liabilities

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

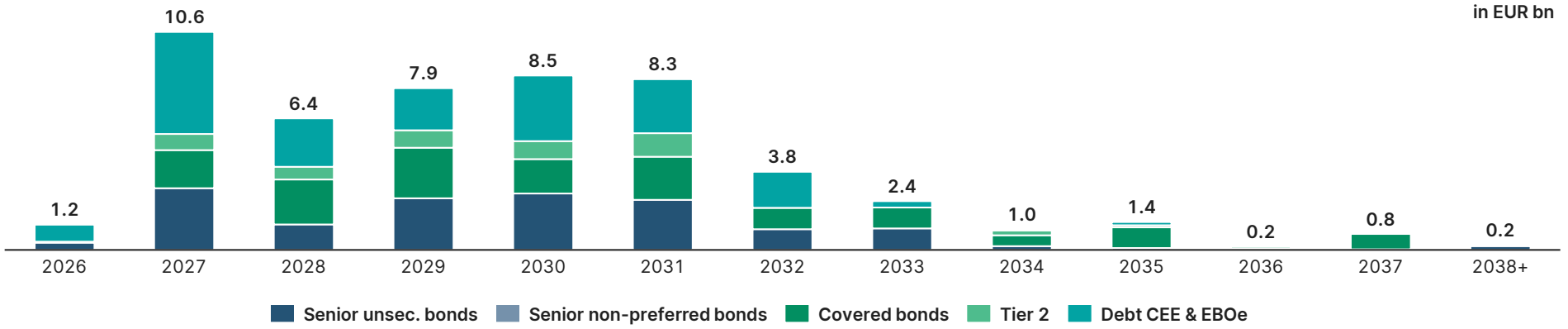
Highly granular and well-diversified Retail & SME deposit base is key source of long-term funding

Increase in debt securities

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

2026 funding targets already fulfilled by Q3 26

Maturity profile of debt

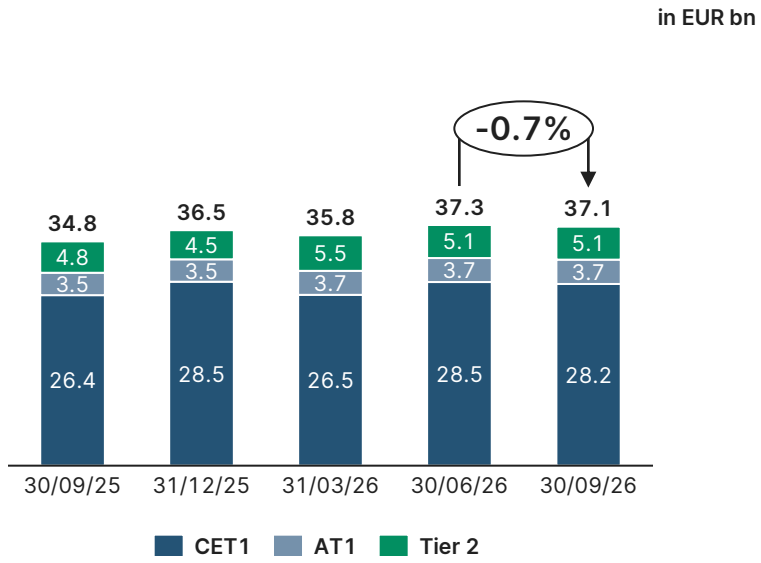


Further benchmark deals across the group concluded the 2026 funding plan early

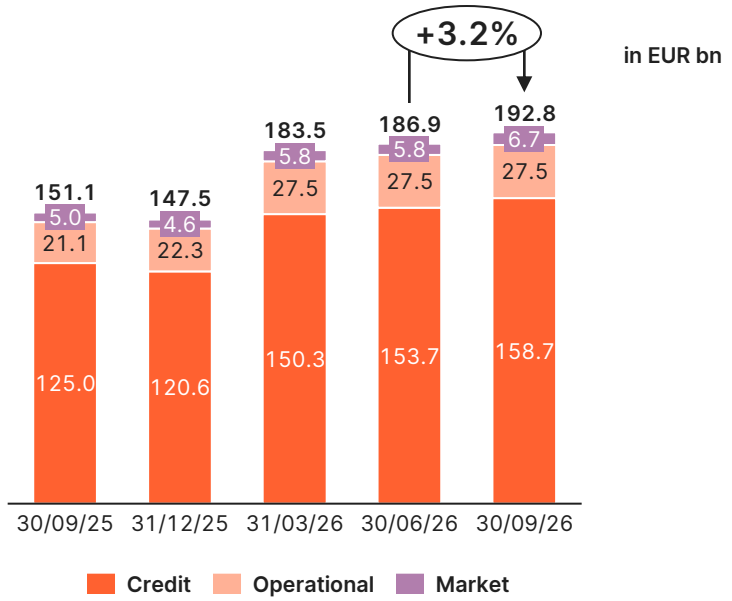
- Erste Group issued its first EUR 1.5bn dual-tranche in senior preferred format in September 2026 by combining a 3y and a 7y bullet structure with combined peak books surpassing EUR 4.5bn (MS+37bps and MS+70bps, respectively)
- Erste Bank Hungary was active in the senior preferred segment, issuing a EUR 500m 6NC5 note (MS+110bps)
- In the covered bond space Česká spořitelna extended its funding curve by printing a 5.25y mortgage covered bond (MS+30bps) after its inaugural trade in Q1 26

Capital stable, risk-weighted assets up on method effect

Basel 3 capital (phased-in)



Risk-weighted assets (phased-in)



CET 1 capital slightly down qoq on non-inclusion of Q3 26 interim profit, minor OCI impact

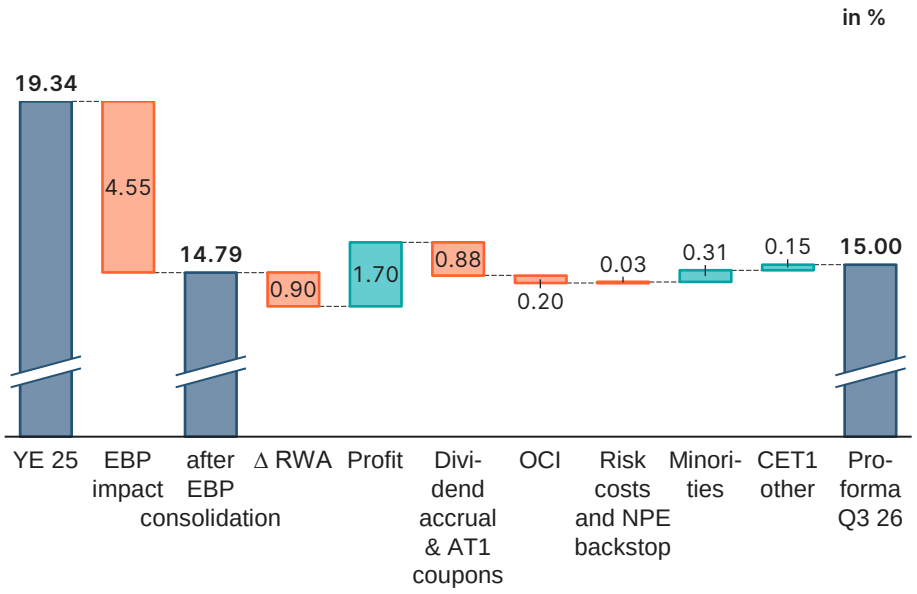
- Deterioration in OCI mainly driven by negative currency translation effect; small impact fair value changes of debt securities

RWA increase driven by credit RWAs

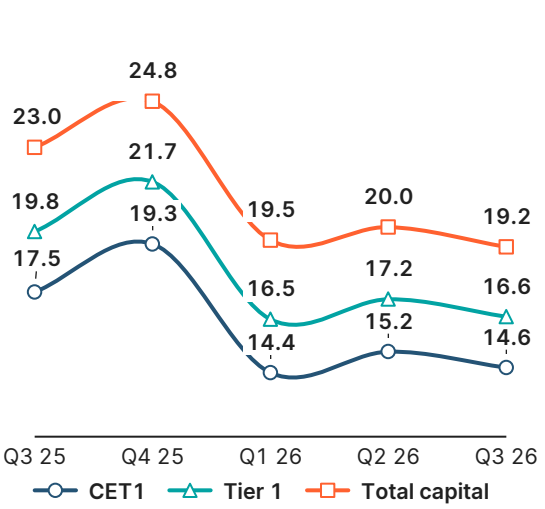
- Increase in credit RWA by EUR 5.0bn qoq, thereof **one-off EUR 3.0bn method effect**
- Business effect (volume growth) partially offset by portfolio effects (net rating upgrades, migrations to default, LGD changes)
- Market risk RWAs up qoq mainly on structural FX

Pro-forma CET1 ratio at 15.0%

CET 1 ratio development



Basel 3 capital ratios (reported, phased-in)



Pro-forma CET1 ratio impacted by RWA increase, mainly driven by one-off method effect

- Profit inclusion offset by high dividend accrual and RWA inflation (inc one-off method effect amounting to approx. 24bps)
- Deduction of pro-rata dividend based on upper end of 40-50% 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: another round of upgrades

	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	**> 6%**	> 11bn	**Volume growth & higher interest rates**
Fees	~ +**10%**	~ 4bn	**Strong traction in securities and payment fees**
Costs	~ +3%	~ 7bn	Moderate cost growth, despite intangibles amortisation (FX adjusted)
CIR	**< 46%**	< 45%	**Positive operating jaws** to drive CIR down, despite integration costs
Risk costs	20-25 bps	25-30 bps	Continued good performance, exc 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

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Banking leadership in Central and Eastern Europe (1)

Czech Republic	
Customers:	4.6m
Employees:	9,080
Branches:	317
Retail loan share:	26.9%
Retail deposit share:	23.2%

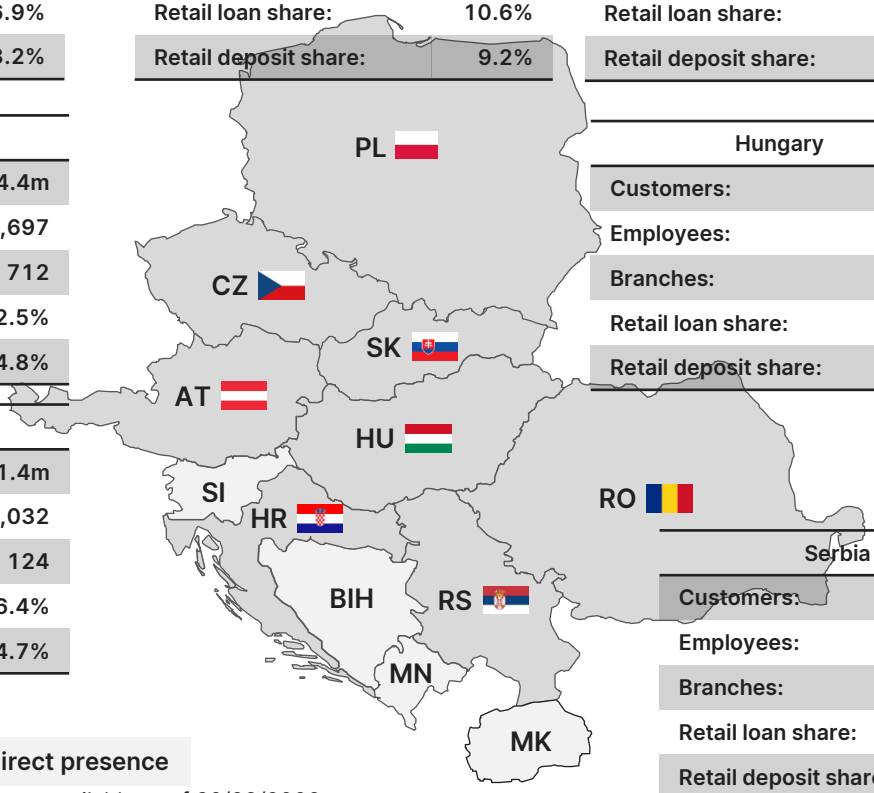
Poland	
Customers:	6.2m
Employees:	9.944
Branches:	305
Retail loan share:	10.6%
Retail deposit share:	9.2%

Slovakia	
Customers:	1.9m
Employees:	3,436
Branches:	124
Retail loan share:	23.8%
Retail deposit share:	27.7%

Austria	
Customers:	4.4m
Employees:	16,697
Branches:	712
Retail loan share:	22.5%
Retail deposit share:	24.8%

Hungary	
Customers:	1.2m
Employees:	3,455
Branches:	97
Retail loan share:	12.1%
Retail deposit share:	11.3%

Croatia	
Customers:	1.4m
Employees:	3,032
Branches:	124
Retail loan share:	16.4%
Retail deposit share:	14.7%



Serbia	
Customers:	0.5m
Employees:	1,276
Branches:	89
Retail loan share:	5.9%
Retail deposit share:	5.5%

Erste Group	
Customers:	23.2m
Employees:	54,959
Branches:	2,050
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:	4,872
Branches:	282
Retail loan share:	16.8%
Retail deposit share:	12.4%

Core markets | Indirect presence

Market shares for Austria are not yet available as of 30/09/2026

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

Retail banking

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

Corporate banking

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 CEE, limited exposure to other Europe

Capital markets

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

Public sector

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

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

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

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

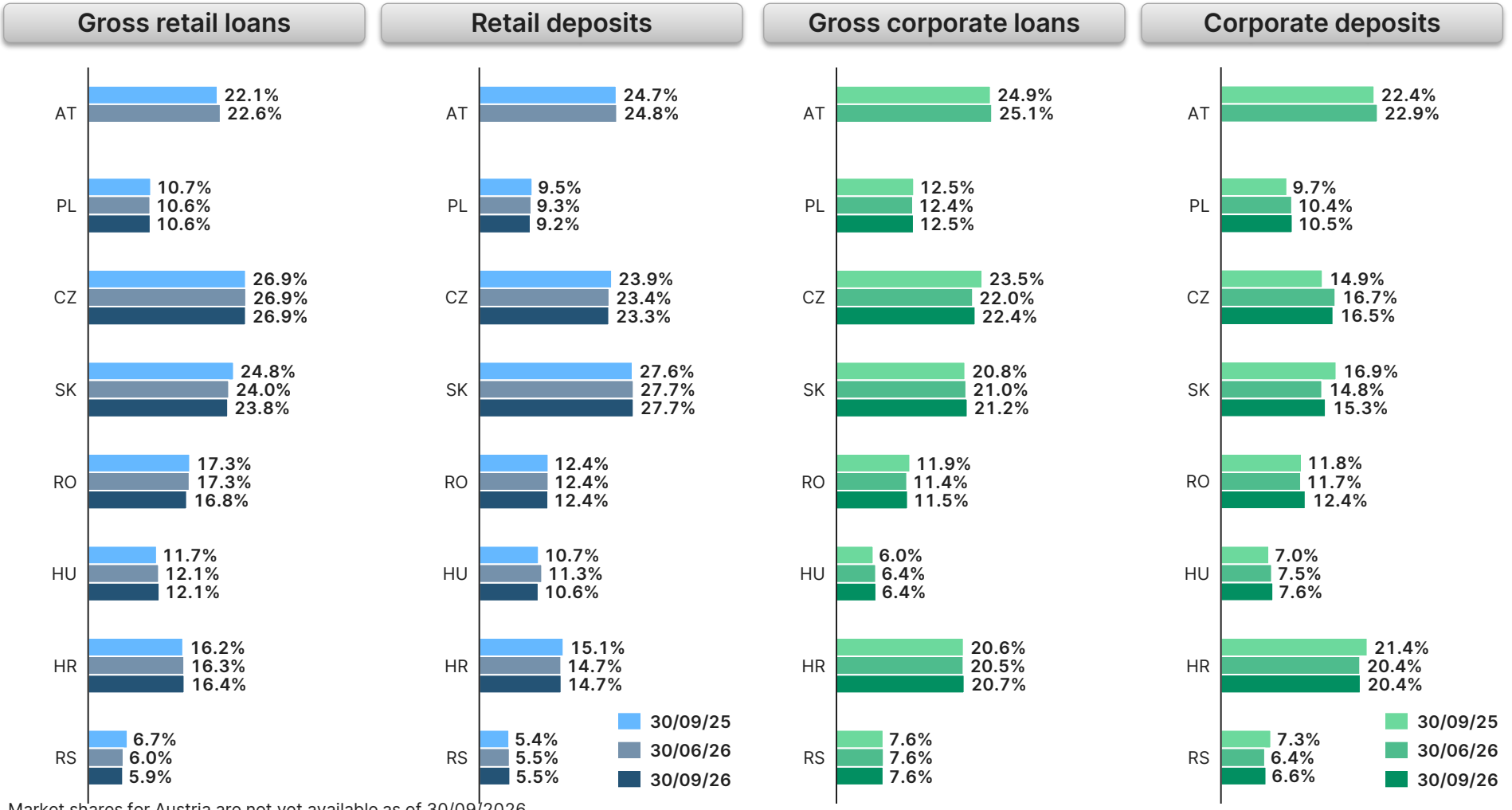
Erste Group enters new growth phase triggered by acquisition of No. 3 bank in Poland

- 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 prevailing at the time of initial publication end of July 2026, reasonably stable geopolitical situation over forecast horizon, no material increase in the banking levy, regulatory and general tax burden

Commanding market shares across the CEE region



Market shares for Austria are not yet available as of 30/09/2026

Strong track record of profitability

	Year-to-date view			Quarterly view				
in EUR million	**1-9 25**	**1-9 26**	**YOY-Δ**	**Q3 25**	**Q2 26**	**Q3 26**	**YOY-Δ**	**QOQ-Δ**
Net interest income	5,761.0	8,258.4	43.4%	1,974.6	2,712.6	2,872.0	45.5%	5.9%
Interest income	10,444.3	12,772.1	22.3%	3,406.9	4,275.3	4,417.1	29.7%	3.3%
Other similar income	2,190.8	2,195.2	0.2%	693.7	697.1	802.6	15.7%	15.1%
Interest expenses	-4,717.7	-4,749.1	0.7%	-1,453.7	-1,591.5	-1,684.8	15.9%	5.9%
Other similar expenses	-2,156.4	-1,959.8	-9.1%	-672.2	-668.3	-662.9	-1.4%	-0.8%
Net fee and commission income	2,340.1	2,902.8	24.0%	798.4	964.1	974.1	22.0%	1.0%
Fee and commission income	2,799.9	3,634.8	29.8%	961.4	1,207.3	1,250.8	30.1%	3.6%
Fee and commission expenses	-459.8	-732.0	59.2%	-163.0	-243.2	-276.7	69.8%	13.8%
Dividend income	31.8	53.8	69.5%	2.9	41.2	8.8	>100.0%	-78.7%
Net trading result	230.6	423.1	83.5%	89.8	262.4	-0.5	n/a	n/a
Gains/losses from financial instruments measured at fair value through profit or loss	57.6	195.2	>100.0%	-1.8	-28.6	155.6	n/a	n/a
Net result from equity method investments	33.3	54.2	62.7%	9.9	20.5	14.7	49.1%	-28.4%
Rental income from investment properties & other operating leases	132.5	143.0	7.9%	44.7	47.8	47.1	5.3%	-1.5%
Personnel expenses	-2,448.5	-2,974.8	21.5%	-824.1	-1,002.1	-998.3	21.1%	-0.4%
Other administrative expenses	-1,206.5	-1,602.9	32.9%	-398.7	-519.4	-527.6	32.3%	1.6%
Depreciation and amortisation	-413.1	-715.4	73.2%	-139.5	-244.3	-230.2	65.0%	-5.8%
Gains/losses from derecognition of financial assets measured at amortised cost	-23.4	-5.8	-75.4%	-10.3	-2.0	-0.4	-95.8%	-78.7%
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	12.3	5.7	-53.8%	14.0	0.0	4.0	-71.7%	>100.0%
Impairment result from financial instruments	-318.5	-752.9	>100.0%	-136.5	-143.6	-170.0	24.6%	18.4%
Other operating result	-211.5	-495.2	>100.0%	-28.6	-136.2	-165.4	>100.0%	21.5%
Levies on banking activities	-283.9	-529.4	86.5%	-86.9	-140.7	-137.9	58.7%	-2.0%
Pre-tax result from continuing operations	**3,977.7**	**5,489.3**	**38.0%**	**1,394.9**	**1,972.5**	**1,983.9**	**42.2%**	**0.6%**
Taxes on income	-815.4	-1,317.4	61.6%	-285.9	-465.7	-476.1	66.5%	2.2%
Net result for the period	**3,162.3**	**4,171.9**	**31.9%**	**1,108.9**	**1,506.8**	**1,507.7**	**36.0%**	**0.1%**
Net result attributable to non-controlling interests	596.5	1,076.5	80.5%	207.8	410.7	387.1	86.3%	-5.7%
Net result attributable to owners of the parent	**2,565.8**	**3,095.3**	**20.6%**	**901.1**	**1,096.1**	**1,120.7**	**24.4%**	**2.2%**
Operating income	8,586.9	12,030.5	40.1%	2,918.5	4,020.1	4,071.8	39.5%	1.3%
Operating expenses	-4,068.1	-5,293.1	30.1%	-1,362.3	-1,765.8	-1,756.0	28.9%	-0.6%
Operating result	**4,518.8**	**6,737.5**	**49.1%**	**1,556.2**	**2,254.3**	**2,315.8**	**48.8%**	**2.7%**

Strong balance sheet dominated by customer loans

	Quarterly data					Change		
in EUR million	**Sep 25**	**Dec 25**	**Mar 26**	**Jun 26**	**Sep 26**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Cash and cash balances	25,345	27,573	26,850	23,757	22,299	-12.0%	-19.1%	-6.1%
Financial assets held for trading	7,911	9,377	12,042	13,189	12,830	62.2%	36.8%	-2.7%
Derivatives	948	829	2,582	2,890	2,278	>100.0%	>100.0%	-21.2%
Other financial assets held for trading	6,963	8,548	9,460	10,299	10,553	51.6%	23.5%	2.5%
Non-trading financial assets at fair value through profit and loss	3,305	3,833	3,985	4,503	4,650	40.7%	21.3%	3.3%
Equity instruments	500	523	545	582	593	18.6%	13.5%	2.0%
Debt securities	1,507	1,786	1,714	1,749	1,787	18.6%	0.1%	2.2%
Loans and advances to customers	**1,298**	**1,524**	**1,727**	**2,172**	**2,269**	**74.9%**	**48.9%**	**4.5%**
Financial assets at fair value through other comprehensive income	9,093	9,181	17,186	17,634	16,029	76.3%	74.6%	-9.1%
Equity instruments	105	113	228	223	269	>100.0%	>100.0%	20.7%
Debt securities	8,989	9,068	16,069	16,493	14,934	66.1%	64.7%	-9.5%
Loans and advances to customers	**0**	**0**	**889**	**918**	**825**	**n/a**	**n/a**	**-10.1%**
Financial assets at amortised cost	300,814	301,707	361,867	373,196	378,484	25.8%	25.4%	1.4%
Debt securities	58,217	58,655	75,579	79,590	81,031	39.2%	38.1%	1.8%
Loans and advances to banks	23,965	20,827	26,382	27,811	26,793	11.8%	28.6%	-3.7%
Loans and advances to customers	**218,632**	**222,225**	**259,906**	**265,795**	**270,660**	**23.8%**	**21.8%**	**1.8%**
Finance lease receivables	5,306	5,290	7,794	7,907	7,883	48.6%	49.0%	-0.3%
Hedge accounting derivatives	194	231	552	554	614	>100.0%	>100.0%	10.9%
Fair value changes of hedged items in portfolio hedge of interest rate risk	-33	-64	-105	-65	-215	>100.0%	>100.0%	>100.0%
Property and equipment	2,802	2,941	3,220	3,265	3,320	18.5%	12.9%	1.7%
Investment properties	1,837	1,913	1,970	1,950	1,907	3.8%	-0.3%	-2.2%
Intangible assets	1,390	1,413	5,915	5,857	5,752	>100.0%	>100.0%	-1.8%
Investments in associates and joint ventures	397	465	797	778	784	97.5%	68.4%	0.7%
Current tax assets	74	84	109	113	129	75.8%	53.9%	14.7%
Deferred tax assets	223	171	215	219	241	7.8%	40.9%	9.8%
Assets held for sale	256	211	190	158	183	-28.8%	-13.5%	15.9%
Trade and other receivables	2,742	2,946	5,314	5,912	5,794	>100.0%	96.7%	-2.0%
Other assets	1,194	1,301	2,125	2,210	1,785	49.4%	37.2%	-19.2%
Total assets	**362,851**	**368,574**	**450,027**	**461,137**	**462,468**	**27.5%**	**25.5%**	**0.3%**

Liabilities dominated by retail deposits

	Quarterly data					Change		
in EUR million	**Sep 25**	**Dec 25**	**Mar 26**	**Jun 26**	**Sep 26**	**YOY-Δ**	**YTD-Δ**	**QOQ-Δ**
Financial liabilities held for trading	2,538	2,412	4,975	4,732	4,660	83.6%	93.2%	-1.5%
Derivatives	1,146	1,092	3,121	3,264	2,745	>100.0%	>100.0%	-15.9%
Other financial liabilities held for trading	1,393	1,321	1,854	1,468	1,915	37.5%	45.0%	30.5%
Financial liabilities at fair value through profit or loss	10,194	9,857	9,503	9,706	10,033	-1.6%	1.8%	3.4%
Deposits from customers	**162**	**174**	**180**	**172**	**173**	**7.2%**	**-0.4%**	**0.9%**
Debt securities issued	9,883	9,268	8,912	9,083	9,397	-4.9%	1.4%	3.5%
Other financial liabilities	149	415	411	451	462	>100.0%	11.5%	2.5%
Financial liabilities at amortised cost	310,326	316,168	386,515	396,225	398,090	28.3%	25.9%	0.5%
Deposits from banks	15,830	16,919	19,658	21,191	20,770	31.2%	22.8%	-2.0%
Deposits from customers	**247,649**	**252,817**	**314,592**	**323,481**	**323,958**	**30.8%**	**28.1%**	**0.1%**
Debt securities issued	45,952	45,604	50,979	49,830	51,921	13.0%	13.9%	4.2%
Other financial liabilities	896	829	1,286	1,723	1,442	60.9%	73.9%	-16.3%
Lease liabilities	701	721	844	847	863	23.2%	19.7%	1.9%
Hedge accounting derivatives	194	170	183	166	271	39.3%	58.8%	62.9%
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	1,586	1,416	2,352	2,227	2,113	33.3%	49.3%	-5.1%
Current tax liabilities	300	323	512	546	406	35.0%	25.6%	-25.7%
Deferred tax liabilities	42	52	450	523	558	>100.0%	>100.0%	6.7%
Liabilities associated with assets held for sale	98	84	6	2	4	-95.8%	-95.2%	94.6%
Other liabilities	3,108	2,706	4,378	4,473	3,598	15.8%	33.0%	-19.5%
Total equity	**33,763**	**34,665**	**40,308**	**41,691**	**41,873**	**24.0%**	**20.8%**	**0.4%**
Equity attributable to non-controlling interests	8,168	8,367	13,457	13,216	13,389	63.9%	60.0%	1.3%
Additional equity instruments	3,682	3,479	3,479	4,225	3,480	-5.5%	0.0%	-17.6%
Equity attributable to owners of the parent	21,913	22,819	23,372	24,250	25,004	14.1%	9.6%	3.1%
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	19,575	20,481	21,035	21,913	22,667	15.8%	10.7%	3.4%
Total liabilities and equity	**362,851**	**368,574**	**450,027**	**461,137**	**462,468**	**27.5%**	**25.5%**	**0.3%**

Reconciliation of quarterly results: reported vs. pro-forma Q3 26 *

in EUR million	Q1 25	Q2 25	Q3 25	Q1 26 pro-forma excl. EBP	Q2 26 pro-forma excl. EBP	Q3 26 pro-forma excl. EBP	Q3 26 pro-forma vs Q3 25	1-9 26 pro-forma vs 1-9 25
Net interest income	1,872	1,914	1,975	1,993	2,023	2,147	8.7%	7.0%
Net fee and commission income	780	762	798	837	840	884	10.7%	9.5%
Dividends	3	26	3	4	28	8	>100%	25.4%
Net trading result	47	94	90	77	179	-64	n/a	-17.2%
Gains/losses from financial instruments measured at FVPL	50	10	-2	68	-29	156	n/a	>100%
Net result from equity method investments	7	16	10	13	12	9	-8.9%	1.3%
Rental income	43	45	45	46	46	46	2.0%	4.4%
General administrative expenses	-1,345	-1,361	-1,362	-1,413	-1,386	-1,396	2.4%	3.1%
Gains/losses not FVPL	-6	-9	4	1	-2	1	-82.3%	-96.4%
Risk costs	-85	-97	-136	-104	-116	-144	5.7%	14.6%
Other operating result	-184	1	-29	-108	-103	-97	>100%	46.3%
thereof banking levies	-121	-76	-87	-201	-92	-88	1.8%	34.5%
Pre-tax result	1,182	1,400	1,395	1,413	1,492	1,548	11.0%	12.0%
Taxes on income	-242	-287	-286	-297	-304	-325	13.6%	13.5%
Net result for the period	940	1,113	1,109	1,117	1,188	1,223	10.3%	11.6%
Net result attributable to non-controlling interests	197	192	208	262	251	245	18.1%	27.1%
Net result attributable to owners of the parent	743	921	901	855	937	978	8.5%	7.9%
Operating income	2,802	2,866	2,919	3,038	3,100	3,185	9.1%	8.6%
Operating expenses	-1,345	-1,361	-1,362	-1,413	-1,386	-1,396	2.4%	3.1%
Operating result	1,458	1,505	1,556	1,625	1,714	1,789	15.0%	13.5%
Cost/income ratio	48.0%	47.5%	46.7%	46.5%	44.7%	43.8%		

	Mar 25	Jun 25	Sep 25	Mar 26 pro-forma	Jun 26 pro-forma	Sep 26 pro-forma
Net customer loans	220,069	223,983	227,978	235,517	241,269	245,511
Customer deposits	246,149	248,499	247,811	260,990	264,327	264,271

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

ERSTE Group

Capital requirements for 2026 slightly up on higher buffers

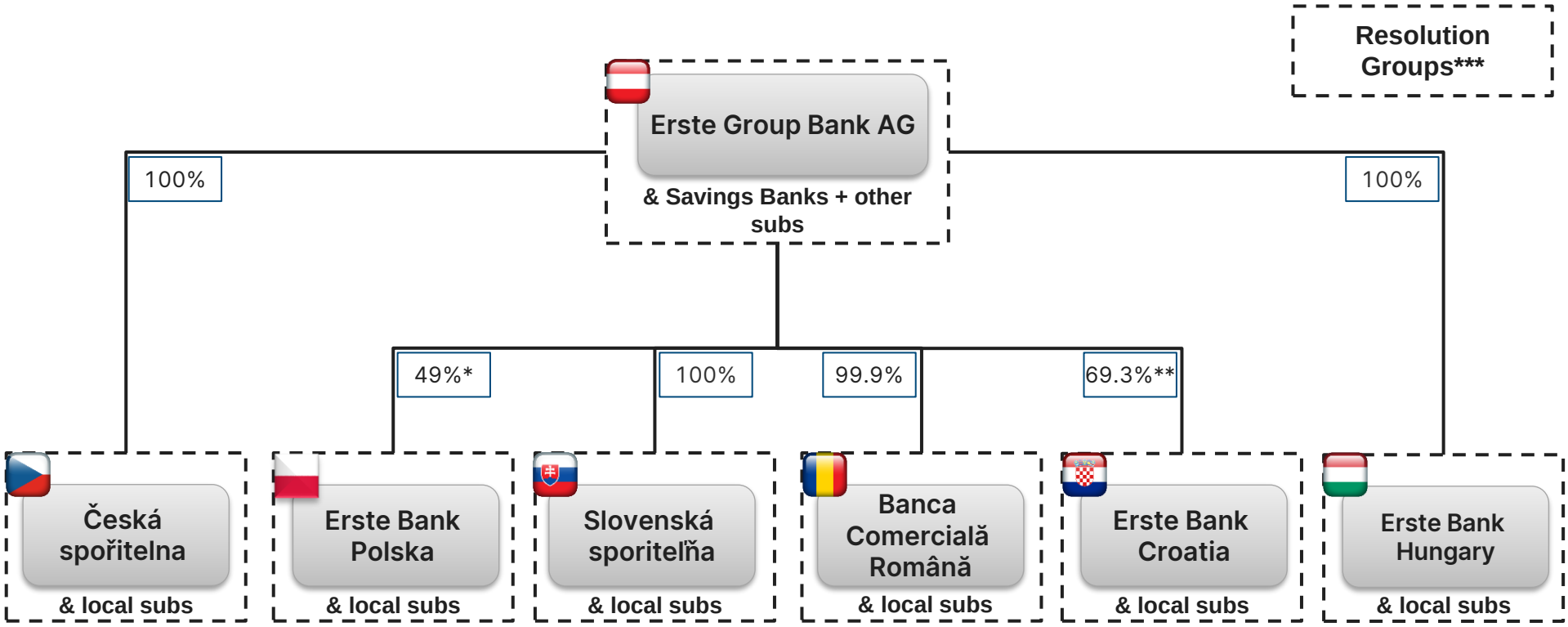
	Erste Group Consolidated				Erste Group Unconsolidated			
	YE 2024	YE 2025	Q3 2026	YE 2026	YE 2024	YE 2025	Q3 2026	YE 2026
Pillar 1 CET1 requirement	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**	**4.50%**
Combined buffer requirement	**5.63%**	**6.03%**	**6.31%**	**6.32%**	**5.32%**	**5.46%**	**5.80%**	**5.81%**
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%	0.93%	0.94%	0.57%	0.69%	1.01%	1.02%
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%	0.13%	0.13%		0.02%	0.03%	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%	11.94%	11.94%	10.89%	11.08%	11.42%	11.43%
Regulatory minimum ratios including P2G								
CET1 requirement	12.19%	12.65%	12.94%	12.94%	11.89%	12.08%	12.42%	12.43%
Reported CET1 ratio as of September 2026			**14.63%**				**30.00% 3)**	

Buffer to MDA restriction as of 30 Sep 2026: 269 bps

Available distributable items (ADI) as of 30 Sep 2026: EUR 8.9bn (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 11.3bn

1. Planned values based on Q3 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 June 2026. ADIs pursuant to Austrian Commercial Code (UGB).
4. Implemented as of 1.7.2025 with a buffer of 1%, 2% from 1.7.2026; YE'26 estimate based on Q3 26 exposure.

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

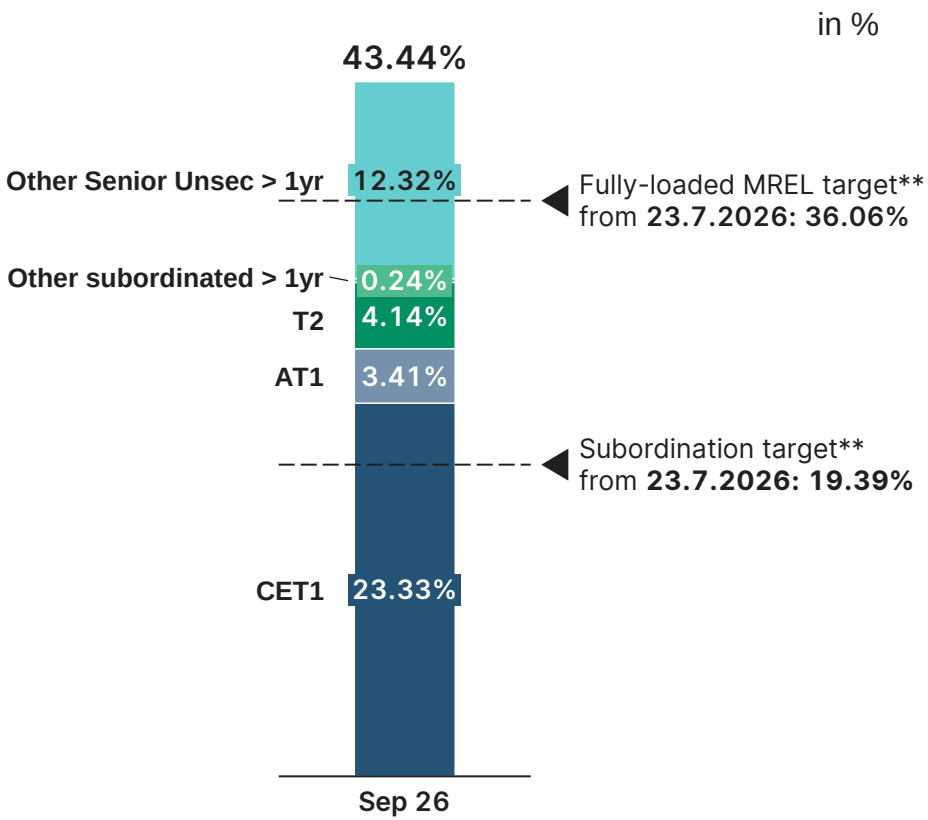


Erste Group follows an MPE resolution strategy with each resolution entity issuing its external MREL debt

* Erste Bank Polska: direct stake of 49%
** 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

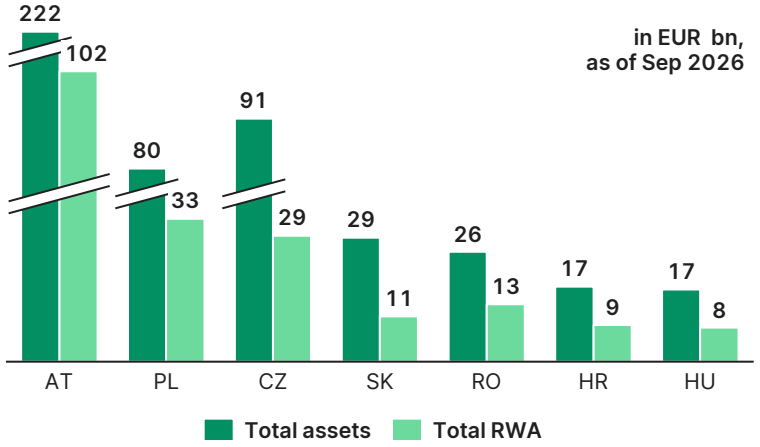
- In Q3 26, Erste Group Bank AG received its MREL requirement calibrated on 31 Dec 2024 balance sheet data
- From 23 July 2026, Erste Group Bank AG, as the resolution entity of the Austrian resolution group, must comply with a MREL requirement of 30.17% of TREA (excl. CBR) and 10.33% of Leverage Ratio Exposure (LRE). In addition, the subordination requirement is set at 13.50% (excl. CBR) of TREA and 6.21% of LRE, respectively.
- As of Q3 26 the Combined Buffer Requirement (CBR) of the Austrian Resolution Group is 5.89% of TREA
- Based on the Austrian resolution group's RWAs as of Sep 2026 of approx. EUR 102.2bn, the current MREL ratio stands at 43.44%, thereof 31.12% being subordinated eligible liabilities.

As of Q3 26 the AT resolution group is compliant with the MREL and subordination requirements (TREA and LRE-based) to be fulfilled from 23 July 2026

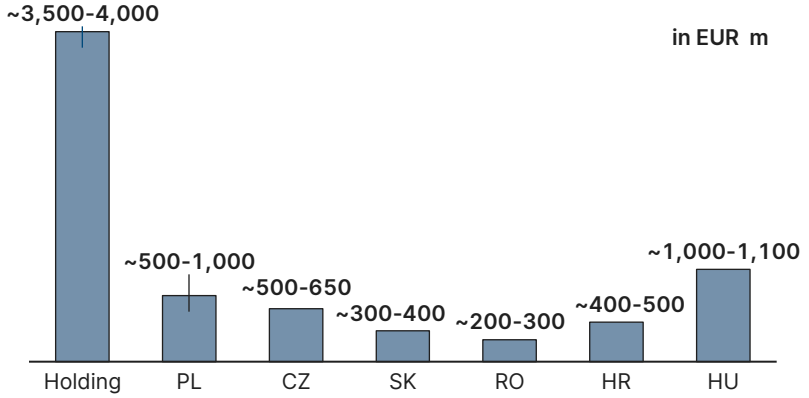
- Any future changes in the MREL requirements will be reflected in Erste Group Bank AG's funding plan as to ensure compliance with MREL & subordination targets

MREL issuance progresses to plan

MPE resolution groups



MREL issuance plan



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

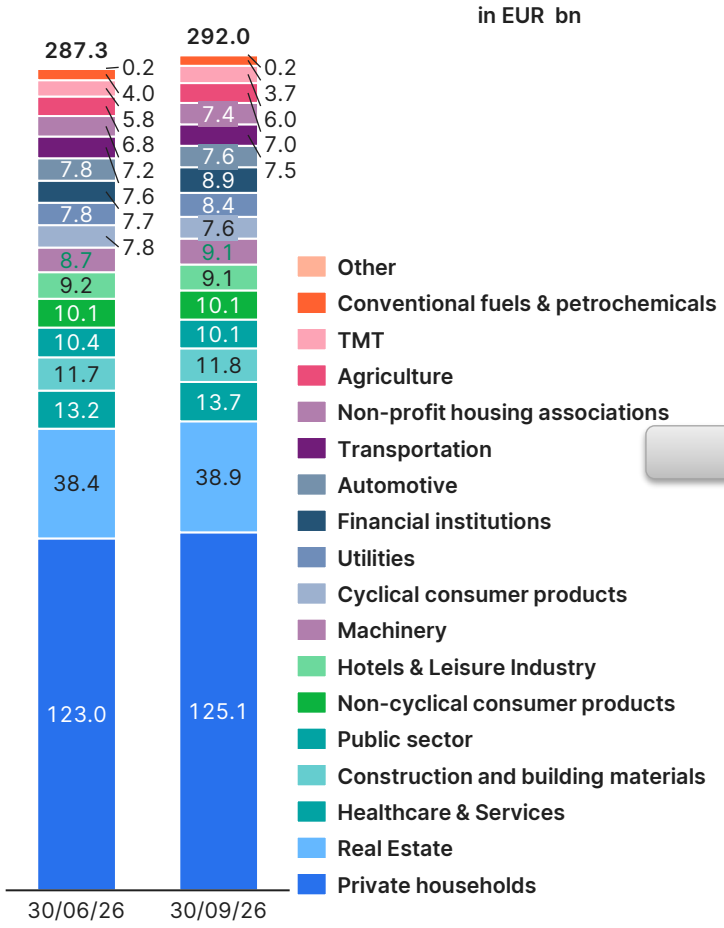
- Covers parent company (Holding), EBOe and savings banks
- Not considered a legal entity or reporting unit, hence there is neither a statutory reporting nor a capital requirement

More than EUR 4.4bn MREL-related CEE issuances placed in domestic and euro markets in 2025 and 2026

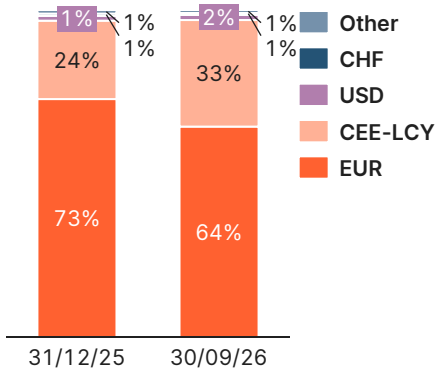
- Holding: ~EUR 5.6bn PS (thereof latest dual EUR 750m benchmark in Sep 26)
- CZ: ~EUR 1.0bn NPS (2 international EUR 500m benchmarks in Q3 25 and Q1 26)
- SK: ~EUR 0.6bn PS (thereof domestic EUR 0.3bn and 1 international EUR 300m sub-benchmark in Q3 26)
- RO: ~EUR 0.9bn, thereof 2 domestic RON 1.1bn 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 1.5bn PS (thereof domestic EUR 0.6bn and 2 international EUR 400m sub-benchmark in Q1 26 and EUR 500m benchmark in Q3 26)
- HR: ~EUR 0.4bn PS (1 international EUR 400m sub-benchmark in Q2 26)

Erste Group benefits from a highly diversified loan book

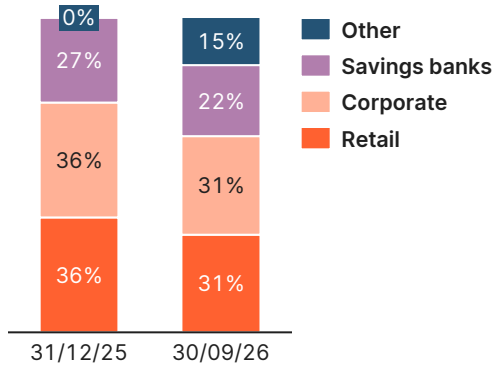
Gross customer loans by industry



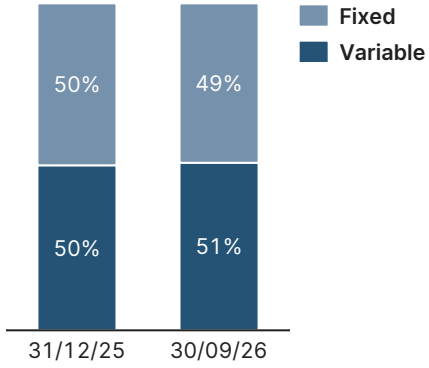
By currency



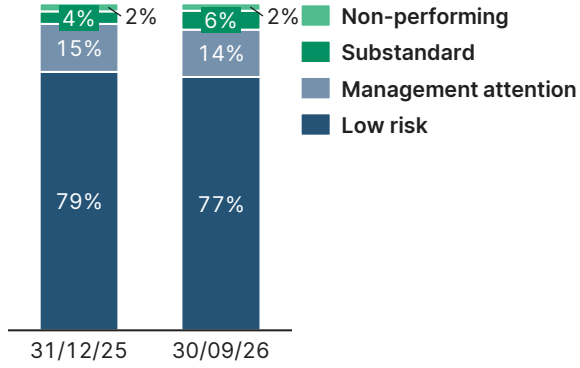
By business segment



By interest rate



By risk category



Real estate snapshot

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

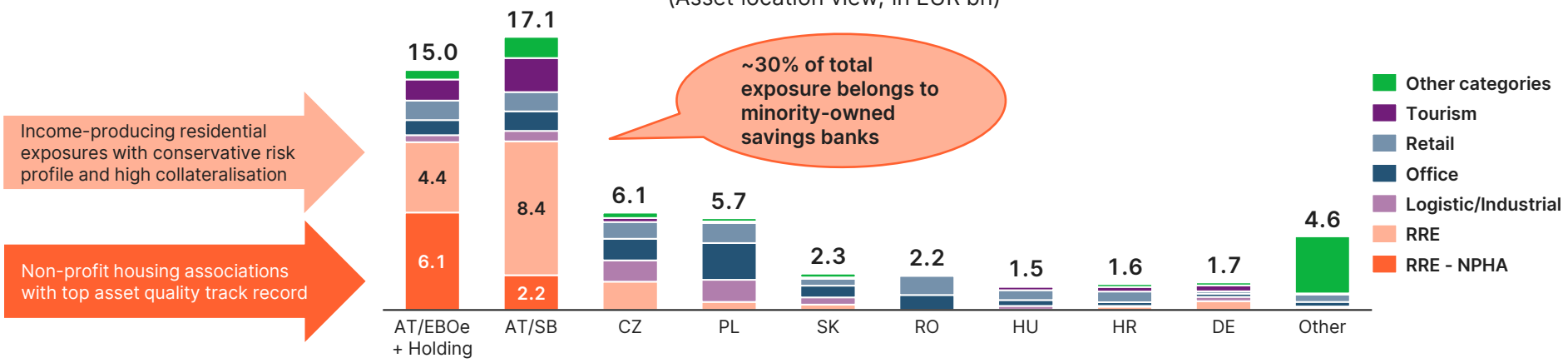
- Polish portfolio supports diversification, PL the second largest market outside AT
- Share of exposure related to AT-focused **residential real estate (RRE) stable** at ~ 36%; high share of low risk, state-subsidised non-profit housing associations (NPHAs)
- **Commercial real estate (CRE)** is **well-diversified and performs well**, heavily weighted towards lower risk economies, such as AT, PL and CZ
- Stable CRE yields, potential interest rate pressure monitored; real estate portfolio risk remains resilient
- 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

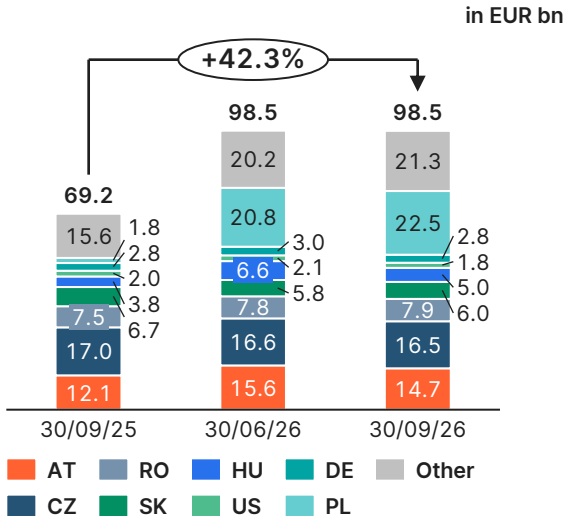
Real estate gross exposure as of Q3 26 (EUR 57.9bn)

(Asset location view, in EUR bn)

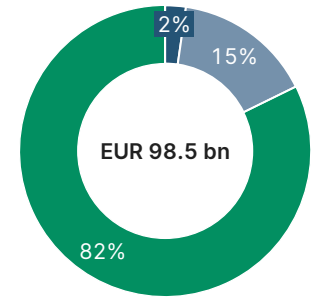


Securities portfolio contributes to net interest income

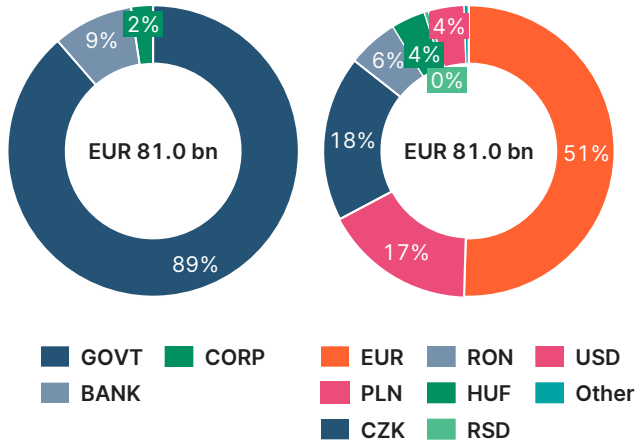
Financial assets – geographic view



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 Q3 26

- Amounts to EUR 81.0bn or 82% of total financial assets
- Portfolio duration: 3.5 years
- Portfolio yield: 3.4%

- 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: ~87% A or higher, ~13% 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 243.7bn exposure

252

gCO_2e/€ financing
low emission intensity

18.9

million tonnes of CO_2e
total financed emissions
Scope 1 and 2

42.6

million tonnes of CO_2e
total financed emissions
Scope 3

Sustainable finance corporate

New specific purpose Sustainable Financing[1]

	Committed amount (total), Sep 2026	in EUR m
	Construction and real estate	2,128
	Renewable energy	965
	Transportation	274
	Other Corporate	372
	Total	**3,739**

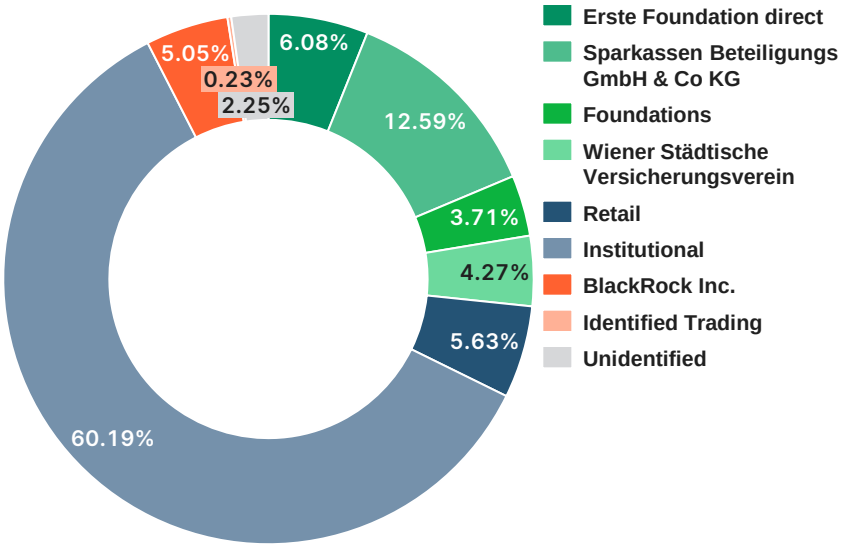
Portfolio net-zero target setting

					Baseline		Targets		Volume [2] as of Sep 26
Sector	Metric	Methodology	Scenario/ pathway	Emissions scope	*Year*	*Value*	*2030*	*reduction*	*in EUR bn*
Mortgages	$kgCO_2e/m^2$	internal model	XDC ITR 2.2°C	1+2	2024	45.2	32.1	-29%	127.3
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%	4.9
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%	1.4
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%	

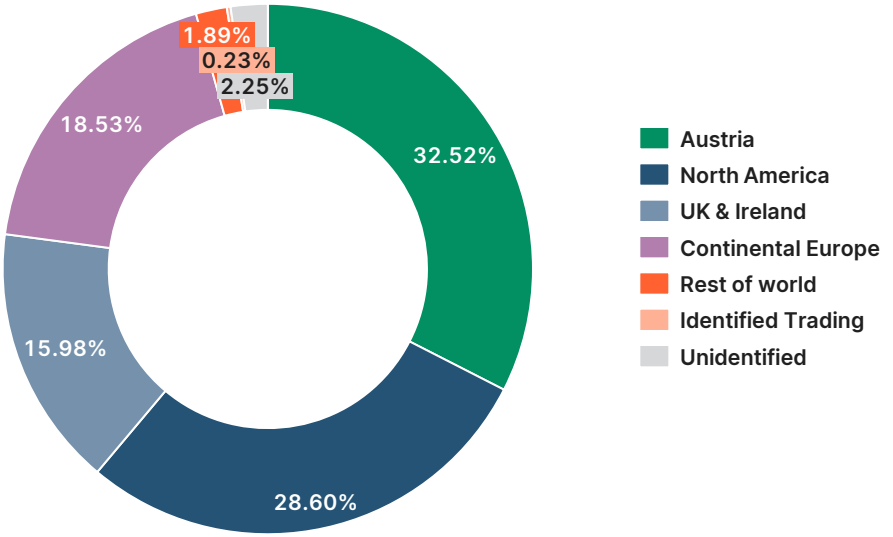
[1]) as defined in Erste Group's Sustainable Finance Guideline
[2]) volume represents the Carbon Footprint Calculation on-balance exposure as of that is in scope of the decarbonisation targets (incl. savings banks)

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 Sep 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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