ERSTE Bank

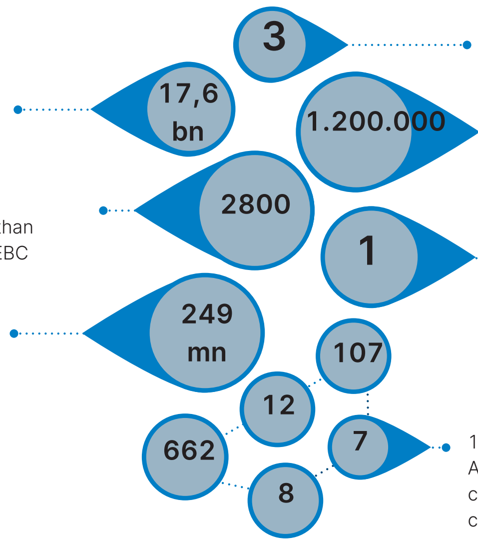
FACT SHEET

APRIL, 2026

Profile

Erste&Steiermärkische Bank d.d. (Erste Bank) originates from the former strong regional banks – Riječka, Bjelovarska, Trgovačka and Čakovečka banka – and has been operating under this name since 1 August2003. Today it is a modern bank, ranked No3 on the Croatian market by total assets, being a part of the international Erste Group, one of the leading financial service providers in CEE. What makes Erste Bank different is its employees, their approach to work, innovation, and care for the clients. The Bank has been posting great business results for years, continuously investing in digital development that facilitates innovation and creativity in customer service. By supporting the financial needs of the citizens and financing sound and profitable projects implemented by entrepreneurs and companies contributing to employment growth in the real sector, the Bank adequately supports the development of the entire economy.

Erste group in Croatia in numbers



ranked 3rd by total assets on the Croatian market

17.6 bn EUR total assets Y2025

more than million clients

around 2800 employees, more than 3400 employees EBC

number one in the market in customer satisfaction

249 mn EUR net profit Y2025

107 branches and 662 ATMs, 12 commercial centres and 7 profit centres, 8 SME centres

Erste Bank Croatia is the first bank in Croatia to be awarded the gold DGNB certificate by the Croatian Green Building Council for its headquarters building in Rijeka, located at Jadranski trg 2a, thereby confirming that the bank operates in accordance with the highest sustainability standards. The certification process established that the building meets high sustainability criteria, resulting in an overall performance score of 66.80%. With this score, the building qualified for the gold certificate, achieving its best result in the category of socio-cultural and functional quality (73.33%). The building also received high scores in the other two categories: economic quality (68.5%) and environmental quality (60.8%).

As a result of exceptional success and strong growth over the past six years, Erste Bank Croatia is separating the business of the KEKS Pay application into a separate company, KEKS Pay d.o.o., Zagreb. The goal is to provide the new company with even more space for independent development, innovation, and strategic advancements, including expansion into new markets. The founder and owner of the new company is EBC, and the current members of the KEKS Pay team, Fedor Jan Bauer and Boris Blažević, will continue to lead the new company as members of the Management Board.

Damir Šljivar has taken on a new role at Erste Bank Croatia, becoming the Director of the Digital Banking Division. This division consolidates the digital operations of the bank and its group members, including the digital platform George, which currently has more than half a million users in Croatia, while the mobile app Keks Pay has been separated into a dedicated company.

Management board

Christoph Schoefboeck
Chairman and CEO

Martin Hornig
Member of the Board
Org & IT,
Corporate Security

Krešimir Barić
Member of the Board
Accounting & Controlling

Katarina Kraljević
Member of the Board
Retail Banking, Direct Channels

Hannes Frotzbacher
Member of the Board CRO,
Risk

Erste Group in Croatia

- EKEKS Pay d.o.o.
- Erste d.o.o. Mandatory and Voluntary Pension Funds Management Company
- Erste Asset Management d.o.o.
- Erste Real Estate d.o.o.
- Erste & Steiermärkische S-Leasing d.o.o.
- Erste Group Card Processor d.o.o.

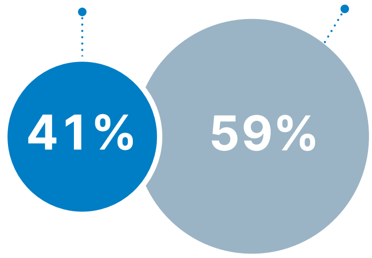
Strategic objectives

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

Shareholders' structure

Steiermärkische Bank and Sparkassen

Erste Group



Rating

Fitch (2025)	A-	Stable

Profile

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central Europe (CEE).

Since then, Erste Group has grown through numerous acquisitions and organic growth to one of the largest financial services providers in the Eastern part of the EU in terms of clients and total assets:

- ONE OF THE LEADING FINANCIAL SERVICE PROVIDERS IN THE EASTERN PART OF EU
- AMONG THE TOP 3 BANKS IN ITS LARGEST CORE MARKETS
- INNOVATION LEADER IN RETAIL BANKING IN AUSTRIA

Erste Group has:

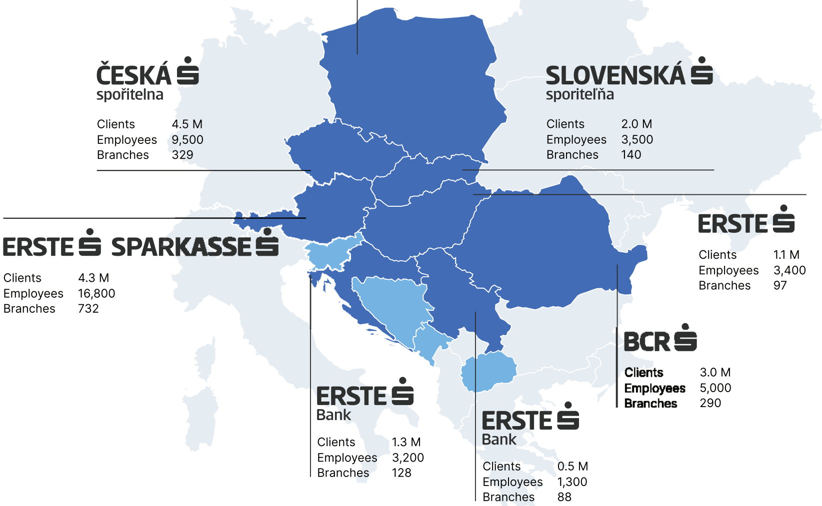
- ca. **22.7 million** customers[1]
- ca. **55,800** employees[1]
- over **2,111** branches in 8 countries[1]
- EUR **369 billion** total assets[2]
- EUR **3.51 billion** net profit[2]
- EUR **6.08 billion** operating result[2]
- EUR **34.7 billion** total equity[2]
- **19.3%** CET1 ratio (pro forma)[2]

1 Including Santander Bank Polska, transaction perimeter based on FY 2025

2 Based on Erste Group's FY 2025 results (excludes Santander Bank Polska, which will be consolidated Q1/26)

Extensive presence in CEE

(on FY 2025 basis)



Strategy

Eastern part of the EU		Focus on CEE, limited exposure to other Europe		
RETAIL BANKING	**CORPORATE BANKING**	**CAPITAL MARKETS**	**PUBLIC SECTOR**	**INTERBANK BUSINESS**
Acting as financial health advisor for the people in our region 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 Poland, 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

Listings and index representation

31.12.2025

LISTINGS	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	20.3 %
Prague Stock Exchange	PX	20.7 %
Bucharest Stock exchange	BET-BK	7.3 %

– Via a level I ADR programme in the U.S.

– EURO STOXX Banks Index

– MSCI Standard Index

– FTSEurofirst 300 Index

Ratings 05.01.2026

	LONG-TERM	SHORT-TERM	OUTLOOK
S&P	A+	A-1	Positive
Fitch	A	F1	Stable
Moody's	A1	P-1	Positive

Management board

Peter Bosek, CEO and Chief Retail Officer

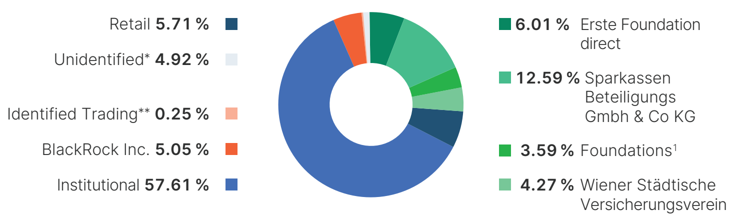
Stefan Dörfler, CFO

Alexandra Habeler-Drabek, CRO

Ingo Bleier, Chief Corporates and Markets Officer

Maurizio Poletto, COO and Chief Platform Officer

Shareholder structure 31.12.2025



1 **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks

* **Unidentified** include unidentified institutional and retail investors

** **Identified Trading** includes market makers, prime brokerage, proprietary trading, collateral and stock lending positions which are visible through custodian bank lists

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

Free float **73.53 %**