

ERSTE&STEIERMÄRKISCHE GROUP
Croatia
Investor Presentation
1H 2026

September 2026

Cautionary Note Regarding Forward-Looking Statements

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Summary

Republic of Croatia

- Fully integrated EU member – European Union (since 2013), Euro area (since 2023), Schengen zone (since 2023)
- Croatia's rating upgrade has been strong in recent years, with S&P raising it to another record high in 2026 to 'A' (stable outlook), thus currently holding one-notch gap compared to Fitch and Moody's ('A-' and 'A3', respectively, both with stable outlook)
- 1H26 saw moderating economic activity as GDP growth moderated to 1.9% mostly reflecting fading domestic demand support. FY26 GDP growth is anticipated close to 2% as geopolitical tension and higher inflation remain a headwind for near term economic prospects

Erste Group

- Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into CEE
- Erste Group has grown to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets
- More than 23mn customers in Austria, Poland, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia
- Erste Group strives to be the leading retail and corporate bank in the eastern part of the European Union, including Austria

Croatian Banking Market

- Banking sector profitability improved in 2Q26 – ROE increased to 15.3%, while ROA edged up to 2.2%
- Banking sector remains well capitalized with capital adequacy at 22.1% (2Q 2026)
- Net profit of banking sector decreased by 6%
- Credit trends remained strong - retail credit growth kept on high pace supported by housing segment; corporate credit also saw ongoing vivid trend, while public sector saw some deleveraging
- CNB introduced tighter macro prudential regulation from 2H25 aimed at keeping the strong retail credit momentum at bay – additional tightening has been suggested to kick-in in 4Q26

ERSTE&STEIERMÄRKISCHE BANK d.d. („Erste Bank Croatia”; „EBC”)

- EBC is the third largest bank in Croatia in terms of total assets, total loans, total deposits as well as distribution network
- Current rating from Fitch stands at A- with stable outlook – in the group of highest rated financial institutions in Croatia
- Significant net profit growth in 1H26 due to deconsolidation of ECC
- Positive effects coming from stronger net income growth and other operating results, along with lower cost (due to deconsolidation of ECC)
- Cost/income ratio is decreasing, as revenue growth more than offsets cost pressures related to the inflationary environment

Erste Group | EBC at Glance

Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

Funding

ESG

Additional Information

Erste Group's footprint – leading retail and corporate bank in 8 geographically connected countries

Erste Group's footprint

Preliminary key information as of HY26

Total assets	EUR 461bn
Net profit	1,974.7m
NPL coverage	68.4%
NPL ratio	2.3%
CET 1 ratio*	15.24%
Total capital ratio*	22.0%
Loan/deposit ratio	87.3%
Credit ratings**	A+ (positive) Aa3 (positive) A (stable)

* Basel 3, fully loaded

** S&P | Moody's | Fitch; as of August 2026

Core markets

Indirect presence

Czech Republic

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

Austria

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

Croatia

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

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%

Hungary

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

Romania

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

Serbia

Customers:	0.5m
Employees:	1,270
Branches:	88
Retail loan share:	6.4%
Retail deposit share:	5.4%

Third bank in Croatia with best customer experience among peers

About Erste&Steiermarkische Group

- Established as Riječka banka d.d. in 1954; in Erste Group ownership since 2003
- Universal bank with nation-wide presence and balanced approach towards both retail and corporate business
- Strong market position in retail segment with ambition to further expand, especially in the housing segment
- Market leader in medium-sized companies
- Strategic orientation towards keeping the innovator image on the market as digital services are concerned
- #1 bank in customer experience*
- Top tier rated financial entity in Croatia with 'A-' rating from Fitch

* According to Customer Experience Index 2025 FY Croatia

Key Information

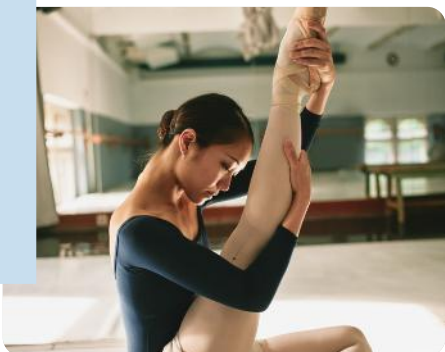
EBC Group	HY 2026
Total assets	EUR 17.7bn
Net profit	EUR 233.9mn
NPL coverage	96.5%
NPL ratio	2.6%
CET 1 ratio	17.2%
Total capital ratio	21.0%
ROE	25.5%
CIR	46.4%

Source: Unaudited Consolidated Financial Statements for HY 2026

HY 2026	EBC Group	EBC Bank
# of customers	1.4m	1.2m
Branches	126	107
ATMs	750	666

Strategy to become a Financial Health Company set on three key pillars

1 Excellent client relationship



BUILD Financial Health and **Love Brand** and increase share of wallet

MAINTAIN our position as the **BEST-IN-CLASS customer experience** and the **best brand** and continue building **FINANCIAL HEALTH**

BUILD long-lasting client relationships by providing **TAILORED ERSTE ADVICE** and customized solutions based on trust and reliability

FOSTER a strong, emotional human connection with our clients via becoming a **love brand**

2 Sustainable operational profitability



IMPROVE market position and be the leader in the **Green transition**

OUTPERFORM MARKET development growth in both retail and corporate ensuring sustainable operational profitability

CONTINUE to deliver **FEE GROWTH** by daily banking, Bancassurance and Asset Mgmt.

SUPPORT transition to environmentally **SUSTAINABLE** economies

ENSURE optimal cost to income structure

3 Delivery excellence



INVEST in our data & digital capabilities **front to back** and prioritize employee experience

PRIORITIZE employee experience

POSITION GEORGE as a **UNIQUE** platform for optimized client & employee experiences

DIGITIZE and AUTOMATE core processes to build future-proof customer journeys F2B while continuing with modernization of IT

TRANSFORM into **DATA DRIVEN** bank

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Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

Funding

ESG

Additional Information

Key Figures

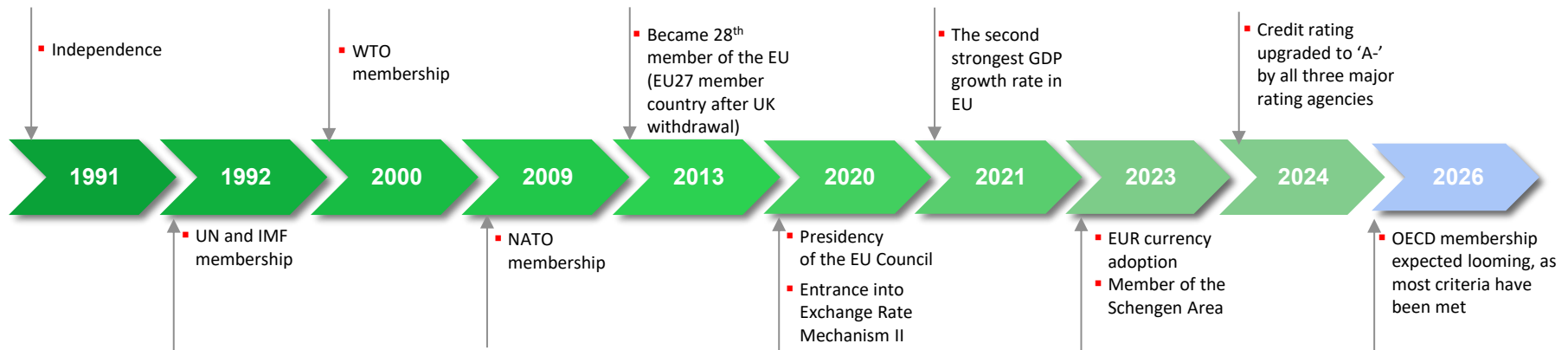
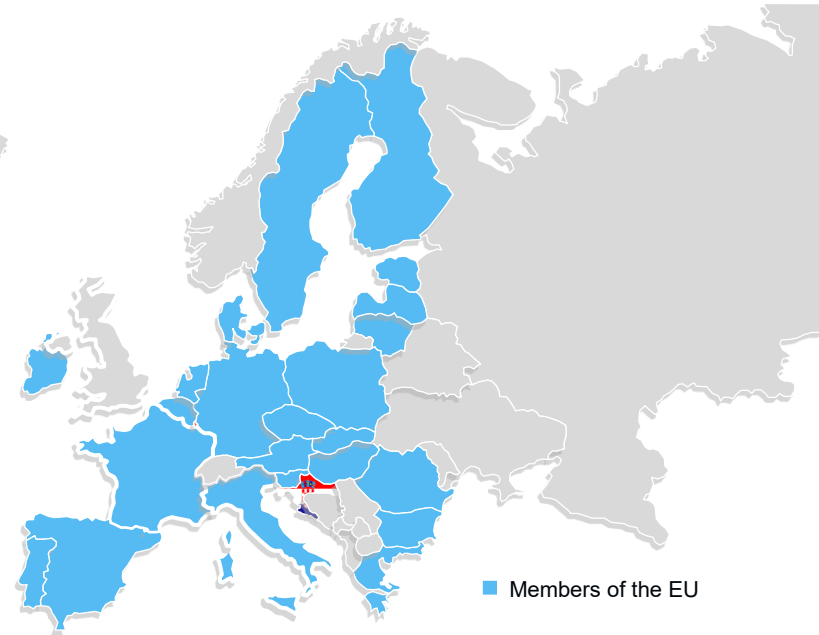
Area: 56,594 km² (land); 31,067 km² (sea)

Population: Approx. 3.9million

GDP per capita: Approx. €24,064 in 2025

Credit ratings: Moody's: A3 (stable) / S&P: A (stable) / Fitch: A- (stable)

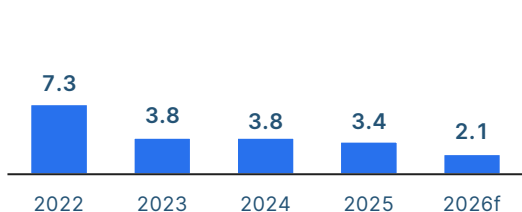
Capital: Zagreb



Macroeconomic Development

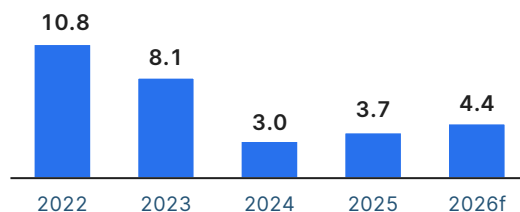
Real GDP growth

in %



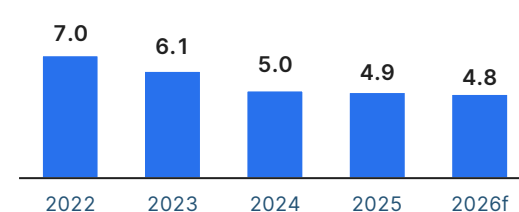
Consumer price inflation

avg, in %



Unemployment rate

avg, in %

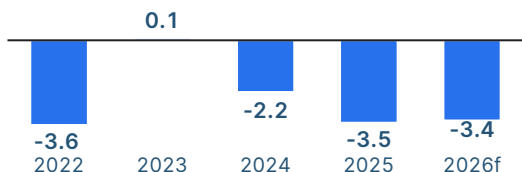


GDP growth moderated in the 1H26 (2.2% YoY in 1Q and 1.7% YoY in 2Q) amid fading support from domestic demand as private consumption battled accelerating inflation, while investments growth saturated at strong level. FY26 GDP growth should land close to 2% with similar narrative prevailing as domestic demand is concerned, while global factors remain a headwind and a downside risk

Inflation trajectory has been reshaped by the Middle East conflict – CPI peaked close to 6% YoY in 2Q, before easing gradually – energy dominated the acceleration, while thus far spill-over effects were limited. Average inflation in 2026 is anticipated in the region around 4.5%, while outlook remains blurred amid ongoing geopolitical tension

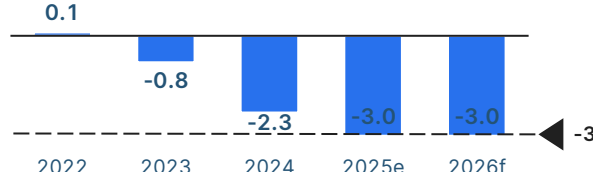
Current account balance

% of GDP



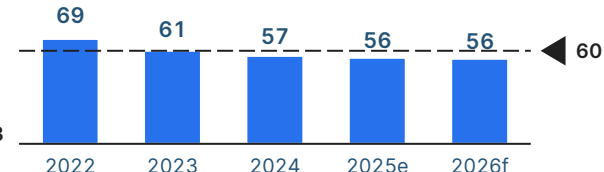
General government balance

% of GDP



Public debt

% of GDP



Following further relaxation in 2025 and deficit landing at the Maastricht threshold of 3% of GDP, budgetary plans for 2026 remain anchored around similar levels, pointing to a limited appetite for fiscal consolidation, while Middle East conflict and moderating GDP growth weigh on the outlook

S&P raised Croatia's credit rating by one notch to 'A', with the outlook set to stable – our baseline for 2026 remains that Fitch and Moody's will stay on hold, with eyes on the outlook developments

Source: Statistical Office, EBC Research

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Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

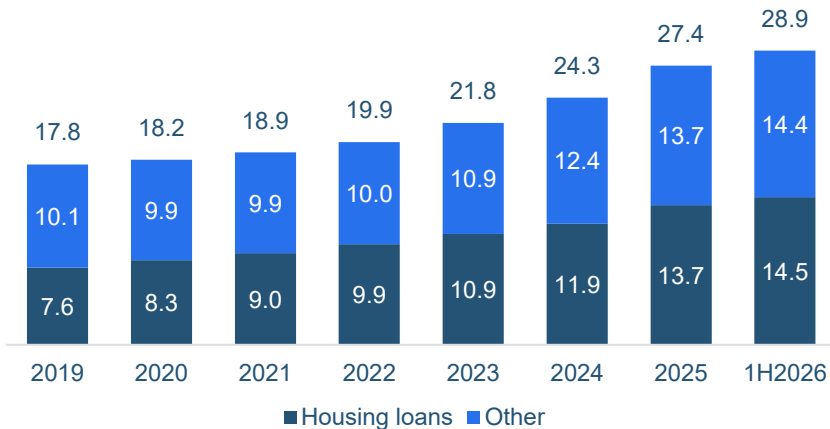
Funding

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Additional Information

Outstanding Retail Loans and Debt of Households

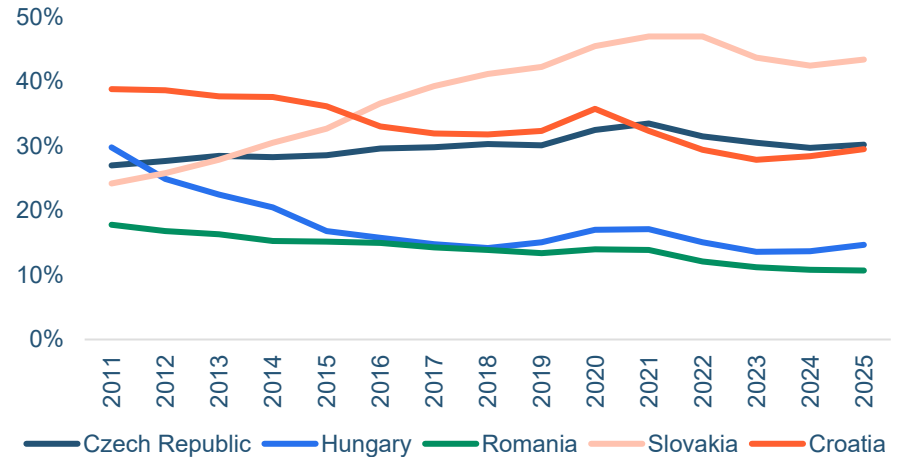
Development of retail loans (EUR bn)



Source: CNB

- Strong pace from 2025 has been largely sustained in the 1H26 as demand remained vivid owing to favorable macro and interest rate environment. Household credit growth remains in double digit territory (10.8% YoY). Housing segment continued robust performance adding 5.8% YTD and pacing 13.1% YoY. Consumer credit also remains resilient being up 5.1% YTD, thus maintaining solid 8.5% YoY dynamic

Retail loans to GDP

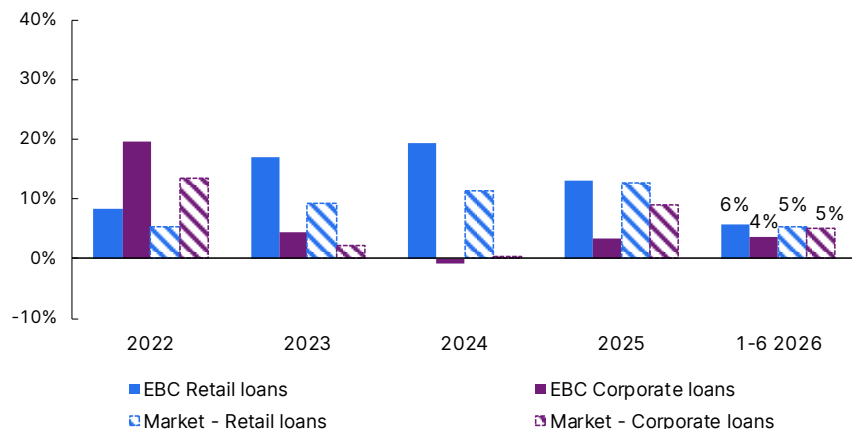


Source: Erste Group Research

- Croatia's households traditionally are showing relatively high penetration rates in the CEE region, though with changing trend as some of the peers caught up
- Longer-term deleveraging trend (note 2020, owing to pandemic GDP shock, showed transitory uptick) has been put to halt in 2024 as nominal GDP growth moderated (amid slowing inflation) and, as mentioned, household credit growth further accelerated – 2025 trajectory confirmed the trend and 2026 is looking currently to maintain that course

Loans and Deposits development

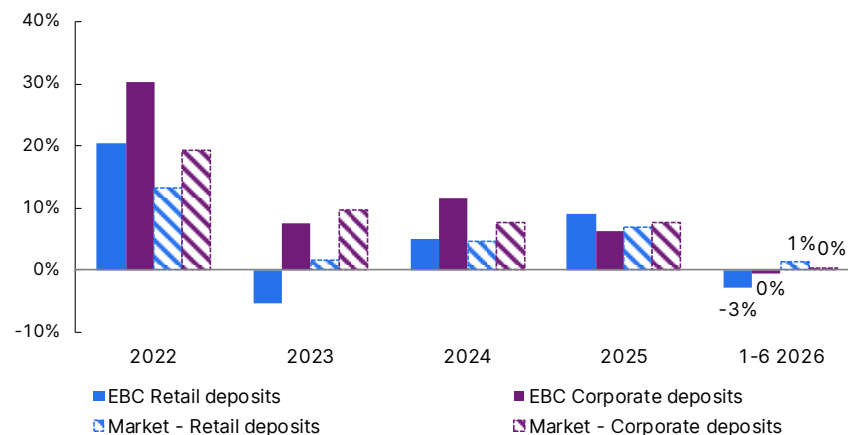
Retail and corporate/public gross loans



Source: CNB, Internal data

- Loan side kept ongoing vivid momentum also in 2026 as retail segment saw additional acceleration (+6% YTD), visible in both housing and consumer loans
- Corporate segment also showed solid growth fueled by non-financial corporate (NFC) segment (+5% YTD), while credit exposure to public sector maintained moderating trend
- EBC retail exposure followed market trends with increased market share in housing segment. Corporate segment also kept trend close to market pace.

Retail and corporate/public deposits



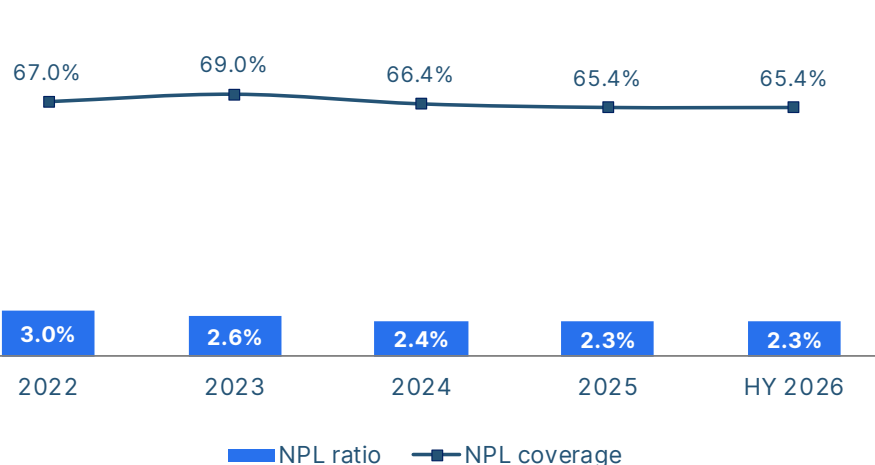
Source: CNB, Internal data

- YTD deposit activity is mostly displaying intra-year seasonality. Comparison to previous years suggest moderating growth in the retail segment with YoY moving to mid-single digit zone. On the other hand, corporate deposits were outperforming intra-year dynamics thus showing some acceleration on YoY level to high single digit region
- EBC retail owing to one bigger one-off outflow slightly underperformed compared to market. Similar trend is also visible on the corporate side

Parent bank level

NPL Rates and Profitability of the Banking Sector

NPL ratio and NPL coverage of the banking sector

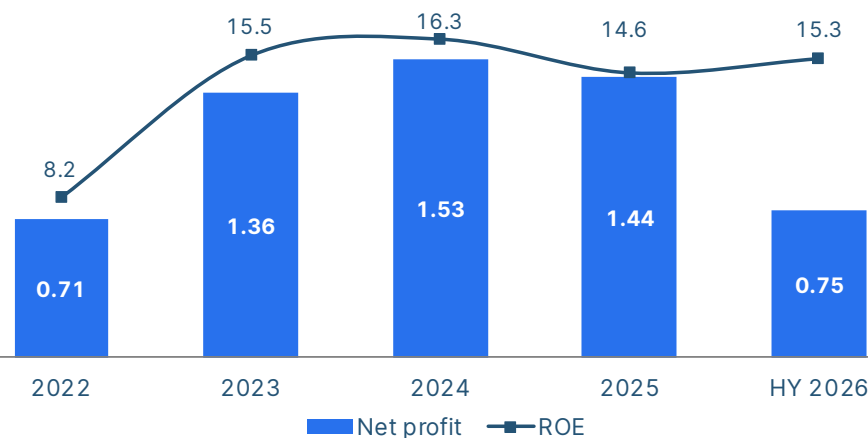


Source: CNB

- Portfolio quality remained resilient, with the NPL ratio consistently maintained below 3%
 - Household loan portfolio went down to 3.2%
 - Non-financial corporations decreased to 3.3% from 3.7% at YE25
- NPL coverage improved further, supported by the continued reduction of NPLs

Parent bank level

Profitability of the banking sector (EUR bn / %)



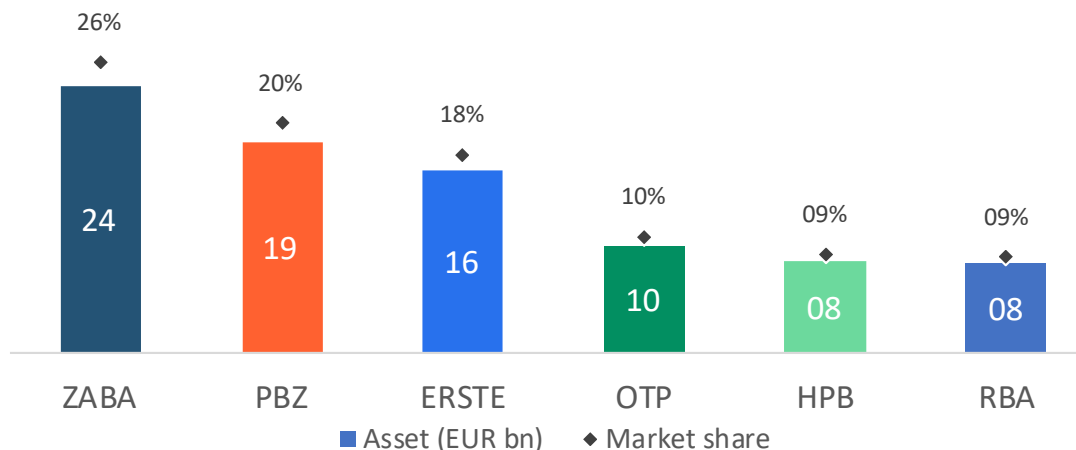
Source: CNB

- Banking sector displays stable profitability profile since in 2023-2025 period. Favorable economic conditions, strong credit growth and benevolent risk cost supported both steady net profit just shy of EUR 1.5bn in end 2025
- ROE increased to 15.3% reflecting growing Operating income and ongoing benevolent risk cost developments
- Capitalization levels remained continuously high, with Total Capital ratio at 21.0% at the 2Q26

* Profitability in 2022 was influenced by one-off windfall profit tax

Main Players on Croatian Banking Market

Total assets (EUR bn) and asset market shares 2Q 2026
(Parent bank level)



Source: CNB

- Competitors overview as of 2Q26 showing no changes in the rank list, with HPB still ahead of Raiffeisen Bank marginally
- EBC has established a strong market position as the 3rd bank in terms of assets. Market share held broadly steady in 2026 and stood at 17.6%
- During 2026 modest decrease of the loan market share – mostly affected by the lower exposure to public sector
- On the deposit side, EBC holds equally strong position firmly holding 3rd position on the market
- Total deposits market share decreased driven by both modest decline on retail and corporate side during 1H26.

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Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

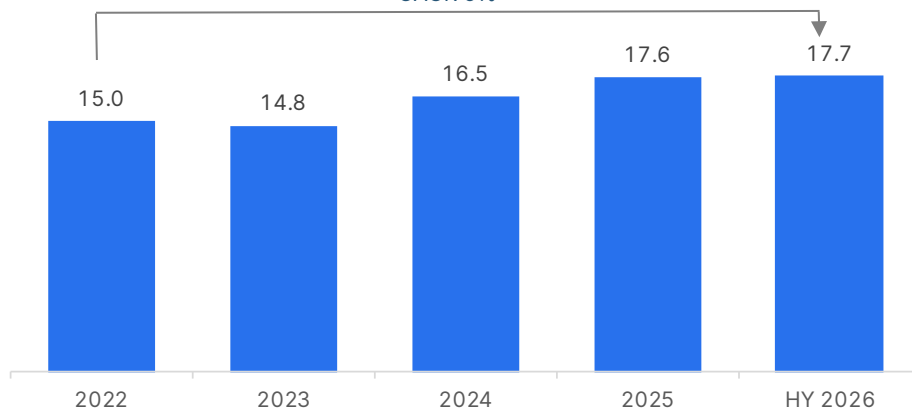
Funding

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Additional Information

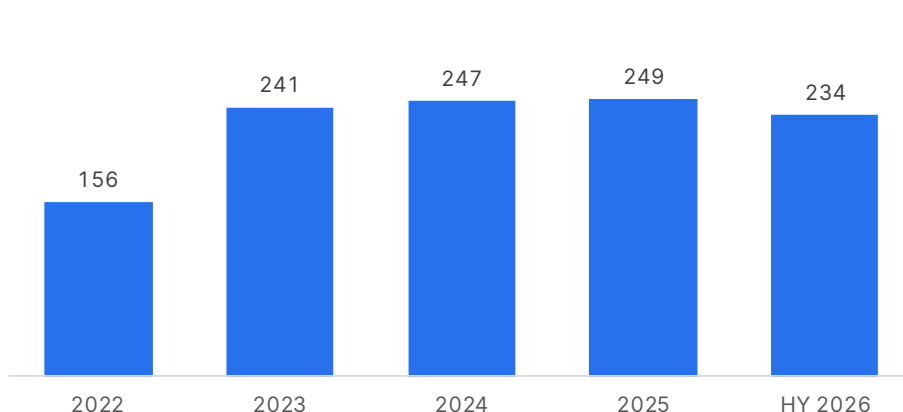
Historical Performance of EBC Group

Total assets (EUR bn)
CAGR 5%



Source: Audited Consolidated Financial Statements, Unaudited Consolidated Financial Statements for HY 2026

Net profit (EUR mn)



Source: Audited Consolidated Financial Statements, Unaudited Consolidated Financial Statements for HY 2026

- The EBC Group total assets have been continuously growing in the last 5 years with only slight decrease in 2023
- Compound growth is mostly driven by increasing loan portfolio in retail and corporate segments
- In 2022 the loan demand was mostly driven by households (especially housing loans), SME and large corporate segment (including government) and additionally supported by significant increase of liquid assets
- Surplus liquidity grew as result of strong deposit growth in 2022 (due to EURO adoption and client base growth), while in 2023 excess liquidity showed decrease owing to loan growth outpacing deposit performance
- Trend halted in 2024 where deposit growth was higher compared to loans, with increased surplus of liquidity
- Equity increased as EBC successfully issued EUR 150m AT1 capital instrument in 1Q 2025
- In HY26 asset side shaped by growing loan volumes, while seasonally driven excess liquidity decrease shaped the liabilities side. In May 2026, EBC successfully issued a EUR 400 million MREL-eligible Senior Preferred bond
- In 2022 result is under the influence of lower risk cost. Income increased and costs also followed the same trend. One-off windfall tax weighed on the profitability in 2022
- In 2023 growth is driven by higher income (NII due to volumes and market rates and NCI due to increased fees, while FX related income declined after EURO introduction). Costs were also reflecting inflation pressures
- In 2024 showing stable annual growth on income side, partly offset by still challenging cost environment
- In 2025 showing stable YoY growth on income side, partly offset by increasing costs. Tax-better due to one-off impact in 2024 related to windfall tax from 2022
- HY 2026 showing significant YoY growth due to one-off impact in 1Q26 – sale of ECC subsidiary. NII increase, driven by loans & deposits growth (especially sight deposits) and lower retail term deposit pricing. NCI and costs decreased due to ECC subsidiary deconsolidation – otherwise NCI recorded growth, while wage increase weighed on the perex

Balance Sheet Performance of EBC Group

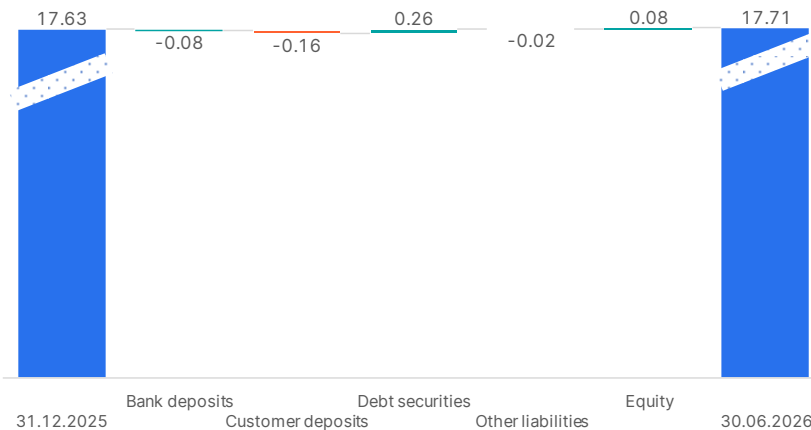
Total assets development in HY 2026 (EUR bn)



Source: Unaudited Consolidated Financial Statements for HY 2026

- Total assets are up 0.5% compared to YE25
- Customer loans kept healthy pace (slightly above 5% YTD) - retail segment delivered 5.8% (both housing and consumer segments), while corporate segment is up 5.9% (driven by SME segment)
- Excess liquidity decreased as the liability growth lagged the loan expansion

Total liabilities development in HY 2026 (EUR bn)

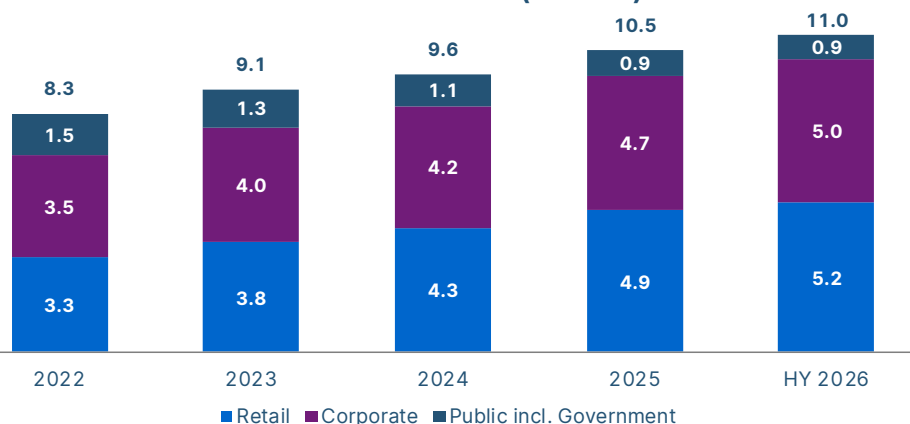


Source: Unaudited Consolidated Financial Statements for HY 2026

- Deposits from customers decreases were down 1% - retail segment (-2.2%) reflecting seasonal play, but also partly due to one bigger one-off outflow. Corporate deposits also decreased (-0.9%) also exhibiting seasonal pattern, with shift towards term deposits as structure goes
- In May 2026, EBC successfully issued a EUR 400mn MREL-eligible Senior Preferred bond

Balance Sheet Performance of EBC Group

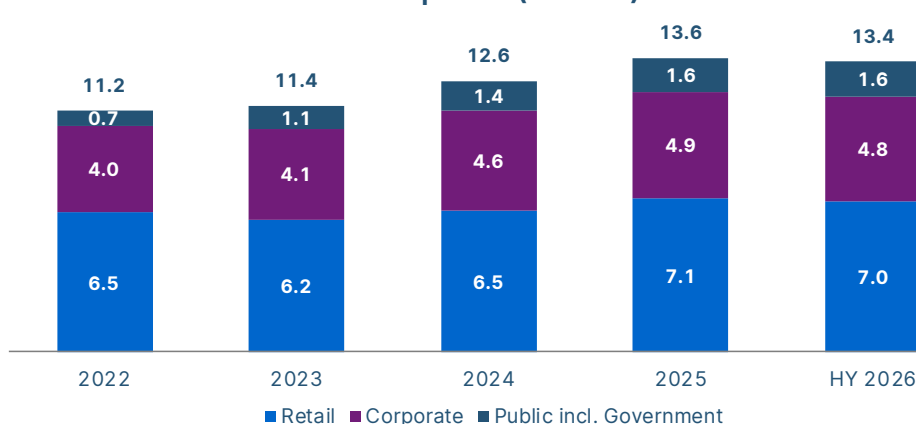
Net customer loans* (EUR bn)



Source: Audited Consolidated Financial Statements, , Unaudited Consolidated Financial Statements for HY 2026

- Customer loans expanded by 5% in HY 2026
- Retail segment kept positive trend and delivered 6% growth YTD, as demand in both consumer and especially housing segments in 2026 remained strong
- Growth of corporate loans (including public) continued in 2026 adding 5% YTD. Both SME & public segments showed solid performance.

Customer deposits (EUR bn)



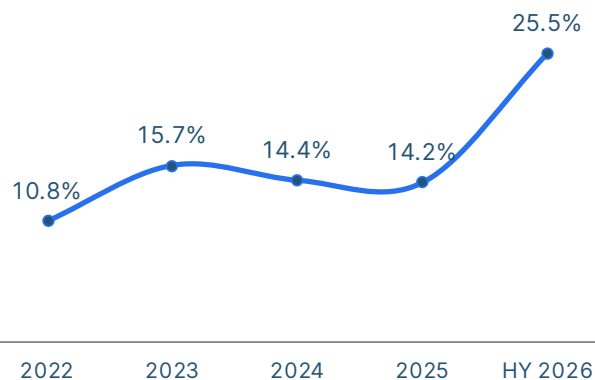
Source: Audited Consolidated Financial Statements, , Unaudited Consolidated Financial Statements for HY 2026

- Customer deposits decreased by 1% in HY 2026
- Corporate deposits are down 0.9% mostly reflecting seasonal trajectory
- Retail deposits are 2.2% lower, to extent also due to one bigger one-off outflow

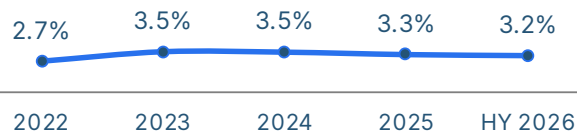
*Net Customer Loans - Loans and advances to customers at amortized cost, Trade and other receivables, Finance lease receivables to customers
Business Line allocation is based on IFRS sectorization

Key Financial Ratios of EBC Group

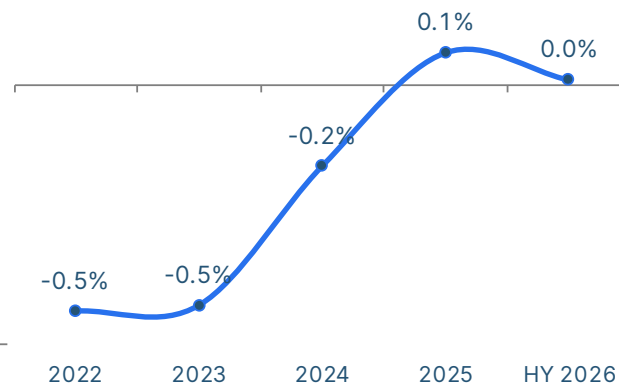
Return On Equity (ROE)*



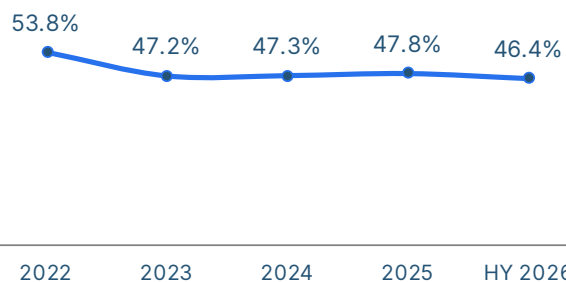
Net interest margin (NIM)



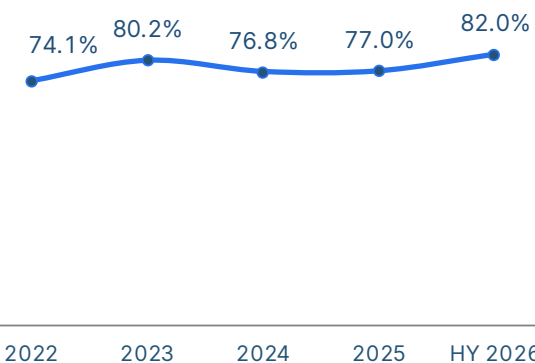
Risk cost ratio



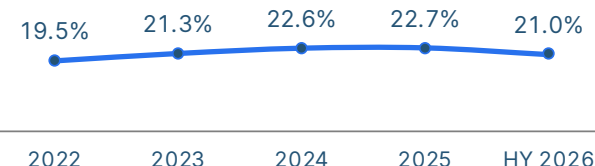
Cost income ratio



Net loan/deposit ratio



Total capital ratio



Source: Internal calculation based on Audited Consolidated Financial Statements and Unaudited Consolidated Financial Statements for HY 2026
 NIM, ROE and Risk cost ratio are calculated based on simple average of two period balance sheet positions

Operating result and Risk cost

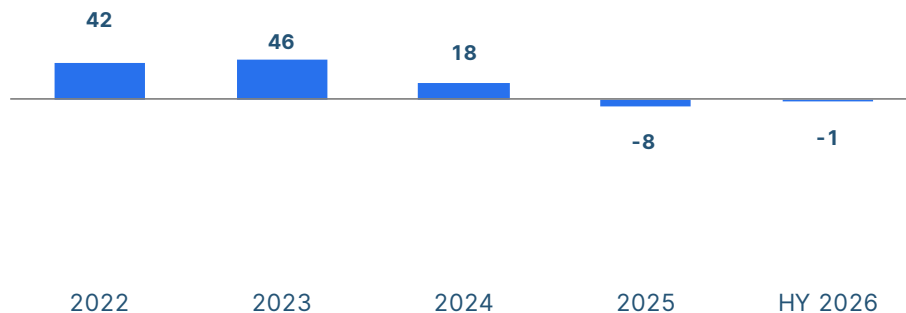
Operating result development (EUR mn)



Source: Audited Consolidated Financial Statements, Unaudited Consolidated Financial Statements for HY 2026

- Operating result increasing YoY - income trending higher owing to interest income growth (due to increased loan volumes and lower rates on term deposits), while NCI drop influenced by deconsolidation of Erste Card Club. Expenses were slightly lower YoY due to deconsolidation of ECC subsidiary, otherwise YoY perex increasing and some other cost categories showing growth YoY

Risk cost development (EUR mn)



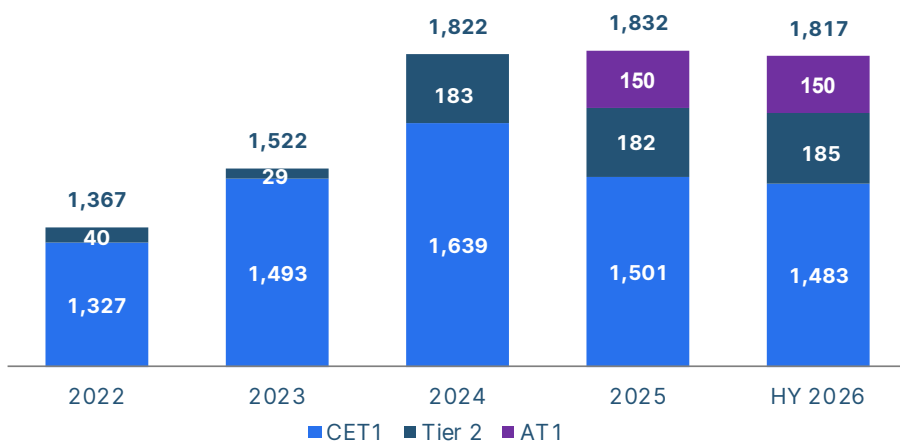
Source: Audited Consolidated Financial Statements, Unaudited Consolidated Financial Statements for HY 2026

- Risk cost primarily reflected methodology-related effects, while underlying portfolio performance remaining resilient

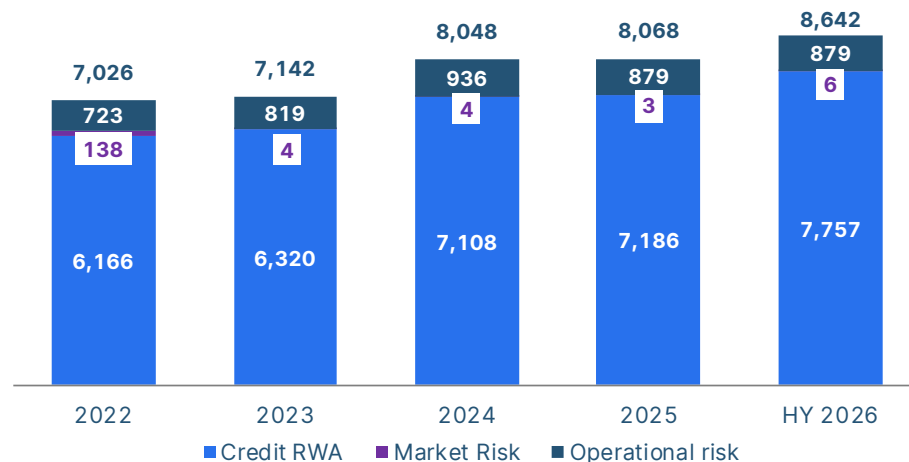
Operating income: Net interest income, Net fee and commission income, Dividend income, Net trading and fair value result, Gains/losses from financial instruments measured at fair value through profit or loss, Net result from equity method investments, Rental income from investment properties & other operating leases
 Operating expenses: Personnel expenses, Other administrative expenses, Depreciation and amortisation

Capital Position

Basel 3 Capital (fully loaded, EUR mn)

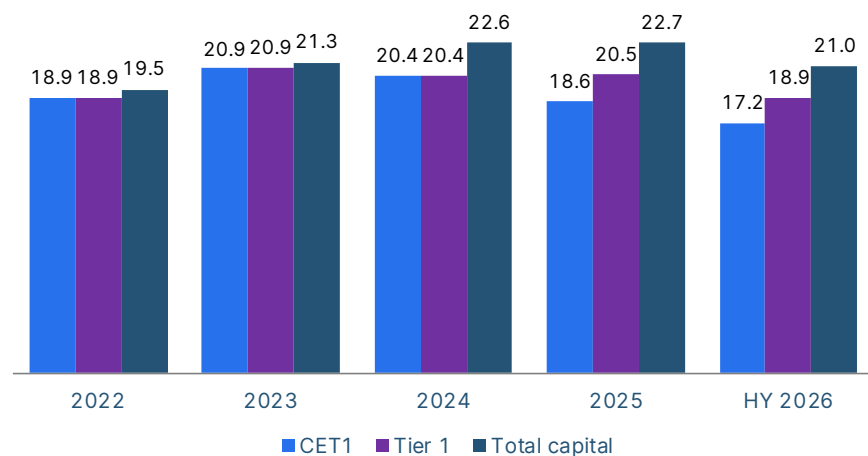


Risk-weighted Assets (fully loaded, EUR mn)



- Increase in Credit RWA was primarily driven by business growth, with the strongest contribution coming from the Privates, SME and Large Corporates segments, alongside a significant impact from the implementation of the new PD model for part of the Corporate portfolio. This was partially offset by rating upgrades mainly reflected in the Large Corporates, as well as by the rating distribution improvement in Privates

Basel 3 Capital Ratios in % (fully loaded)



Source: Disclosure requirements for the EBC Group

*Credit RWA includes risk exposure for credit valuation adjustment

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Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

Funding

ESG

Additional Information

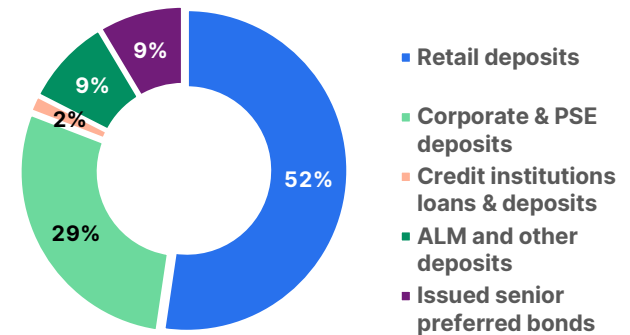
Funding structure

- Retail and Corporate deposits are the main EBC funding source, accounting for 81% of total funding
- Demand deposits represent 82% of Retail deposits and 65% of Corporate deposits
- EBC's funding structure also includes issued senior preferred bonds, funding from supranational banks, shareholders, and other financial institutions
- In May 2026, EBC issued a EUR 400mn Senior Preferred bond in the international market with a 6NC5 structure
- As of 30 June 2026, the outstanding amount of Senior Preferred bonds totaled EUR 1.2bn
- The EUR 45mn bond issued in 2021 matured in February 2026, while the EUR 90.1mn bond issued in 2023 matured in June 2026

MREL issuance plan (by year-end 2026)

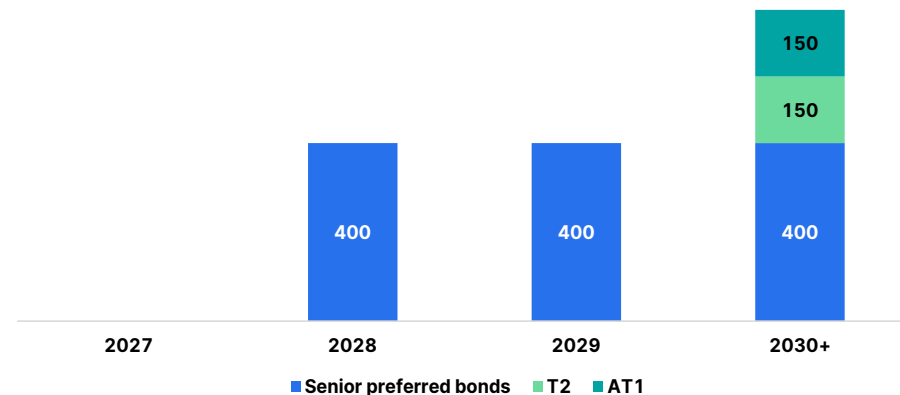
- The planned issuance of Senior Preferred bonds in 2026 amounts to up to EUR 100mn
- The issuance is expected to be executed under EBC's Retail Senior Preferred Notes Programme

EBC funding structure - 30 June 2026



Source: Internal data

Maturity Profile of Debt



Source: Internal data

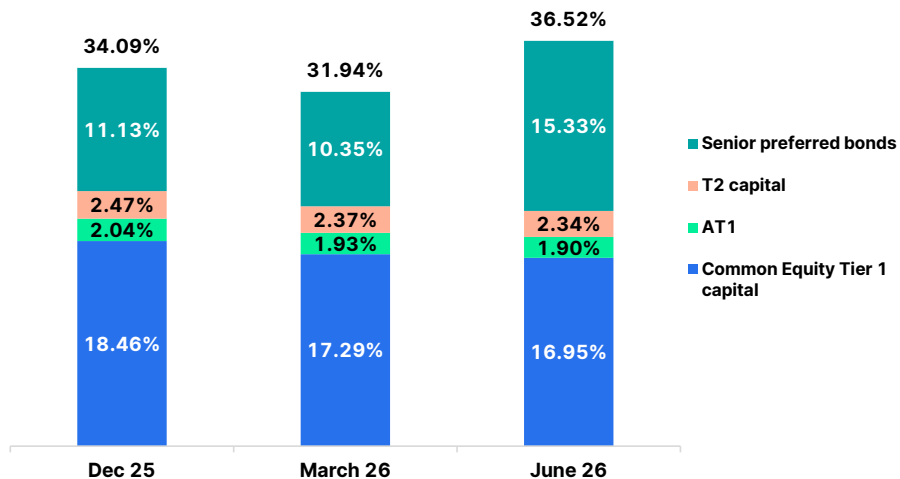
MREL capacity comfortably above requirements as of June 30, 2026

Croatian Resolution Group

Entities within the Croatian resolution group:

- Erste&Steiermärkische Bank (EBC)
- Erste&Steiermärkische S-Leasing

MREL capacity based on TREA



Key take-aways

- Multiple point of entry (MPE) resolution strategy
- In July 2026, EBC received its MREL requirement from the Single Resolution Board, calibrated based on balance sheet data as of 31 December 2024
- EBC, as the resolution entity of the Croatian resolution group, must comply with an MREL requirement of 23.09% of TREA (excluding CBR) and 5.98% of LRE
- As of 30 June 2026, the applicable MREL requirement amounted to 23.14% of TREA. With the CBR set at 7.48% of TREA, the total MREL requirement amounted to 30.62% of TREA
- Based on the Croatian resolution group's TREA of EUR 7.91bn as of 30 June 2026, the MREL ratio stood at 36.52% of TREA and 16.23% of LRE
- As of 30 June 2026, EBC was fully compliant with both the TREA-based and LRE-based MREL requirements
- No subordination requirement was set for Croatian resolution group

MREL - Minimum Requirements for Own Funds and Eligible Liabilities

TREA - Total Risk Exposure Amount

CBR - Combined Buffer Requirement

LRE - Leverage Ratio Exposure

Erste Group | EBC at Glance

Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

Funding

ESG

Additional Information

Why is ESG important to us?

- Prosperity can not be secured without sound environment, inclusive society and strong institutions
- Environmental and social responsibility is important to our clients
- It is a source of inspiration to our employees
- It is key in the value-set of our shareholders and institutional investors

It is a very natural fit to our inclusive driven strategy



What are our main strategic pillars



Erste Group's Sustainable Finance Framework - Overview

EBC follows the Group's Sustainable Finance Framework

1 Use of proceeds

Eligible Green portfolios include

- Residential buildings
- Non-residential buildings
- Renewable Energy & Energy Efficiency
- Clean Transportation

Eligible Social portfolios include

- Access to Subsidized Housing | Affordable Housing
- Financial & social inclusion financing
- Financing access to essential services (hospitals, schools)

2 Project evaluation and selection

- A dedicated Sustainable Finance Committee (the 'SFC') manages any future update of the Sustainable Finance Framework
- The loans selection is based on the Eligibility Criteria defined in respective section of Sustainable Finance Framework.
- EG has relied on the support of an external consultant to set up detailed Eligibility Criteria for Green Buildings
- EG refrains from ethically, social and environmentally harmful transactions. Risk perspective and exclusion rules are outlined in the publicly available 'Responsible Finance Policy'

3 Management of proceeds

- Net Proceeds of the Sustainable Finance Instruments will be allocated based on a portfolio approach.
- EG entities will strive, within 24 months after issuance, to reach full-allocation of the Net Proceeds to the Loan Portfolio
- Additional Green and / or Social Loans will be added to the Loan Portfolio to the extent required

4 Reporting

- EG will issue annual reports on the allocation of proceeds to the Loan Portfolio and on the environmental and social impacts of the funded projects
- EG will not double count the financing of any Green or Social Loans
- EG will obtain verification of the Allocation Report, on a limited assurance basis, by an external auditor or any other qualified party



Erste Group's SFF is aligned with:



Erste Group's Sustainable Finance Framework – Use of proceed

EBC follows the Group's Sustainable Finance Framework



Green Category	Definition	Eligibility Criteria	UN SDG	EU Environmental Objective
Green Buildings (Residential)	Loans and/or investments to finance or refinance new or existing residential buildings	- Buildings that are within the top 15% low-carbon performing in the respective country or at least have a Class A Energy Performance Certificate (EPC)¹ - Buildings that have undergone major renovations which comply with the applicable requirements or refurbishments resulting in an increase in energy efficiency of at least 30% against a baseline performance of the building before renovation - New buildings or refurbishments for which the energy performance of the building resulting from the construction is 10% below the threshold set for the nearly zero-energy building (NZEB) requirements in national measures	 	Environmental Objective (1): Climate Change Mitigation
Green Buildings (Nonresidential)	Loans and/or investments to finance or refinance new or existing non-residential buildings	- Buildings that are within the top 15% low-carbon performing in the respective country or at least have a Class A EPC - Buildings that have undergone major renovations which comply with the applicable requirements or refurbishments resulting in an increase in energy efficiency of at least 30% against a baseline performance of the building before the renovation - Where applicable, minimum certification of BREEAM "Very Good", LEED "Gold" or any other equivalent certification - New buildings or refurbishments for which the energy performance of the building resulting from the construction meets the threshold set for the NZEB requirements in national measures	 	Environmental Objective (1): Climate Change Mitigation
Renewable Energy & Energy Efficiency	Loans and/or investments to finance or refinance generation and transmission of energy from renewable sources and manufacturing of the related equipment	- Onshore and offshore wind energy - Solar (photovoltaic) - Electricity generation from hydropower - Geothermal energy with emissions $\leq 100\text{g CO}_2\text{e/kWh}$ - Cogeneration of heat/cool and power from geothermal energy - Bioenergy - Electric heat pumps - Transmission and distribution of electricity	 	Environmental Objective (1): Climate Change Mitigation

Erste Group | EBC at Glance

Republic of Croatia

Croatian Banking Market

Erste Bank Croatia

Funding

ESG

Additional Information

EBC Group Balance sheet

in EUR mn	As at 31 Dec 2025	As at 30 Jun 2026	YoY
Cash and cash balances	3,062	2,069	-993
Financial assets held for trading	19	57	38
Non-trading financial assets at fair value through profit or loss	10	34	24
Financial assets at fair value through other comprehensive income	1,235	1,257	22
Financial assets at amortised cost	12,215	13,181	966
Debt securities	2,198	2,486	288
Loans and advances to banks	344	530	186
Loans and advances to customers	9,673	10,165	492
Finance lease receivables	598	632	34
Property and equipment	183	185	2
Investment properties	2	3	1
Intangible assets	25	25	0
Investments in subsidiaries, joint ventures and associates	11	11	0
Current tax assets	0	0	0
Deferred tax assets	15	15	0
Assets held for sale	17	0	-17
Trade and other receivables	204	201	-3
Other assets	31	42	11
Total assets	17,627	17,712	85

in EUR mn	As at 31 Dec 2025	As at 30 Jun 2026	YoY
Financial liabilities held for trading	12	14	2
Financial liabilities measured at amortised cost	15,431	15,500	69
Deposits from banks	858	781	-77
Deposits from customers	13,593	13,437	-156
Debt securities issued	955	1,210	255
Other financial liabilities	25	72	47
Lease liabilities	16	16	0
Provisions	88	98	10
Current tax liabilities	18	22	4
Deferred tax liabilities	1	1	0
Liabilities associated with assets held for sale	78	0	-78
Other liabilities	116	115	-1
Equity attributable to owners of the parent	1,679	1,757	78
Additional equity instruments	150	150	0
Equity attributable to non-controlling interests	38	39	1
Total liabilities and equity	17,627	17,712	85

Source: Unaudited Consolidated Financial Statements for HY 2026

EBC Group Profit and Loss Statement

in EUR mn	6 months period ended 30 Jun 2025	6 months period ended 30 Jun 2026	YoY
Net interest income	214	235	21
Interest income	306	309	3
Interest expense	-92	-74	18
Net fee and commission income	68	59	-9
Fee and commission income	95	86	-9
Fee and commission expenses	-27	-27	0
Net trading and fair value result	9	9	0
Gains/losses from financial instruments measured at fair value through profit or loss	0	2	2
Net result from equity method investments	1	1	0
Rental income from investment properties & other operating leases	3	3	0
Personnel expenses	-71	-72	-1
Other administrative expenses	-58	-56	2
Depreciation and amortisation	-15	-15	0
Impairment result from financial instruments	15	-1	-16
Other operating result	0	109	109
Pre-tax result for the period	166	274	108
Income tax	-29	-38	-9
Net result for the period	137	236	99
Net result attributable to non-controlling interests	-2	-2	0
Net result attributable to owners of the parent	135	234	99
Operating income	295	309	14
Operating expense	-144	-143	1
Operating result	151	166	15

Source: Unaudited Consolidated Financial Statements for HY 2026

Contact details

Erste&Steiermärkische Bank d.d.	
Alen Kovac, Head of Economic Research Division	akovac2@erstebank.hr +385 99 2371 383
Erste Group	
Thomas Sommerauer, Head of Group Investor Relations	thomas.sommerauer@erstegroup.com +43 50100 17326
Peter Makray, Investor Relations Manager	peter.makray@erstegroup.com +43 50100 16878

Further contact details

Postal address	Erste Group Bank AG, Am Belvedere 1, 1100 Vienna
General email	investor.relations@erstegroup.com
Web address	http://www.erstegroup.com/investorrelations
Twitter	http://twitter.com/ErsteGroupIR
Erste Group IR App for iPad, iPhone and Android	http://www.erstegroup.com/de/Investoren/IR_App
ISIN, Bloomberg and Reuters codes	AT0000652011, EBS AV, ERST.VI
