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ERSTE GROUP

ONE OF THE LEADING FINANCIAL SERVICE PROVIDERS
IN THE EASTERN PART OF EUROPE

**16.1
MN**

CUSTOMERS

47,500

EMPLOYEES

2,318

BRANCHES

**265
BN**

TOTAL ASSETS

Češka sporitelna, a.s.

Branches: 456
Customers: 4.5 m
Market shares
Retail loans: 25.4 %
Retail deposits: 23.8 %

Slovenska sporitelna, a.s.

Branches: 222
Customers: 2.2 m
Market shares
Retail loans: 28.4 %
Retail deposits: 26.0 %

Erste Bank der oesterreichischen Sparkassen AG, Sparkassen

Branches: 869
Customers: 3.8 m
Market shares
Retail loans: 20.8 %
Retail deposits: 20.5 %

Erste Bank Hungary Zrt

Branches: 108
Customers: 0.9 m
Market shares
Retail loans: 10.4 %
Retail deposits: 11.9 %

Banca Comerciala Romana S.A.

Branches: 429
Customers: 2.9 m
Market shares
Retail loans: 14.7 %
Retail deposits: 16.9 %

Erste & Steiermarkische Bank d.d.

Branches: 144
Customers: 1,3 m
Market shares
Retail loans: 14.5 %
Retail deposits: 13.8 %

Erste Bank a.d. Novi Sad

Branches: 90
Customers: 0.5 m
Market shares
Retail loans: 4.5 %
Retail deposits: 7.3 %

EBC REGIONAL PRESENCE



MONTENEGRO

around 100 000 CLIENTS

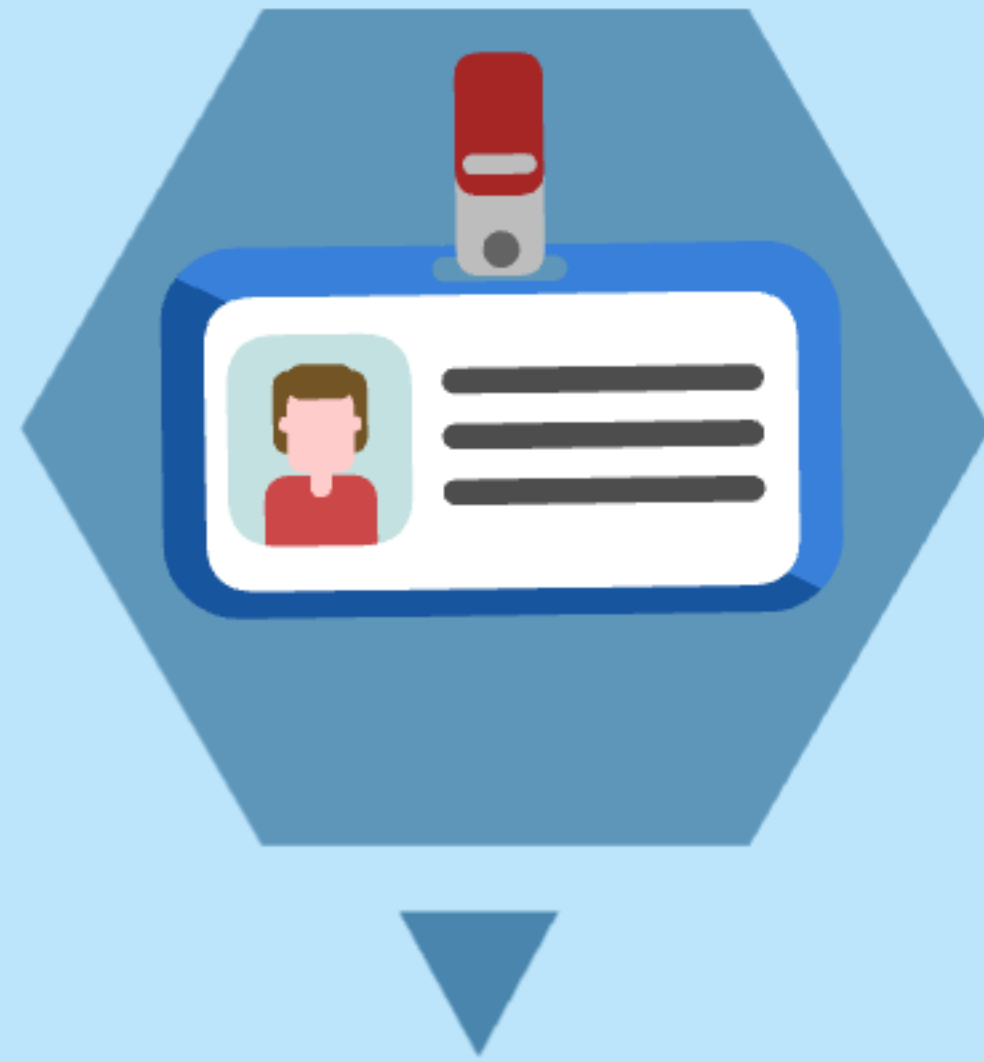
17 BRANCHES

RANKED No. 2 BY TOTAL ASSETS

MONTENEGRO

EBC ACQUIRED ERSTE BANK A.D. PODGORICA IN 2009.

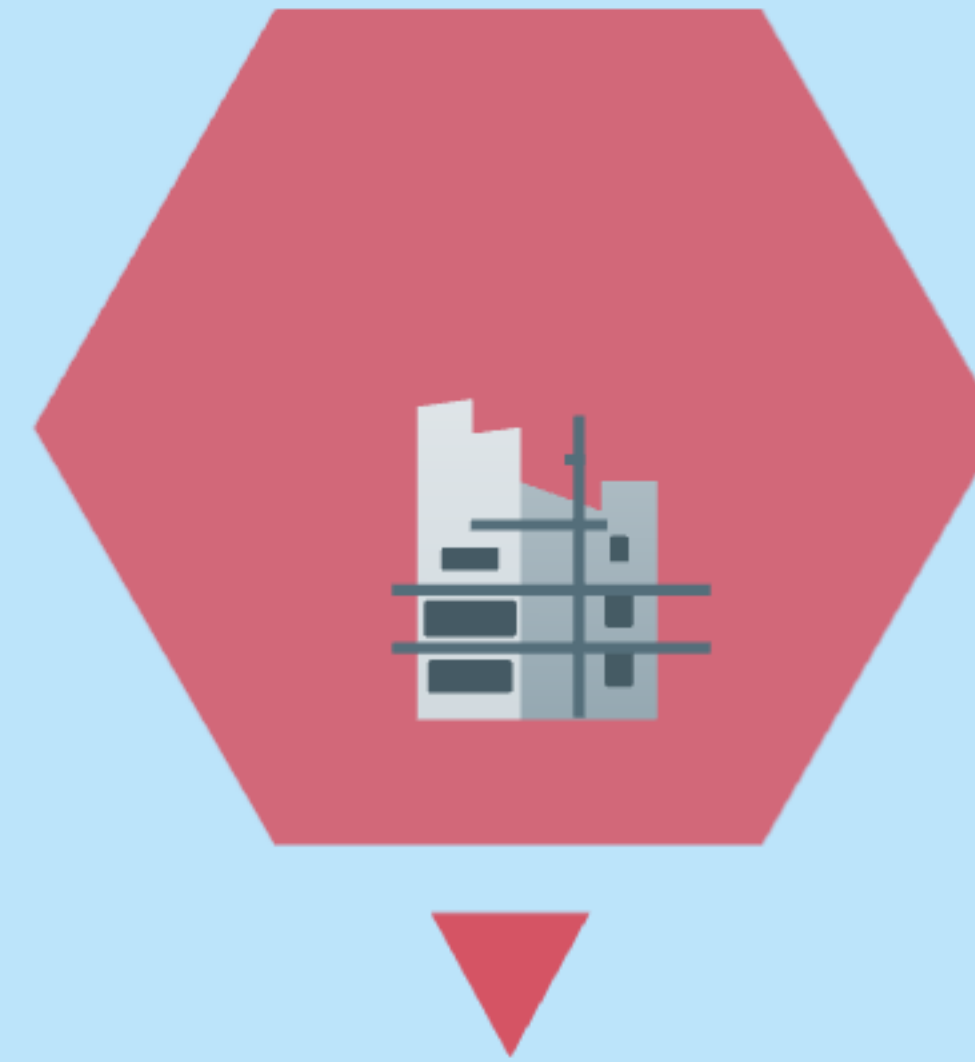
ERSTE BANK CROATIA PROFILE



more than
2700
employees



more than
900 000
clients



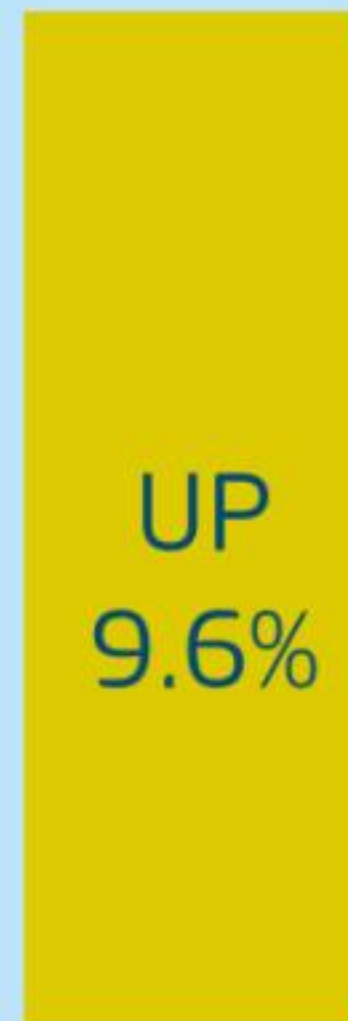
124 branches
and
737 ATM's

Ranked
No.3 by
total
assets

ERSTE BANK CROATIA H1 2020 RESULTS (consolidated)

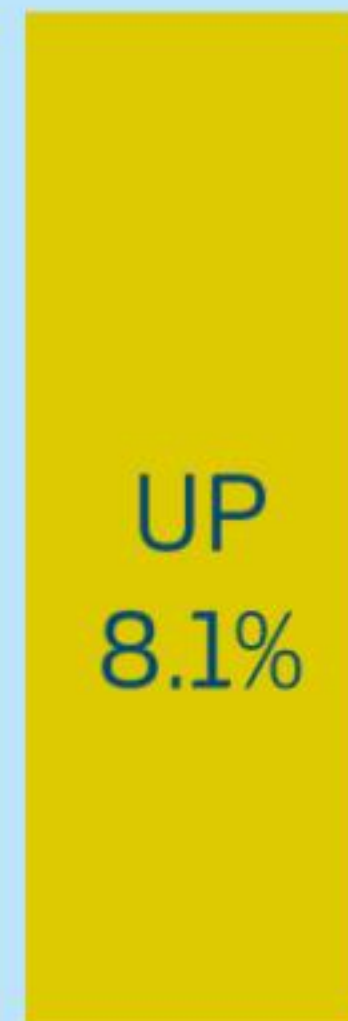
HRK 200.5 MN NET PROFIT

HRK 81.0 BN



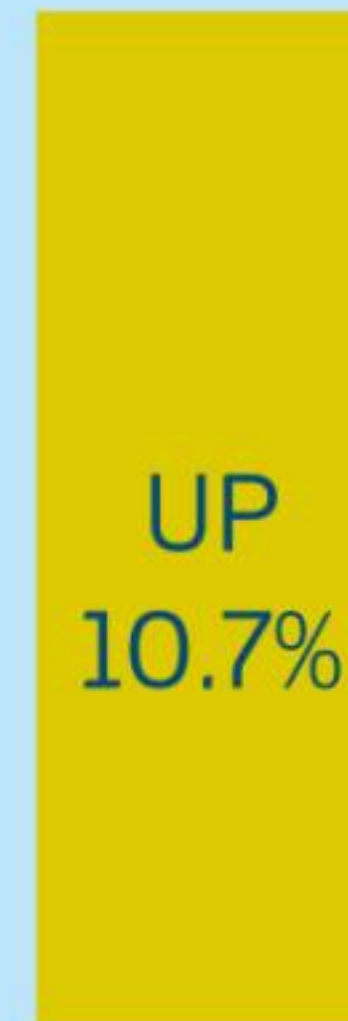
TOTAL
ASSETS

HRK 49.0 BN



TOTAL
LOANS

HRK 56,8 BN



TOTAL
DEPOSITS

- ➔ New loans increase in retail, micro-companies and corporate (SME) segment
- ➔ EBC remained the market leader in customer satisfaction in retail and corporate segments

OUR GOAL



**OUR
CLIENTS**



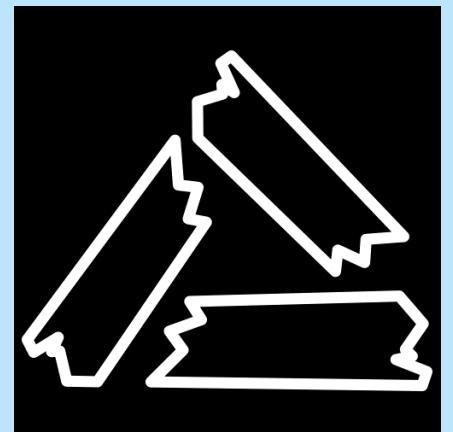
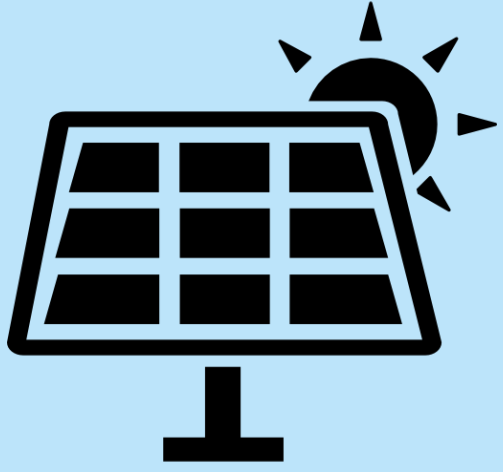
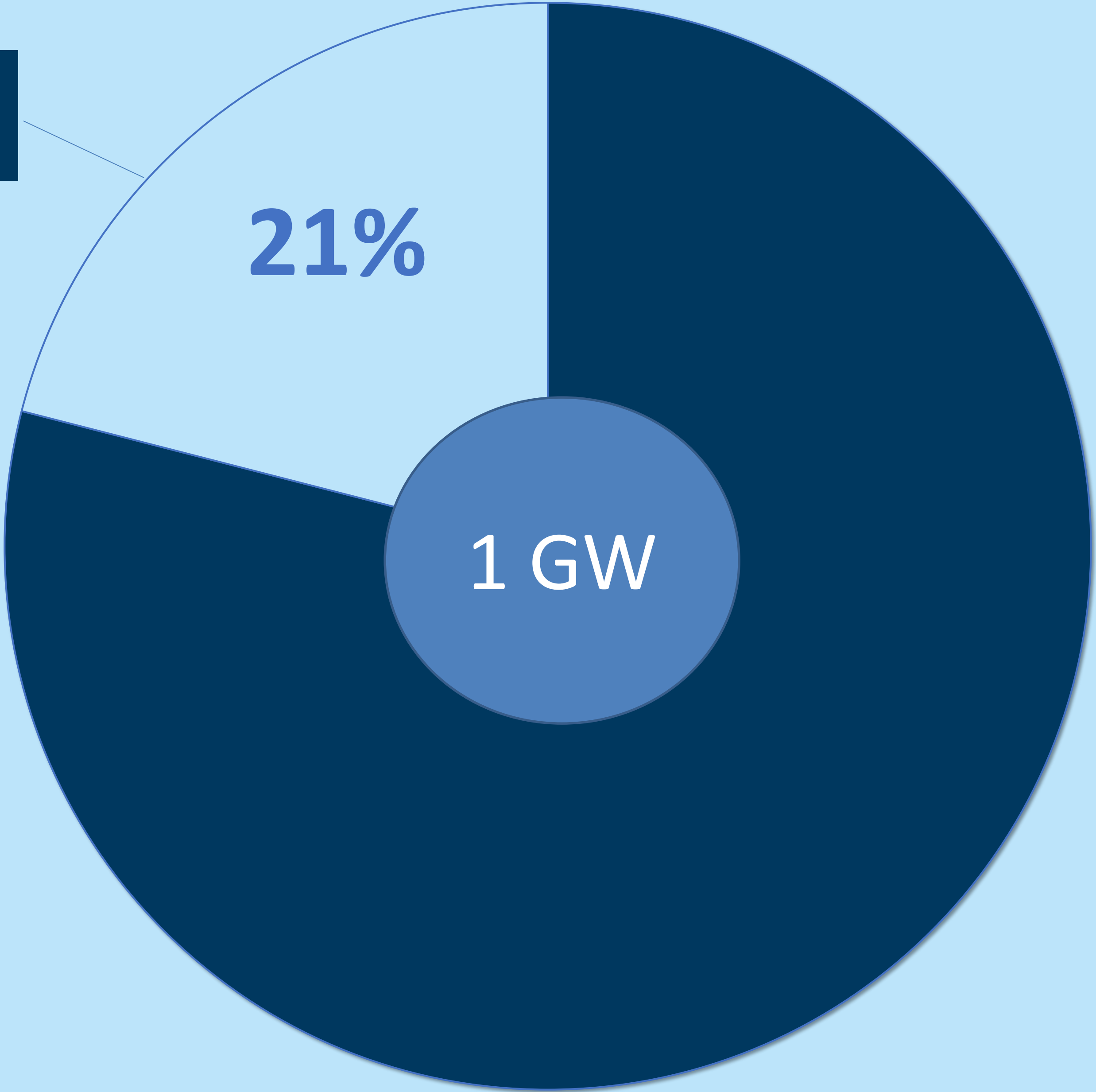
**OUR
EMPLOYEES**



**SOCIETY AS
A WHOLE**

...PROSPERITY OF

EBC





**Thank you for
your attention!**