

FACT SHEET

2019

WHO WE ARE

For almost 200 years, it has been the aim of Erste Bank und Sparkassen to offer its now over 3.7 million private customers and SMEs a wide range of products and personal service.

The Sparkassen Group is a provider of all kinds of financial products, ranging from passbooks to home and consumer loans, investments, accounts, bank cards, insurance and leasing to pension fund solutions.

The Sparkassen (savings banks) are a reliable partner for the business sector and are firmly rooted in their local regions. A focus on contributing to the common good has served as the basis of the Group's business model right from the outset.

KEY FIGURES*

| | |
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| Operating result in millions of EUR | 825.9 |
| Earnings before tax in millions of EUR | 872.1 |
| Net interest income in millions of EUR | 1,657 |
| Credit and loans to customers in millions of EUR | 75,681 |
| Customer deposits in millions of EUR | 81,800 |
| Customer deposits in millions of EUR | 92.52% |
| New customers (gross) | 226,000 |

*) 12/2018 ACCORDING TO IFRS; ERSTE BANK, SPARKASSEN AND SUBSIDIARIES

OUR SERVICES

PRIVATE INDIVIDUALS

Erste Bank und Sparkassen offers extensive products and services catering to all financial needs, such as investment and savings options, consumer and home financing, private accounts (including special accounts for youths and students), cards for cashless payments, online and mobile banking solutions, financial market products and private banking services. The services available to micro-businesses and SME's – but also to large companies – cover every possible requirement.

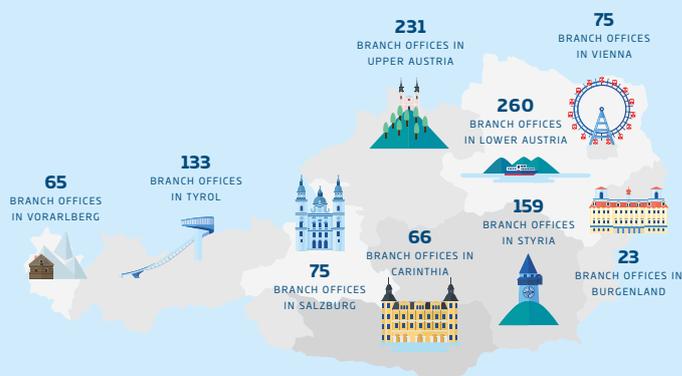
SME'S AND LARGE COMPANIES

The services available to micro-businesses and SME's – but also to large companies – cover every possible requirement. This includes start-up support, professional payment solutions, growth financing, assistance with international transactions and on the capital market, and provident funds and pension schemes for managers and staff.

OUR CORE BUSINESS

- Business focus: the Erste Bank und Sparkassen banks are classic universal banks that have traditionally focused on private customers, SMEs and asset management.
- Customer groups: Private individuals, the independent professions, small and medium-sized businesses, large companies, the public sector, and the non-profit sector.
- Geographic focus: Erste Bank und Sparkassen is represented in every region of Austria and has a network of 1,087 branches, including banking service points. Customers who are active internationally benefit from the group's worldwide network of subsidiary and partner banks.

SPARKASSEN IN AUSTRIA



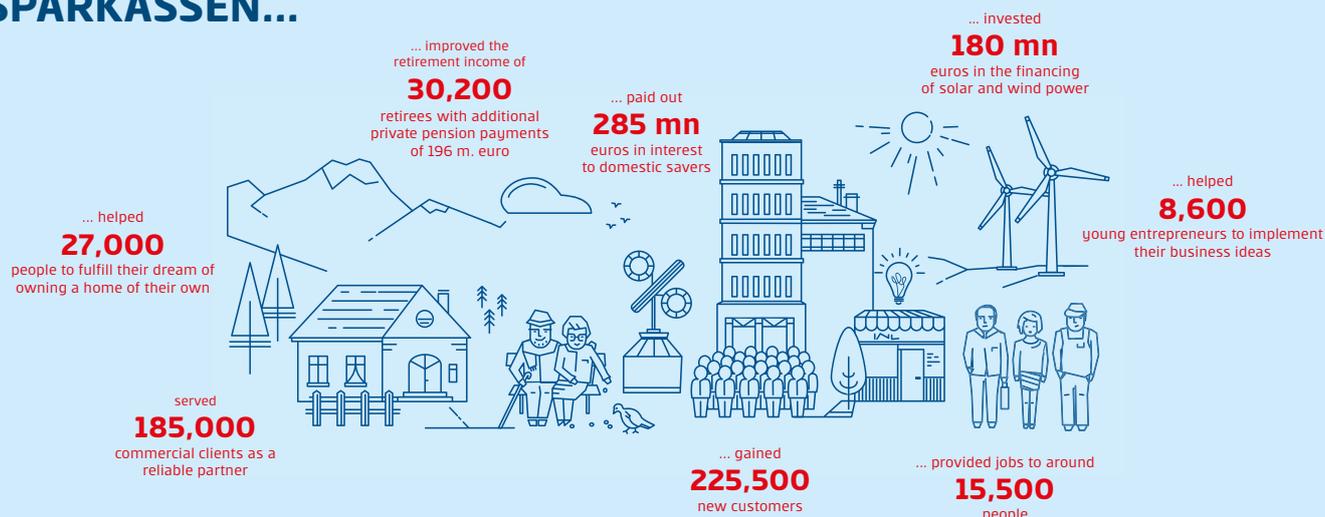
ERSTE BANK UND SPARKASSEN ARE REPRESENTED ACROSS ALL 9 AUSTRIAN PROVINCES WITH A TOTAL OF 1087 BRANCHES, INCLUDING BANKING SERVICE POINTS IN OMV GAS STATIONS

MORE FACTS

12/2018

| | |
|---|--------|
| Number of institutions | 49 |
| Number of Sparkassen foundations | 34 |
| Number of customers (in million) | 3.7 |
| Number of branches (incl. OMV banking service points) | 1,087 |
| Staff | 15,530 |

IN 2017, ERSTE BANK AND SPARKASSEN...



SUPPORTING THE COMMON GOOD

22.6  **MN EURO**

In the year 2018, Erste Bank and Sparkassen supported a wide variety of activities that served the common good with a total of EUR 22.6 million. These included regional, social, charitable, and cultural activities as well as youth and education projects throughout Austria.

Die Zweite SPARKASSE

Zweite Sparkasse supports people who find themselves in financial difficulties. The objective is to restore their lives back to normal and help them manage their finances better. Since its foundation in 2006, we have opened accounts for 20,000 persons at Zweite Sparkasse. A number of 4,000 persons in Austria found stability in their monetary affairs again and were able to leave Zweite Sparkasse and open accounts with other banks. Zweite Sparkasse does not have any earnings goals and does not aim to make profits, but is committed to the idea of being a savings bank that serves the common good. More than 300 employees of Erste Bank and Sparkassen work on an honorary basis in their free time for Zweite Sparkasse.

INNOVATION

 **George, the latest in modern banking. Easy-to-use, intelligent, personal.**

George is Erste Bank's benchmark for banking transactions – regardless of whether by smartphone, the George App or on the computer. Secure and reliable, but also designed for fun. With George, you always have a good grip on your finances. All banking products are always available at a glance. And customers can easily obtain an online loan or buy the right prepaid card at the George Store. The George Airbag is a feature to insure all accounts and portfolio accounts against damages from cybercrime. George is an intelligent, flexible banking application with elements that can be individually combined by customers. www.sparkasse.at/george

#GLAUBANDICH

Confidence and faith in the future; belief in oneself and in others; and belief in ideas and the power of entrepreneurial endeavour to shape the future are the fundamental requirements for personal growth and a prosperous society. The savings bank was founded 200 years ago based on these principles.

The objective is to enable financial independence and thus prosperity. The motto for the jubilee year 2019 – 'The Future is Yours' – addresses what lies ahead.

The purpose is to assess the future of people correctly, to do the right thing and translate our founding ideas into ones for the digital age.

FOLLOW US ON    

ERSTE  SPARKASSE 