

### Who we are

For over 200 years, Erste Bank und Sparkassen have aimed to create financial health for their 4.2 million retail customers and small and medium-sized enterprises by offering a wide range of products and personalised services.

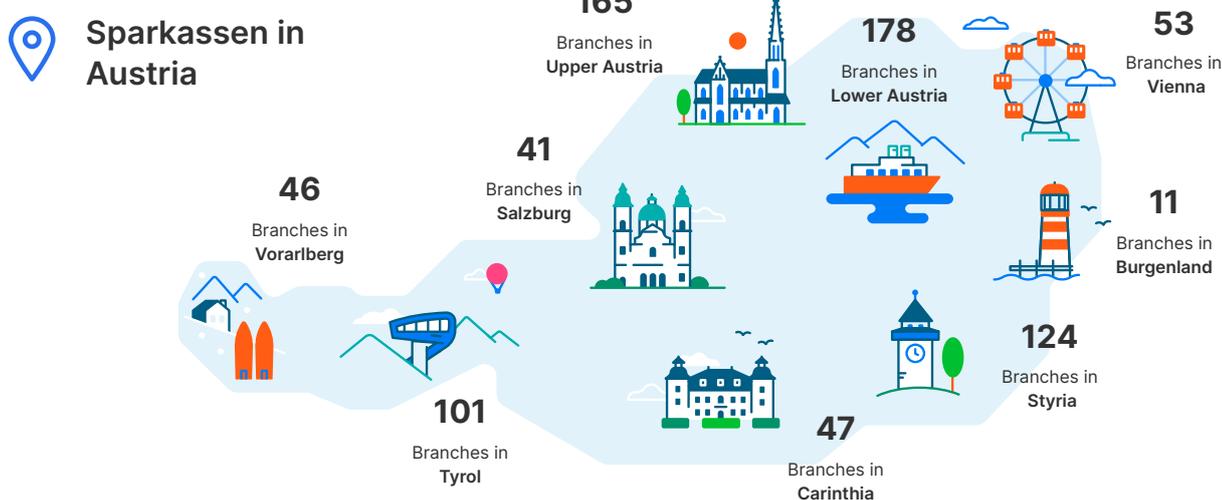
The Sparkassen Group is a provider of all kinds of financial products and services, including current and savings accounts, home and consumer loans, investments, debit afund solutions.

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 Sparkassen's business model right from the outset.

### Key Figures \*

Operating result in millions of EUR	2,432
Earnings before tax in millions of EUR	2,090
Net interest income in millions of EUR	3,092
Credit and loans to customers in millions of EUR	99,532
Customer deposits in millions of EUR	108,780
Loan-to-deposit ratio	91.5 %

\*) As per 12/2023 according to IFRS, Erste Bank, Sparkassen and subsidiaries



### Our Core Business

- **Business focus:** the Erste Bank und Sparkassen are classic universal banks that have traditionally focused on private customers, SMEs, and asset management.
- **Customer groups:** Private individuals, the independent professions, founders, small and medium-sized enterprises, large companies, the public sector, and the non-profit sector.
- **Geographic focus:** Erste Bank und Sparkassen are represented in every region of Austria and have a network of 766 branches. Customers who are active internationally benefit from the worldwide network of Erste Group and partner banks.

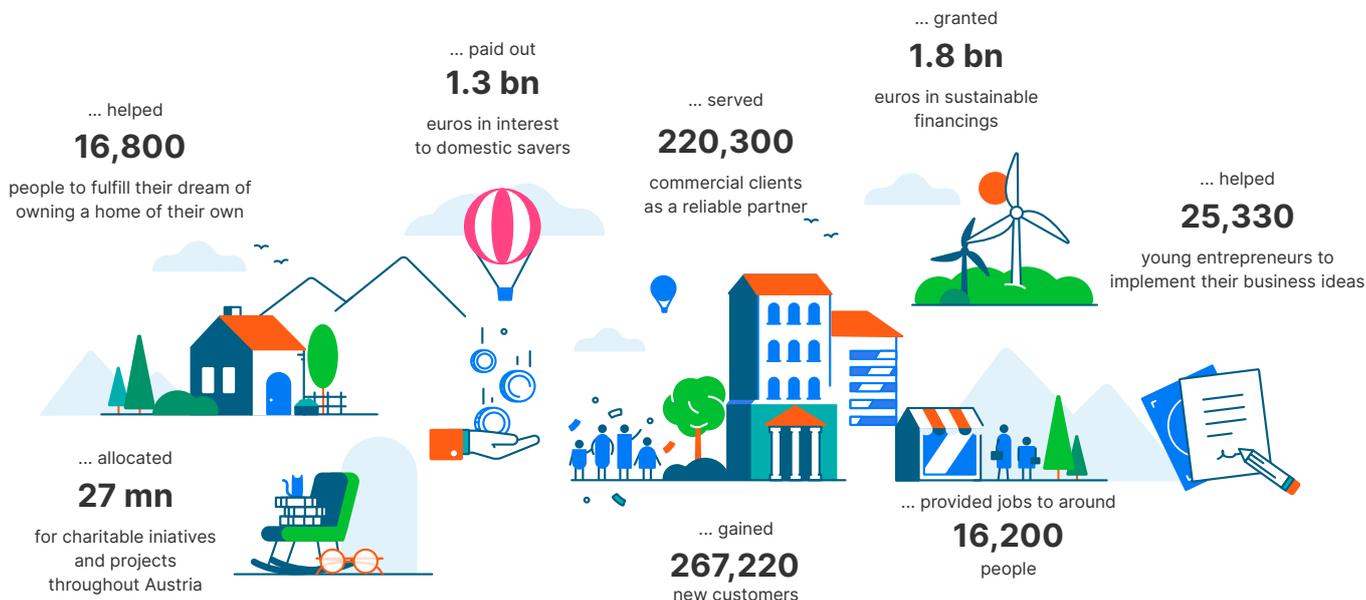
### Our Services

- **Private Individuals:** Erste Bank und Sparkassen offer 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), debit and credit cards, online and mobile banking solutions, financial market products, and private banking services.
- **SME's and large companies:** The services available to micro-businesses and SME's - but also to large enterprises- 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.

### Additional Facts

Number of institutions	49	New customers (gross)	267,220
Number of Sparkassen foundations & AVS	44	Staff	16,200
Number of customers (in million)	4,2	Number of branches	766

## In 2023 Erste Bank und Sparkassen...



**2.6** mn George-Users

### George, Austria's most modern banking.

With George and George Business, Erste Bank und Sparkassen are setting new standards for digital banking. Whether private individuals or companies, on a smartphone or on a computer: George ensures that customers have their finances under control wherever they are.

George is an intelligent, flexible banking partner that adapts to its users with individually combinable elements. It's just as easy to keep an eye on accounts as it is to buy securities. In addition, George is constantly being expanded to include services from external third-party providers.

George Business is the most modern business banking solution in Austria. Simple, intuitive to use and very reliable, George Business facilitates the everyday financial life of companies. George Business provides a better overview of accounts, cards and financing and also meets the complex requirements of comprehensive financial management, for example with multibanking or the integration of several affiliated companies.

➔ [www.sparkasse.at/george](http://www.sparkasse.at/george)

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## Die Zweite SPARKASSE

The institution Zweite Sparkasse supports people who find themselves in financial difficulties, with the objective of helping them to restore their lives back to normal and to better manage their finances. Since its founding in 2006, Zweite Sparkasse has opened accounts for more than 23,000 persons. Thanks to Zweite Sparkasse, more than a third of those have been able to regain their financial footing, allowing them to open accounts with „regular“ banks. More than 320 volunteer staff from Erste Bank und Sparkassen work in their spare time for the non-profit Zweite

Sparkasse. In cooperation with the debt counselling service, an assisted account is also offered, through which such absolutely necessary payments such as rent, gas or electricity are made to prevent homelessness.

### #believeinyourself

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 these are the fundamental requirements for personal growth and a prosperous society. The first savings bank in Austria was founded over 200 years ago to help customers improve their financial health and in doing so, attain access to prosperity.