

FACT SHEET

2017

WHO WE ARE

Since nearly two centuries, Erste Bank and Sparkassen have focused on providing their now over 3.54 million retail and SME customers with a comprehensive range of products and personalized services.

The Sparkassen group is a financial services company offering all types of financial products, ranging from savings books to housing and consumer loans, as well as investments, accounts, bank cards, insurance, leasing and retirement fund options. Sparkassen (savings banks) are a reliable partner of industry and have close ties to the regions in which they operate. Supporting local communities and public welfare has been a main pillar of our business model from the very beginning.

OUR KEY FINANCIAL

Operating earnings in EUR m.	814.8
Pre-tax earnings in EUR m.	655.9
Loan-deposit ratio in %	99%
Net interest income in EUR m.	1,616.3
Loans and advances to customers in EUR m.	71,028
Deposits in EUR m.	71,743
New customers	235,000

*) 12/2016 IN ACCORDANCE WITH IFRS

OUR SERVICES

PRIVATE CUSTOMERS

Erste Bank and Sparkassen offers comprehensive services and products for all financial needs, e.g. investment and savings products, consumer and mortgage loans, personal accounts (including special accounts for youth and students), cards for cashless payment, online and mobile banking solutions, securities trading and private banking services.

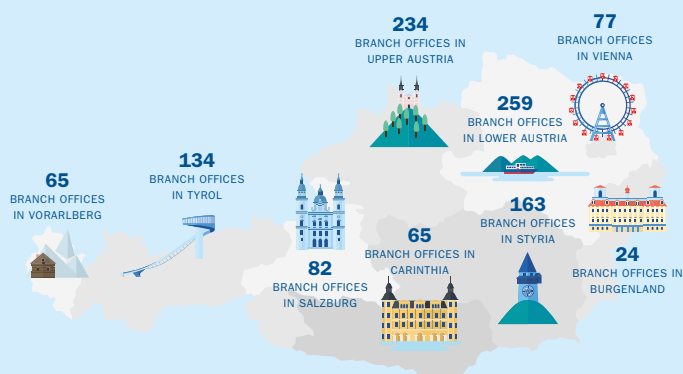
SMALL AND MEDIUM-SIZED ENTERPRISES AS WELL AS LARGE CORPORATIONS

The range of products for micro, small and medium-sized enterprises, but also large corporations, covers all potential requirements. It includes services ranging from support for start-ups, professional payment solutions and growth financing, to the provision of support for business activities abroad and on the capital markets, as well as corporate investment and retirement planning for managers and employees.

OUR CORE BUSINESS

- Business strategy: Erste Bank and Sparkassen is a traditional universal banking group with a long-established focus on retail customers, SMEs and wealth management.
- Customer groups: Private persons, independent professionals, small and medium-sized enterprises, large corporations, as well as the public sector and non-profit organizations.
- Geographical focus: Erste Bank and Sparkassen has a presence in all regions of Austria with more than 1,100 branch offices. International customers are benefiting from a global network of subsidiary and partner banks.

SPARKASSEN IN AUSTRIA



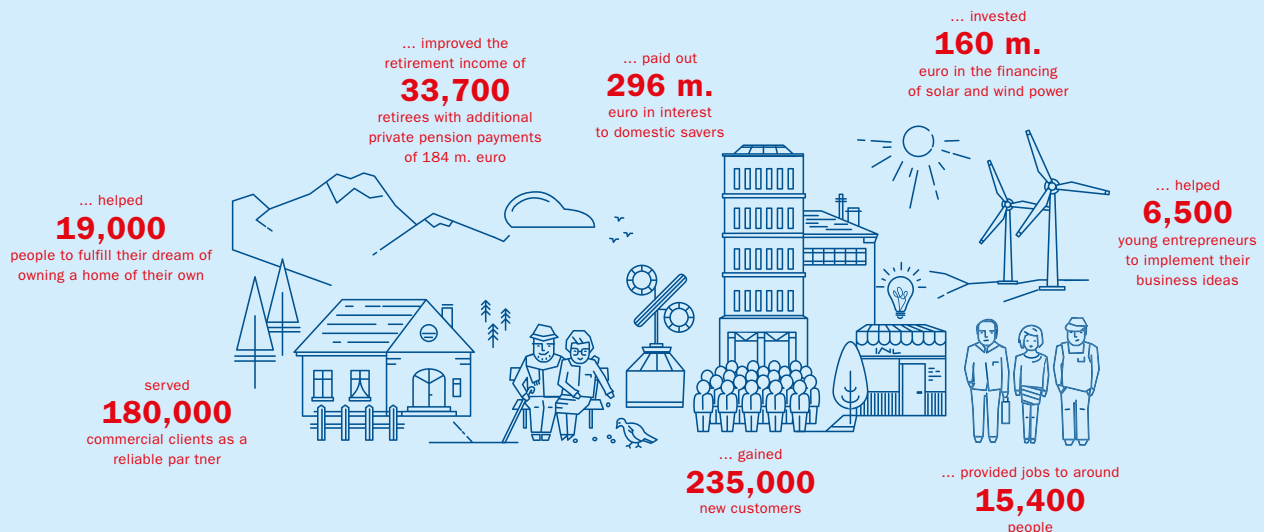
ERSTE BANK AND SPARKASSEN HAS A NATION WIDE PRESENCE IN ALL 9 FEDERAL PROVINCES, WITH 1,103 BRANCH OFFICES AND OMV BANKING SERVICE STATIONS.

ADDITIONAL FACTS

12/2016

Number of institutions	49
Number of Sparkasse foundations	34
Number of customers in m.	3.54
Number of branch offices (incl. OMV banking service stations)	1,103
Employees	15,400

IN 2016 ERSTE BANK AND SPARKASSEN HAVE ...



INNOVATIONS

Q George, the most modern banking platform in Austria. Simple, intelligent, personal.

Google, Facebook & Co. are fun. With George, the same is now also true for handling your personal finances. Erste Bank and Sparkassen are setting new standards for internet-based banking: secure and reliable, but also with a fun factor with regard to its design and usage. George not only dynamically presents personalized account and product details, but also provides a effortless way to trade securities and take a loan online.

George is an intelligent, flexible banking personality, which adjusts to the needs of customers with modules that can be combined according to individual preferences. www.mygeorge.at

APPS



GEORGE GO

The smart phone app for the most modern banking platform in Austria makes wire transfers as simply, intelligent and intuitive as is customary with George.



CARDCONTROL

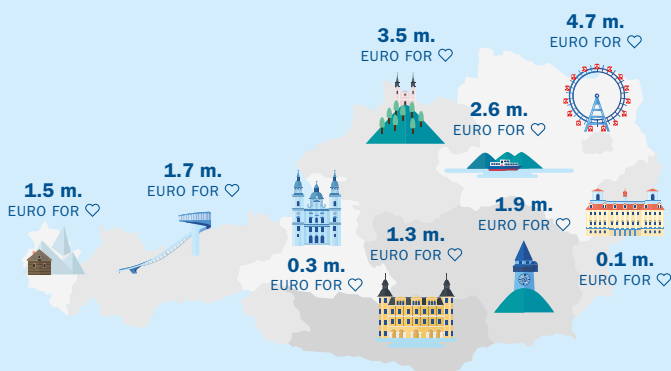
Overview of all ATM and credit cards: Change in withdrawal limits or blocking of cards by simply tapping an icon.



HILFREICH

The donations app: regularly make charitable donations with every card payment, by rounding up the amounts paid and donating the difference – direct and controlled through one's personal account settings menu.

PUBLIC WELFARE ACTIVITIES



♡ PUBLIC WELFARE ACTIVITIES

ZWEITE SPARKASSE

People may face economic hardship and lose their banking facilities for a variety of reasons – such as e.g. unemployment, divorce or illness.

Zweite Sparkasse was established for the purpose of helping people in a difficult financial situation, who are unable to open an account with other banks, but are making an effort to solve their problems. They are referred to Zweite Sparkasse by counseling services. The bank provides an account without an overdraft facility to people in need, in close cooperation with aid organizations such as Caritas or debt counseling services.