

In every relationship,
it's the people that count



Steiermärkische Sparkasse Annual Report 2007

Key indicators

Steiermärkische Sparkasse Group as at 31 December 2007

Balance sheet (EUR m)	2007	2006
Total assets	12,249	11,566
Loans and advances to customers	9,058	8,690
Own securities	1,369	1,406
Amounts owed to customers	7,264	6,940
whereof: savings accounts	5,198	4,876
whereof: other liabilities	2,065	2,064
Debt evidenced by certificates	853	865

Income statement (EUR m)	2007	2006
Operating profit	181	150
Consolidated profit for the year	110	85

Financial ratios	2007	2006
Return on Equity before taxes	21.3%	17.2%
Return on Equity after taxes	17.4%	15.1%
Cost/income ratio	53.4%	58.7%

Resources Styria	2007	2006
Average number of staff	1,652	1,715
Branches and regional centres (without ATM locations)	168	169

Resources SEE	2007	2006
Average number of staff	3,500	1,900
Branches and regional centres (without ATM locations)	245	130



Subsidiaries in South Eastern Europe

CROATIA

Zagreb
Erste & Steiermärkische Bank d.d.
 Ulica grada Vukovara 41
 HR-10000 Zagreb
 Tel.: +385 62 37 1000
 Fax: +385 62 37 2000

Erste & Steiermärkische s Leasing d.o.o.
 Zelinska 3
 HR-10000 Zagreb
 Tel.: +385 1 6311 700
 Fax: +385 1 6311 720
 info@s-leasing.hr
 www.s-leasing.hr

SLOVENIA

Ljubljana
Banka Sparkasse Ljubljana
 Cesta v Kleče 15
 SI-1000 Ljubljana
 Tel.: + 386 1 583 22 59

s Leasing d.o.o.
 Cesta v Kleče 15
 SI-1000 Ljubljana
 Tel.: +386 1 583 23 81
 Fax: +386 1 5832 387
 info@s-leasing.si
 www.s-leasing.si

Maribor
s Leasing d.o.o.
 Titova 8
 SI-2000 Maribor
 Tel.: +386 2 2340 620
 Fax: +386 2 2340 622
 info@s-leasing.si
 www.s-leasing.si

SERBIA

Belgrade
Erste Bank a.d. Novi Sad
 Bulevar Mihajla Pupina 85 b
 RS-11070 Beograd
 Tel.: +381 11 201 5005
 Fax: +381 11 201 5070

s Leasing d.o.o.
 Bulevar Mihajla Pupina 165 g
 RS-11070 Beograd
 Tel.: +381 11 2010 700
 Fax: +381 11 2010 702
 office@s-leasing.co.yu
 www.s-leasing.co.yu

MONTENEGRO

Podgorica
s Leasing d.o.o.
 Džordža Vašingtona b.b.
 ME-81000 Podgorica
 Tel.: +381 81 205 335
 Fax: +381 81 205 315
 office@s-leasing.cg.yu
 www.s-leasing.cg.yu

BOSNIA AND HERZEGOVINA

Sarajevo
ABS Banka d. d. Sarajevo
 Trampina 12
 BA-71000 Sarajevo
 Tel.: +387 33 27 70 60
 Fax: +387 33 66 76 74
 abs@absbanka.ba
 www.absbanka.ba

Steiermärkische Bank und Sparkassen AG; Predstavništvo BiH
 Fra Andjela Zvizdovića 1
 BA-71000 Sarajevo
 Tel.: +387 33 296440
 Fax: +387 33 296439
 nedim.alihodzic@steiermaerkische.ba

s Leasing d.o.o.
 Fra Andjela Zvizdovića 1
 BA-71000 Sarajevo
 Tel.: +387 33 295033
 Fax: +387 33 296439
 office@s-leasing.ba
 www.s-leasing.ba

Erste Bank and Sparkassen Group
 16 million customers
 52,000 employees
 2,800 locations

Steiermärkische Sparkasse Gruppe
 1.7 million customers
 5,150 employees
 420 locations

CREDITS

Publisher
 Steiermärkische Bank und Sparkassen AG
 8010 Graz, Am Sparkassenplatz 4

Content
 Mag. Barbara Kunzfeld-Muhr

Design & text
 Pleon Publico
 Public Relations & Lobbying GmbH
 1030 Wien, Neulinggasse 37

Graphic design
 section.d
 design.communication.gmbh
 1020 Wien, Praterstraße 66

Printed by
 Medienfabrik Graz GmbH
 8020 Graz, Dreihackengasse 20