

FACT SHEET

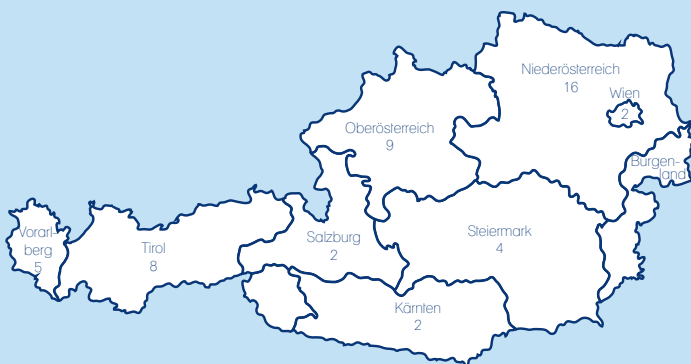
Juni 2015

WHO WE ARE

For almost 200 years it has been the goal of Erste Bank und Sparkassen to serve its over 3.4 million retail customers as well as small and medium-sized enterprises with a comprehensive product range and personal service.

The Sparkassen Group is a service provider for all financial products: from savings accounts to loans, securities trading, insurance, leasing and pension fund solutions to the financing of construction and residential homes. Sparkassen are a reliable partner of industry and are firmly anchored in their regions. Supporting the commonweal has been a pillar of our business model from the beginning.

SPARKASSEN IN AUSTRIA*



*Erste Bank und Sparkassen without Erste Group, in Vienna Erste Bank Oesterreich and Zweite Sparkasse

	03/2015
Number of institutions	48
Number of Sparkasse foundations	35
Number of customers	3.43 m.
Number of branch offices (incl. OMV banking service points)	1,154
Employees (FTE)	12,472

OUR CORE BUSINESS

- Business strategy: Erste Bank und Sparkassen are classical universal banks with a traditional focus on retail customers, SMEs and wealth management.
- Customer groups: Private persons, independent professions, small and medium-sized enterprises, large corporations as well as the public sector and non-profit organizations.
- Geographical focus: Erste Bank und Sparkassen have 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.

OUR FINANCIAL METRICS

Erste Bank und Sparkassen	12/2014
Operating result in EUR m.	947.2
Return on equity in %	8
Cost-income ratio in %	62.1
Net interest income in EUR m.	1,575.7
Loans to customers in EUR bn.	66.2
Deposits in EUR bn.	65.2
New customers, net	74,000

*) without Erste Group Bank AG (holding company, Austria)

OUR SERVICES

PRIVATE CUSTOMERS

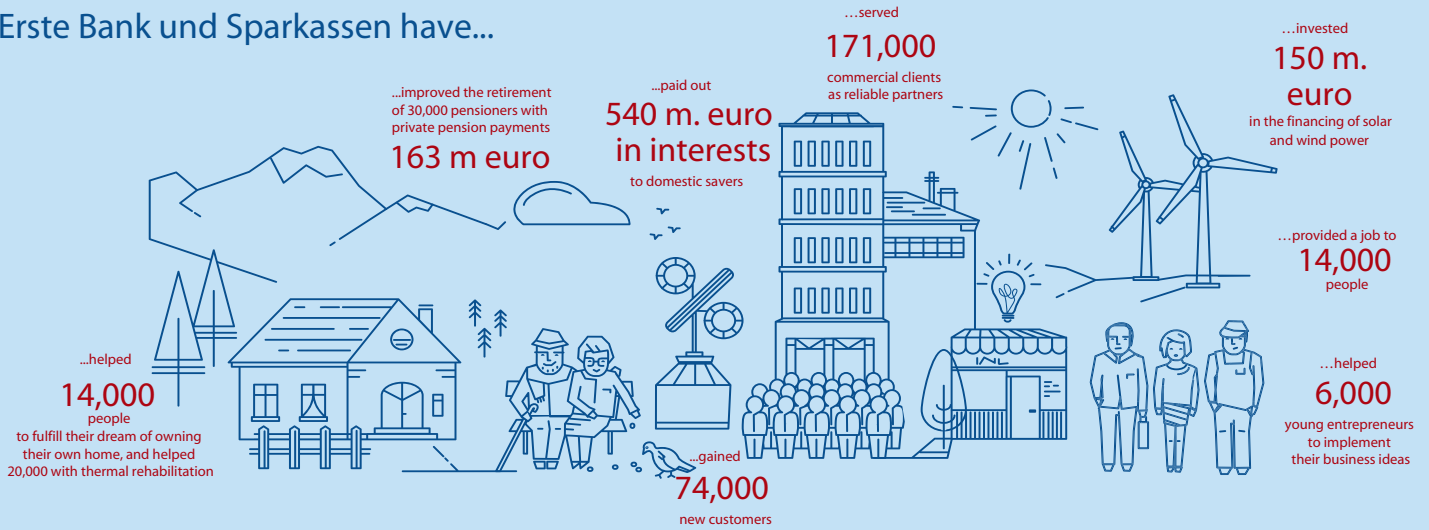
Erste Bank und Sparkassen offer comprehensive services and products for all financial needs, e.g. investment and savings products, consumer and mortgage loans, personal accounts (including special accounts for youth and students), cards for cashless payments, online and mobile banking solutions, securities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

SMALL AND MEDIUM-SIZED ENTERPRISES AS WELL AS LARGE CORPORATIONS

The range of services for micro, small and medium-sized enterprises, but also large corporations, covers all potential needs. It encompasses support for start-ups, professional payment solutions, growth financing, providing support in foreign business and on the capital markets, as well as corporate investment and retirement provision for managers and employees.

In 2014

Erste Bank und Sparkassen have...



INNOVATIONS



GEORGE,
THE MOST MODERN BANKING
PLATFORM IN AUSTRIA
Simple, intelligent, personal

Google, Facebook, et al. are fun. Finances are as well as of now. Erste Bank und Sparkassen are setting new standards for online banking with George. While online banking is secure and reliable, the fun factor in terms of usage and design is usually limited.

George combines both worlds: The security and trustworthiness of a bank with fun in usage, as well as an attractive design.

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

APPS



QUICKCHECK

Fast and simple overview of account balances and recent transactions



CARDCONTROL

Overview of all ATM and credit cards:
Simple change in withdrawal limits or blocking of cards at the push of a button

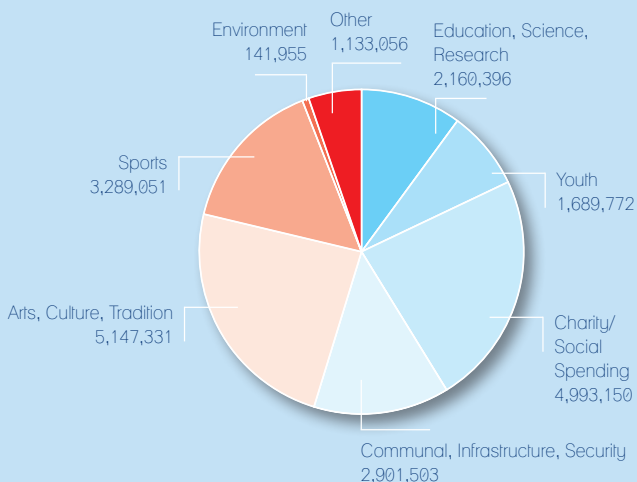


HILFREICH

The donations app: rounding up and making donations with every payment by card – direct and controlled via one's account

SPARKASSEN PUBLIC WELFARE CONTRIBUTIONS 2014

INSTITUTIONS OVERALL
Total amount: 21,456,214 euro



ZWEITE SPARKASSE

For a variety of reasons – such as e.g. unemployment, divorce or illness – people can be faced with economic hardship and lose their banking facility.

Zweite Sparkasse was established for the purpose: People in a difficult financial situation who are unable to get an account with other banks, but are making an effort to solve their problems, are referred to Zweite Sparkasse by counseling services. It offers the people affected a debit account without overdraft in close cooperation with counseling organizations such as Caritas or debt counselors.

SPARKASSE FOUNDATIONS

35 Sparkassen Foundations are engaged in promotion, support and development of their regions. They provide momentum to the development of regional and sociopolitical infrastructure. Sparkassen Foundations are closely connected with their respective Sparkasse Institutions through equity stakes – part of their dividend income is spent on regional projects.

Supported are socially active associations and groups, projects for youth and sports, or ideas that benefit the environment.