

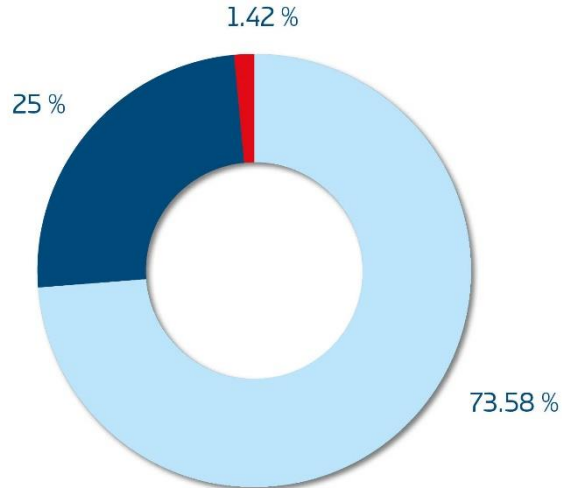
COMPANY PRESENTATION

As of April 2021

MILESTONES IN OUR HISTORY



OUR OWNER STRUCTURE



Steiermärkische Verwaltungssparkasse is the main owner of Steiermärkische Bank und Sparkassen AG, holding a stake of 73,58 %, and is an organisation similar to a foundation. It does not have a banking licence. Its primary company purposes comprises the holding of the stake in Steiermärkische Bank und Sparkasse AG.

Another task is to promote projects in the region and in the extended domestic market pursuant to its non-profit-making founding idea.

Erste Bank der österreichischen Sparkassen AG (Erste Bank Österreich) has had a 25 % stake and a share in Steiermärkische Sparkasse since 2000. And with that, branches in Graz, Murau, Schladming and Mariazell moved to Steiermärkische Sparkasse.

Currently, **employee participation** is just under 1,42 % and is the number of shares that are held by employees of Steiermärkische Sparkasse.

OUR MANAGEMENT BOARD AND THEIR AREAS OF RESPONSIBILITY



- General Secretariat
- Human Resources
- Retail Steiermark Division
- Employee's Council
- Securities

Gerhard FABISCH
Chief Executive



- Corporate Division
- Operations
- Real Estate and Facility Management
- Marketing

Oliver KRÖPFL
Member of the Management Board



- Strategy and Business Development
- Organization/IT
- Payment Transactions and Sales Support
- Treasury

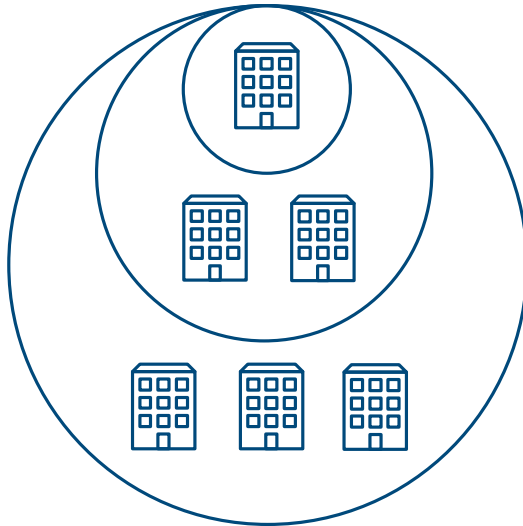
Georg BUCHER
Member of the Management Board



- Compliance & Legal Department
- Internal Audit
- Strategic Risk Management
- Operative Risk Management
- Finance
- Workout Management

Walburga SEIDL
Member of the Management Board

OUR STRUCTURES



Steiermärkische Bank und Sparkassen AG: is the parent company with the entire sales and operating units with its customers in Styria.



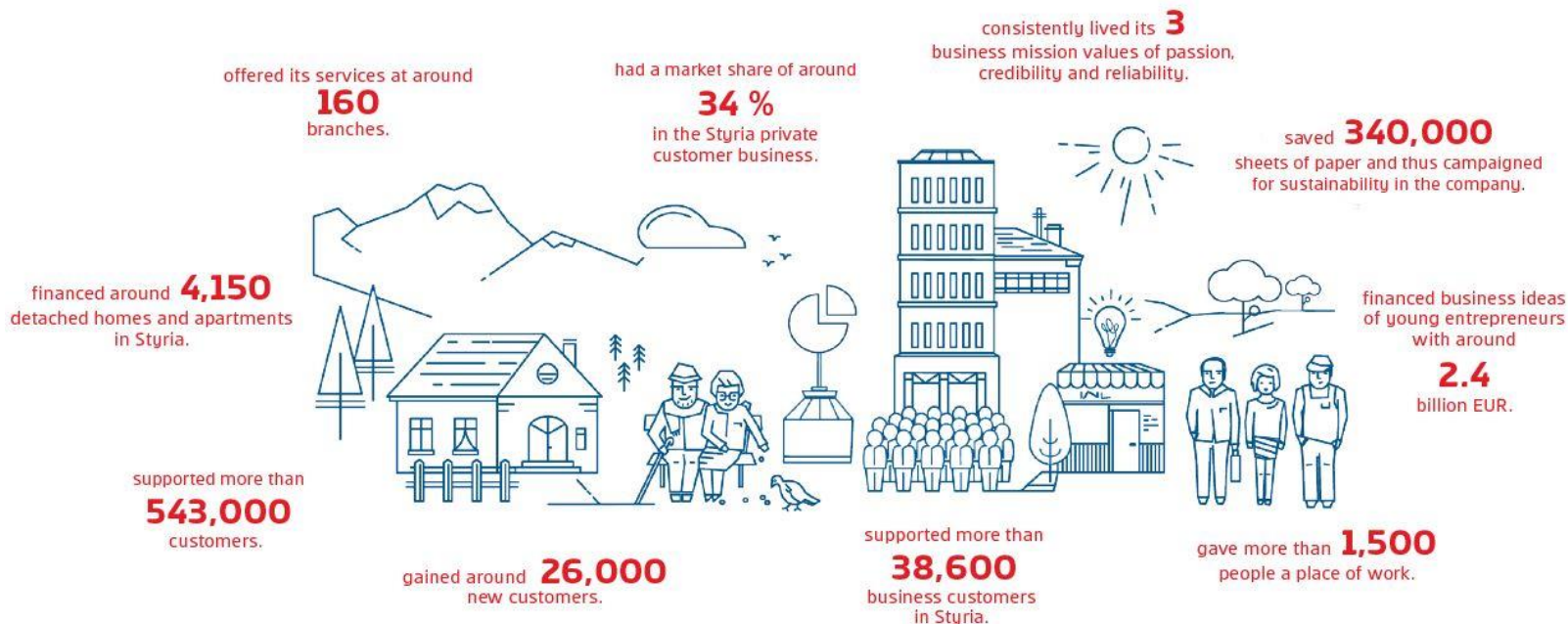
Steiermärkische Sparkasse Group: Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Austria, Bosnia and Herzegovina, North Macedonia and Serbia.



Steiermärkische Sparkasse Group (consolidated): Steiermärkische Bank und Sparkassen AG with its fully consolidated and at-equity participations in Austria, Bosnia and Herzegovina, North Macedonia, Montenegro, Croatia, Serbia and Slovenia calculated at 100 %.

The different use of the name and of the figures of **Steiermärkische Bank und Sparkasse AG**, of the **Steiermärkische Sparkasse Group** and of the **Steiermärkische Sparkasse Group (consolidated)** refers to the communication of the resource figures: the number of employees, locations and customers but not to the typical key balance sheet performance indicators such as balance sheet result, balance sheet total, RoE, CIR, etc.




IN 2019, STEIERMÄRKISCHE BANK UND SPARKASSEN AG ...






OUR RESOURCES

AS PER: 31.12.2019




Steiermärkische Bank und Sparkassen AG

	Employees*: 1,533
	Locations: 160
	Customers: 543,148

Steiermärkische Sparkasse Group

	Employees*: 3,044
	Locations: 254
	Customers: 804,633

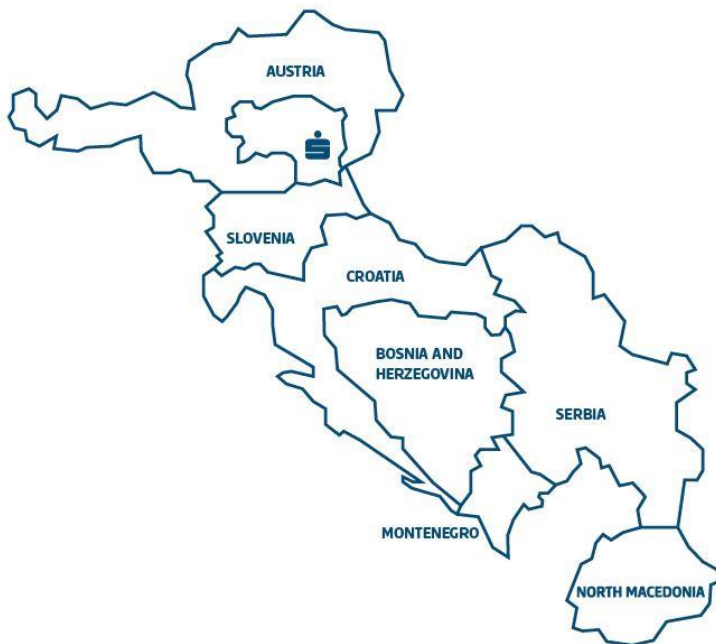
Steiermärkische Sparkasse Group (consolidated)

	Employees*: 8,887
	Locations: 503
	Customers: 2,586,195

*Employees head count

*Locations with KIS, self-service locations and regional centers

OUR PARTICIPATIONS IN BANKS AT HOME AND ABROAD



99.74 %	Sparkasse Bank Makedonija a.d North Macedonia
93.16 %	Ohridska Banka a.d North Macedonia
100 %	Sparkasse Bank d.d. BiH Bosnia and Herzegovina
41 %*	Erste Bank a.d. Montenegro <small>*Indirectly via Erste & Steiermärkische Bank Croatia</small>
41 %	Erste & Steiermärkische Bank d.d. Croatia
26 %	Erste Bank a.d. Serbia
26 %	Banka Sparkasse d.d. Slovenia



is a **contract-based group** pursuant to the Stock Corporation Act. The legally autonomous savings banks have joined forces contractually under a common management and are thus using the possible synergy effect such as uniform market presence and advertising line as well as the uniform use of sector products such as the online banking George.



is a **group of banks** pursuant to the Banking Act. The savings banks are headed up by the Erste Bank as the lead institution of the Sparkasse Group.



forms a **cross-guarantee system**. Within the framework of mutual liability agreements, Erste Bank und Sparkassen ensure the payment of the customer deposits beyond the amounts protected by law. Customers thus have an additional security network that goes beyond the statutory deposit protection of 100,000 euros.



offers an additional **institution-based protection system**. The customer deposits are protected by a statutory deposit protection and investor compensation system.

OUR KEY ECONOMIC PERFORMANCE INDICATORS Steiermärkische SPARKASSE

STEIERMÄRKISCHE SPARKASSE GROUP*

Bilanz in EUR Mio.	2018	2019	2020
Balance sheet total	15,766	17,197	18,537
Equity	1,638	1,825	1,868
Receivables from customers	11,204	12,196	12,733
Liabilities towards customers	11,624	12,857	14,305

Income statement in EUR million	2018	2019	2020
Operating result	213	230	205
Annual consolidated surplus after taxes	178	197	80

Company key performance indicators	2018	2019	2020
Return on equity after taxes	11.3 %	11.3 %	4.3 %
Cost-income ratio	55.2 %	53.8 %	57.3 %

*Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Bosnia and Herzegovina, Macedonia, Austria and Serbia.
As per 31.12.2020



For almost 200 years, Steiermärkische Sparkasse has been balancing the necessities of business with its intrinsic values: the sustainable and social goals of its founding idea.

We believe in tomorrow and we work to safeguard it. As a bank, we make an active contribution to driving forward a rethink in other people. To this end, we have defined a raft of measures that we want to implement in the long term. We are constantly developing further in order to protect the population's quality of life and to reconcile nature, society and business.

WE BELIEVE IN TOMORROW

FOUR AREAS OF ACTION HAVE BEEN DEFINED IN ORDER TO ESTABLISH AN INTEGRATED SUSTAINABILITY STRATEGY AT STEIERMÄRKISCHE SPARKASSE:

Customers



Our customer relationships are characterised by their long-term nature and by trust. We often accompany our customers in their financial affairs across generations.

Employees



We want to motivate our employees with state-of-the-art and attractive conditions of work. Respectful and appreciative interaction with one another is the basis for this.

Society and corporate governance



Sustainable management means that we take comprehensive responsibility for society. That is why we invest not only part of our economic profit in projects for the general public but also engage actively in the regions. With our principles of governance, we ensure a transparent and values-based company management.

Environment



As one of the first banks in Austria to do so, we have been implementing environmentally friendly measures since 2015 with a certified environmental management system according to ISO 14001.

OUR SPONSORING COMMITMENT

The sponsoring of project is also nothing new for us at Steiermärkische Sparkasse. Art, culture and sport play an important role in our society and are like the nutrients for an open society that we are committed to and also promote.

Wine Styria



Wine Styria
Initiator of the young winegrowers' competition of
Steiermärkische Sparkasse

Film



Mountainfilm International Filmfestival Graz

Folk culture



"Aufsteirern" festival

Sport



Styrian football association
Sparkasse school football & volleyball league

OUR FUTURE: REGIONAL & DIGITAL



We network digital processes with personal consulting and support in banking.



We are constantly developing our online banking George further and already post 6,1 million users.



We modernise and digitalise our branch locations on a regular basis according to sustainable building technology standards.



We are intensifying our commitment in business with small and medium-sized companies and support all of our corporate customers in the further development of their business models.



We are expanding our position in the West Balkans countries by holding currently a 93.16 % stake in Ohridska Banka a.d. in Skopje and believe in this region.



As a result of the merger with Bankhaus Krentschker, Private Banking of Steiermärkische Sparkasse will be expanded and synergies in the private and commercial customer business will be used to an even greater extent.



Investment products that have a positive impact on our society and the environment are an important part of our range of investments.



#glaubandich - A country needs people who believe in themselves and a bank that believes in them.



#glaubandich

Steiermärkische
SPARKASSE 