

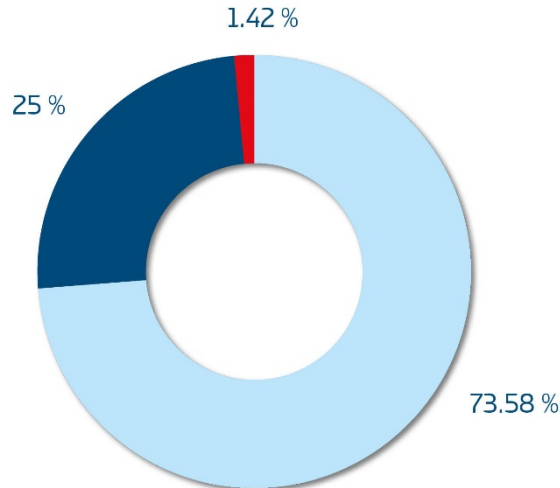
# COMPANY PRESENTATION

As of April 2020

# 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
- Private Banking
- Securities Trading
- Employee's Council

**Gerhard FABISCH**  
Chief Executive



- Corporate Division
- Loans Administration
- 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

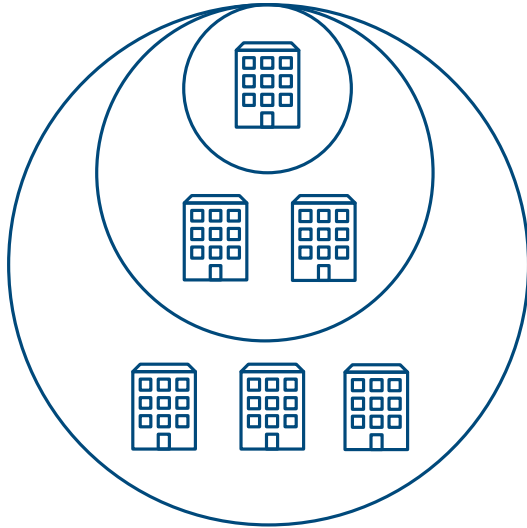
**Georg BUCHER**  
Member of the Management Board



- Legal Department
- Compliance
- Internal Audit
- Strategic Risk Management
- Operative Risk Management
- Finance
- Corporate Loan Restructuring

**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.



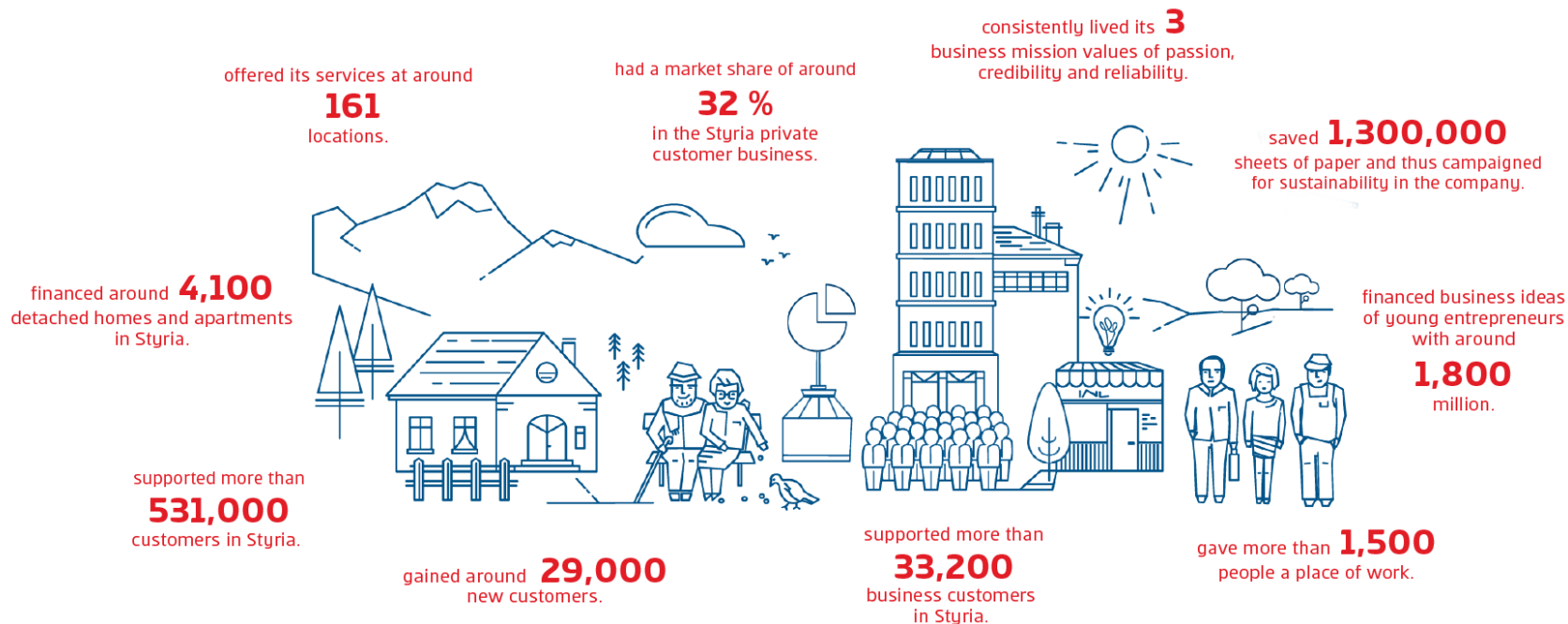
**Steiermärkische Sparkasse Group:** Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Austria, Bosnia and Herzegovina, North Macedonia and Serbia.



**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*:	<b>1,514</b>
	Locations:	<b>119</b>
	Customers:	<b>531,143</b>

## Steiermärkische Sparkasse Group

	Employees*:	<b>3,180</b>
	Locations:	<b>259</b>
	Customers:	<b>795,273</b>

## Steiermärkische Sparkasse Group

	Employees*:	<b>9,139</b>
	Locations:	<b>518</b>
	Customers:	<b>2,594,390</b>

\*Employees head count

\*Locations without KIS, self-service locations and regional centers

# OUR PARTICIPATIONS IN BANKS AT HOME AND ABROAD



**100 %** Bankhaus Krentschker  
Graz-Vienna

**99.74 %** Sparkasse Bank Makedonija a.d  
North Macedonia

**91.57 %** Ohridska Banka a.d  
North Macedonia

**100 %** Sparkasse Bank d.d. BiH  
Bosnia and Herzegovina

**41 %\*** Erste Bank a.d.  
Montenegro  
\*Indirectly via Erste & Steiermärkische Bank Croatia

**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 Group as the lead institution of the Sparkasse Group.



forms a **cross-guarantee system**. Within the framework of mutual liability agreements, Erste Bank and the savings banks 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\*

Balance sheet in EUR million	2019	2018	2017
Total assets	17,197	15,766	15,007
Equity	1,825	1,638	1,545
Loans and advances to customers	12,196	11,204	10,795
Liabilities to customers	12,857	11,624	10,739
Income statement in EUR million	2019	2018	2017
Operating earnings	230	213	190
Consolidated net profit after taxes	197	178	167
Corporate key figures	2019	2018	2017
Return on equity (ROE) after taxes	11.3 %	11.3 %	11.5 %
Cost-income ratio	53.8 %	55.2 %	56.1 %

\*Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Bosnia and Herzegovina, Macedonia, Austria and Serbia.  
As per 31.12.2019



**Corporate Social Responsibility**, in brief CSR, describes the commitment of companies for society - beyond their core business.

For **Steiermärkische Sparkasse**, CSR is not merely a contemporary obligation. Social responsibility has been rooted in our founding idea since 1825. And today this is consistently developed further and kept alive via multi-faceted projects.

# OUR NON-PROFIT-MAKING COMMITMENT

## Science and research



Best of South-East  
Leoben Centre for Applied Technology (ZAT)  
Graz Science Park

## Art and culture



Music Association for Styria  
Diagonale – Festival of Austrian film  
SCHREIBEREI – Literature prize of Steiermärkische Sparkasse

## Social commitment



Caritas tag.werk  
Hospice Association Styria  
Die Zweite Sparkasse – Graz branch

## Youth



MONEYtalk(s)  
FLiP2Go  
BuK.li – Job and career fair for the Liezen region

# 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 5,3 million users. In commercial business too, we have our finger on the pulse of the times with Telebanking Pro, the digital companion.



We modernise and digitalise our branch locations on a regular basis.



We are intensifying our commitment in business with small and medium-sized companies.



We are expanding our position in the West Balkans countries - Conclusion of the deed of purchase for the acquisition in Ohridska Banka Societe Generale in Skopje in 2019 and upcoming merger with Bankhaus Krentschker & Co. Aktiengesellschaft.



With the planned merger with Bankhaus Krentschker, we want to become joint pioneers in the Private Banking sector and use the synergies in the private customer and commercial customer business.



We campaign strongly for sustainability in the company and, for instance, in 2019 we consumed 1,3 million sheets of paper less than in 2018.



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



#GLAUBANDICH  
**THE FUTURE IS YOURS.**

Steiermärkische  
**SPARKASSE** 