

Fact Sheet



Steiermärkische Sparkasse

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Ownership:

73% Steiermärkische Verwaltungssparkasse
25% Erste Bank
2% Employees

Our values

We ensure that your success has a future

Competent – local – Steiermärkische Sparkasse

We are connected to Styria and its people for 185 years. A savings bank where customers and employees can have a feeling of security and trust. We differ from our competitors through our location in the region and our closeness to customers as well as our competence and company size.

Reliability

The largest credit institution in the south of Austria

A glance at the current company figures shows: With a balance of 13.6 billion Euros Steiermärkische Sparkasse is the largest Styrian bank and the largest credit institution in the south of Austria.

Turning courage into opportunity!

Active in the area of the future in south-east Europe

Unlimited visions form the basis of our success in international business. We regard south-east Europe as our extended home market. Our foreign department has long served as a bridge between Styrian and south-eastern European companies. Customers who work in Southeast Europe are taken care of on the spot.

Customisation

Needs-oriented customer care

Individual and needs-oriented consulting and customer care in our branches and regional centres is the key to customer satisfaction and long-term customer loyalty. Around 480 branches and regional consulting centres throughout Styria and south-east European countries are available for our customers to make use of. More than 6.000 employees are at the daily disposal for our client's needs and good.

Trust

Achieving success together

Time is a deciding factor for customer satisfaction and the quality of our services. Customers, who want to take care of their transactions by themselves, are offered a large number of self-service areas. This results in our

employees having more time for wide-reaching customer care and are able to offer individual solutions for complex challenges. This is the foundation for relationships which create a feeling of trust for both parties.

Guarantee

„Haftungsverbund“

Due to our size we are an important decision maker in the Austrian group of saving banks consisting of 55 savings banks with the “Erste Bank” as its head. We are members in the “Sparkassen Haftungsverbund” (joint liability agreement), which guarantees the payments of customer savings over the legal secured amount of 100,000 Euros. This means: more security for our customers.

Accountability

The Steiermärkische Sparkasse group

	End 2009
Balance:	€ 13.6 billion
Cost-Income-Ratio (CIR):	54,7%
Return on Equity after tax (ROE):	5,7%
Branches and regional centers:	480
Average number of staff:	6.000
Clients:	2 Mio.

Major shares in banks and leasing companies:

Bankhaus Krentschker & Co AG, Graz, Austria
Sparkasse Hartberg-Vorau AG, Austria
Immorent-Süd GmbH, Graz, Austria
Erste & Steiermärkische Bank d.d., Rijeka, Croatia
Erste & Steiermärkische s Leasing d.o.o., Zagreb, Croatia
Erste Card Club d.d., Zagreb, Croatia
Banka Sparkasse d.d., Ljubljana, Slovenia
s Leasing d.o.o., Ljubljana, Slovenia
Erste Bank a.d., Novi Sad, Serbia
s Leasing d.o.o., Beograd, Serbia
Sparkasse Banka d.d., Sarajevo, Bosnia and Herzegovina
s Leasing d.o.o., Sarajevo, Bosnia and Herzegovina
s Leasing d.o.o., Podgorica, Montenegro
Investbanka A.D., Skopje, Macedonia

Basis end 2009

Steiermärkische
SPARKASSE 