

Steiermärkische Bank und Sparkassen AG was established in 1825 as a savings association and was thus the first financial institution in Styria.

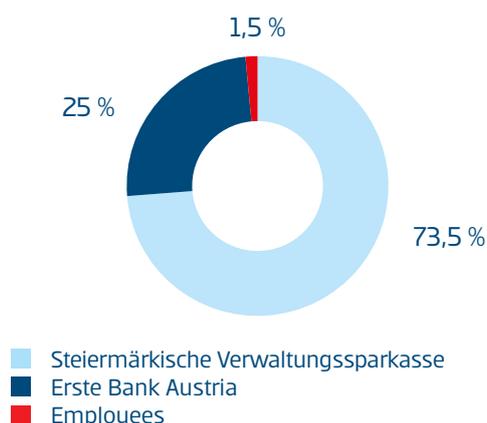
As a universal bank, we cover all banking transactions and offer a comprehensive service for private clients, small and medium-sized companies, private banking customers, large-scale corporations, institutional customers and the private sector. With a balance sheet total of **15.7 billion**, we are the largest retail bank and thus the largest bank for private clients in Styria. Our extended domestic market includes North Macedonia, Bosnia and Herzegovina, Montenegro, Croatia, Serbia and Slovenia. With subsidiaries in the countries mentioned, we are able to offer an extensive market presence in the West Balkans region.

Steiermärkische Sparkasse is the largest savings bank in the federal provinces and an important part of the Austrian Sparkasse Group. The latter comprises **49 savings banks**, with Erste Group Bank and Erste Bank Austria as the leading institutions.

We are also a member in the cross-guarantee system of the savings banks. Within the framework of mutual liability agreements, Erste Bank and the savings banks ensure the payment of the customer deposits in excess of the amounts protected by law. Customers thus have an additional security network that goes beyond the statutory deposit protection of 100,000 euros.

Our goal is to also transport our traditional values of **regionality, sustainability, passion, credibility** and **reliability** into the digital age. With the **Internetbanking George**, the most state-of-the-art banking in Austria, Erste Bank and the savings banks have set new standards for online banking. More than **four million** customers now use an innovative, secure and personal platform as the home for their monetary transactions.

## OUR OWNER STRUCTURE



## OUR MANAGEMENT BOARD



**Gerhard Fabisch**  
Chief Executive



**Franz Kerber**  
Deputy Chief Executive



**Georg Bucher**  
Member of the Management Board



**Sava Dalbokov**  
Member of the Management Board

## AT A GLANCE

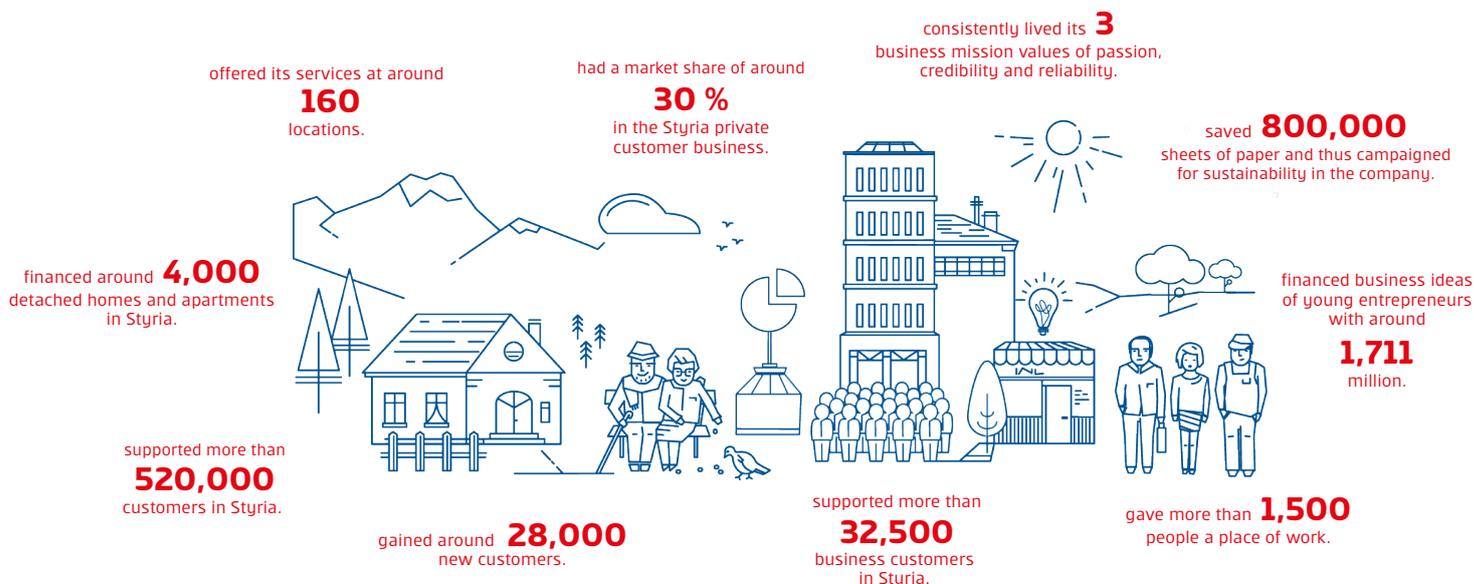
## STEIERMÄRKISCHE SPARKASSE-GROUP (CONSOLIDATED)\*

Bilanz in EUR Mio.	2018	2017	2016
Balance sheet total	15,766	15,007	14,230
Equity	1,638	1,545	1,363
Receivables from customers	11,204	10,795	10,445
Liabilities towards customers	11,624	10,739	9,729

Income statement in EUR million	2018	2017	2016
Operating result	213	190	201
Annual consolidated surplus after taxes	178	167	172

Company key performance indicators	2018	2017	2016
Return on equity after taxes	11.3 %	11.5 %	13.4 %
Cost-income ratio	55.2 %	56.1 %	54.5 %

\*Steiermärkische Bank und Sparkassen AG with its fully consolidated participations in Bosnia-Herzegovina, North Macedonia, Austria and Serbia



## OUR APPS

- 
**Internetbanking George**  
 The app with the best from George makes banking as mobile as never before. Transfer money easily, gain a quick overview of finances and manage transactions intelligently.
- 
**s Identity**  
 Your new digital approval and login method for George and mobile banking. Particularly secure, quick and convenient without SMS.
- 
**Telebanking Pro**  
 The most state-of-the-art banking for companies is now mobile. Gain an overview of all finances, approve transfers and find account and credit card transactions for the last seven years.
- 
**Bureau de change**  
 The bureau de change app is the easiest way to order foreign currency – at the best rate. With the bureau de change, you will not only always find the right currency for your travel destination and the current rate, but also valuable country information for your trip.

## OUR PARTICIPATIONS IN BANKS IN AUSTRIA AND SOUTH-EASTERN EUROPE



- 100 %** Bankhaus Krentschker Graz-Vienna
- 99,74 %** Sparkasse Bank Makedonija 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, Beteiligung: 41 %
- 26 %** Erste Bank a.d. Serbia, Beteiligung: 26 %
- 26 %** Banka Sparkasse d.d. Slovenia, Beteiligung: 26 %