



Group Graduate
Programme
2019–2021

ERSTE 
Group

Erste Group – a bank where employees make a difference

We, the employees of Erste Group see ourselves as something special. We are different from other banks and we are proud of this. And we want to share both of these things with you.

Why are we different?

We were founded 200 years ago as a bank to service those people who had no access to banking. Those founders did not have profit on their mind but rather, community service. Our foundation is the largest shareholder of Erste Group and a major force of civil society in Austria, and Central and Eastern Europe. We are different because it makes us something more than just a bank.

Why are we proud?

Every day, we are working on the growing wealth of our more than 16 million clients. Our advisors become part of the financial lives of these clients. The region we are active in will remain the driving force of growth, for both individuals and companies, in all of Europe. It is because of this that Erste Group is the banking partner for growth.

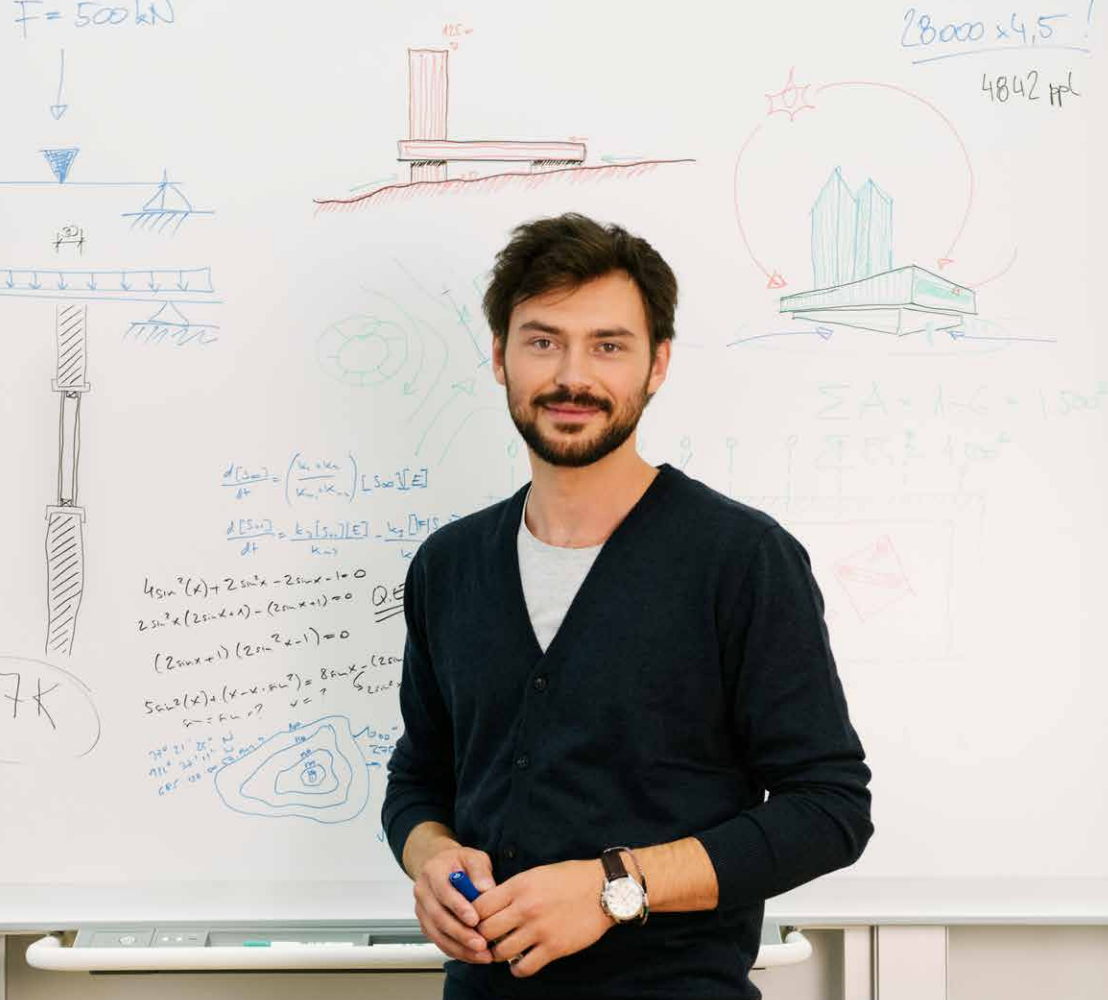
Our employees are the key players behind our ambition to follow our strategy and to make a difference in banking. Coming from a rich variety of backgrounds, our over 45,000 employees are bankers who are dedicated to their region and to their clients. They bring the new ideas to a company that has never closed their doors since 1819, proving a strategy to be right even in the deepest crisis.

This brochure provides insight into our company and the Erste Group Graduate Programme. You can learn about our activities and the Erste Group spirit that places the emphasis on teamwork, initiative, mobility, and flexibility.

Join us!



Andreas Treichl
CEO
Erste Group Bank AG



I believe that innovative thinking is the formula for success.

So do we. Working at Erste Group means pursuing a common goal and being enthusiastic about shared values. We always treat one another with respect, empathy, and understanding for our diverse backgrounds. This applies to our customers as well as to our employees. Apply now at www.erstegroup.com/career.

What is in it for you?

At Erste Group we believe that earning money must have a deeper meaning.

As countless studies show, your wage will not be the most influential factor in your personal job satisfaction. And while initially you may take on a job because of salary, we know that whether or not you stay depends on something else entirely: Do you like it there?

At Erste Group we put respect for people first. For someone working here this means that we are always in search of challenging, intelligent and interesting work. We try to support our employees in taking charge of their own careers and in developing personally and professionally. Additionally, we strive to offer them an inspiring work environment and climate where every team member feels good about themselves and their colleagues, day after day.

It is our goal to create an atmosphere in which you can be who you are, become the best you can be, and have every opportunity to help make Erste Group even better than it was before you joined. This requires that you possess a strong personality, a passion for banking and the desire to help millions lead better financial lives. If that sounds like you, we can't wait to meet you.

#believeinyourself



Group Graduate Programme

“All graduates get to know the various banks of Erste Group and thereby establish their own knowledge networks. The opportunity to work and live in an international environment combined with learning on the job will be a tremendously valuable experience for all of these lucky few”

Bernhard Spalt,
Member of the Management Board,
Erste Bank Oesterreich

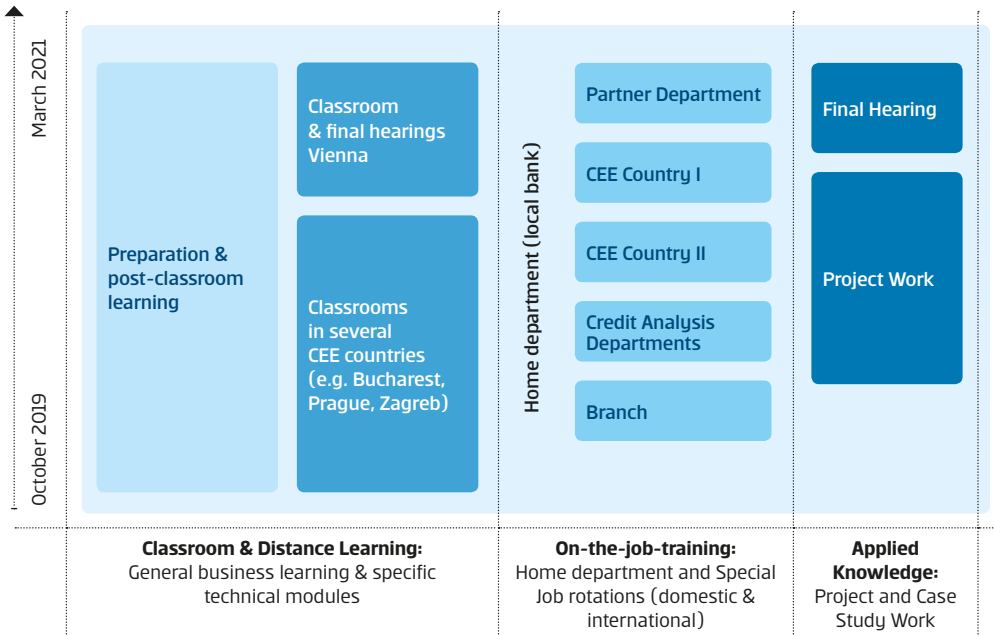
I believe that continuous development is the most important step to a successful career.

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Each year, Erste Group gives a group of bright and highly skilled university graduates the opportunity to discover the world of our banking group. The Group Graduate Programme is a rigorous series of classroom and distance learning sessions, international job rotations, on-the-job training, and medium-term project work. The programme’s purpose is to give the graduates the opportunity to acquire fundamental knowledge of the banking industry and how business in banking should be conducted. Graduates gain a solid understanding of our core business fields, as well as the necessary exposure for a long and successful career within Erste Group. The programme also creates and fosters a diverse and wide-reaching business network within Erste Group. International assignments and classroom learning provide the opportunity for the graduates to not only enhance their knowledge of banking, but also their knowledge of the region and the culture of Central and Eastern Europe.

Learning Methodology

Pillars of the programme



Classroom and Distance Learning

The 18-month programme includes the fundamentals of banking, as well as insight into the key areas of Erste Group, including Risk Management, Corporate Banking, and more. In addition trainees will attend advanced training courses for the specific business area of their home department. This, along with personal development workshops, which are designed to improve the graduate's interpersonal and cultural understanding and awareness, will give them the specific skills needed to have a successful career.

On-the-Job Training

The home department is where the graduates are spending most of their time and it is the where they will begin their full time work once the programme has been completed. In addition to the time spent in the home department, job rotations give graduates the opportunity to become familiar with a variety of other areas. Job rotations are both domestic as well as international.

Applied Knowledge

Applied Knowledge is where graduates are able to transfer what they have learned during the Classroom and Distance Learning Phase and the On-the-Job Training Phase into actual, business related results. Finally they have to prove their knowledge in the final hearing in front of a committee of senior managers from Erste Group.

Learning modules

Module Number	Module Name
1	Introduction to Erste Group
2	Retail Banking
3	Corporate Banking
4	Risk Management
5	Treasury
6	Finance
7	Future IT Basics
8	Project and Process Mgt.
9	Personal Development
10	General Banking Know-How



“Throughout the work on the project, the project team consistently demonstrated high standards of professionalism and efficient teamwork. They showed strong commitment, high work ethics and support to team co-workers. Given the limited time frame on top of their daily job assignments, the trainees showed high interest for the challenging topic, which was completely new for them and delivered realistic and implementable solution proposals.”

Birte Quitt,
Head of Group Retail Strategy



General Information

Evaluation Concept

The progress of the graduates will be monitored and tested throughout the programme.

Programme Language

The programme language is English.

Programme Duration

The graduate programme lasts 18 months.

Lecturers

The lecturers in the Group Graduate Programme are experts from within Erste Group as well as external university staff, or professional trainers.

What we are looking for:

You...

- have a high interest and know-how in financial topics and markets (i.e. banking, treasury, risk management, regional economic developments, etc.)
- have achieved a university degree specializing either in financial markets or banking, business administration or business informatics or a university degree in related disciplines (for example law, mathematics, technics) with a high interest in banking and finance
- possess strong personal and social skills including excellent cross-cultural communication skills
- demonstrate flexibility, work independently and achieve results as part of a team
- act as a perfect team-player and you are also prepared to work under pressure and more than the average
- are fluent in English (excellent written and oral communication skills); German and/or other languages of Erste Group in the CEE region would be an advantage
- are willing to travel internationally and to undertake assignments abroad
- gained working experience in the financial industry in a junior position or an internship (minimum 6 months of employment, preferably at Erste Group)

Testimonials

Tomas Petrus
Slovakia



My name is Tomas Petrus and I am a graduate within the Treasury Department at Slovenska Sportilna in Slovakia. I graduated in Global Economics and International Management at the Pan-European University in Bratislava. Before joining the programme in October 2013 I already have been working in the Treasury department since 2012.

The Group Graduate Programme gives the chance to get rid of bad habits currently present in banking industry e.g. lack of universal view, no foreign experience, zero networking and excess of comfort. The programme challenges you in every possible way mainly by getting you out of your comfort zone. This might sound unpleasant at first. However, if you take maximum out of it will help you become a flexible, trustworthy and reliable person with good overview and a solid personal network...and that is a valuable asset to any corporation.

Alexandra Ivan
Romania



My name is Alexandra Ivan and I am Romanian. After graduating from the Universita' Commerciale Luigi Bocconi in Milano I joined the Group Graduate Programme 2013 in the Organisation Market Risk and Liquidity Risk, Erste Group Bank AG in Vienna.

It was an amazing year, full of interesting and helpful classes as well as sharing international experience with great people! The Job Rotations in different countries will definitely help in the future endeavors in the project environment, knowing the local specific and adapting it to the Group and Holding perspective. The biggest advantage is the network of specialists that you build and that will help us finding the right people for the right solution. It is up to you to take full advantage of the opportunities that the Group Graduate Programme offers. If you also have a strong desire to develop yourself and to gain experience in banking and finance, then the Group Graduate Programme is something that you should really go for.

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