

> Erste Bank –
a record start with the promise of more to come

> Q1 2004 Results

> Teleconference
Prague, 10 May 2004

> Table of Contents

Hosts

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Presentation

03 Important information on
Q1 reporting

05 Q1 04 Financial Highlights –
Group Key Ratios

06 Key Figures of EB
Subsidiaries

07 Q1 04 Group Results

11 P&L Details

17 Divisional Figures

20 Business Update and
Outlook

Appendix

27 Overview of International
Exposures

29 Q1 04 Financials of CE
Subsidiaries

33 EB Group Quarterly Data

35 Quarterly Divisional Figures

38 Key Financial Data

39 Shareholder Structure

40 Investor Relations Contacts

> Important information on Q1 reporting

Q1 04 net profit not impacted by one-off items

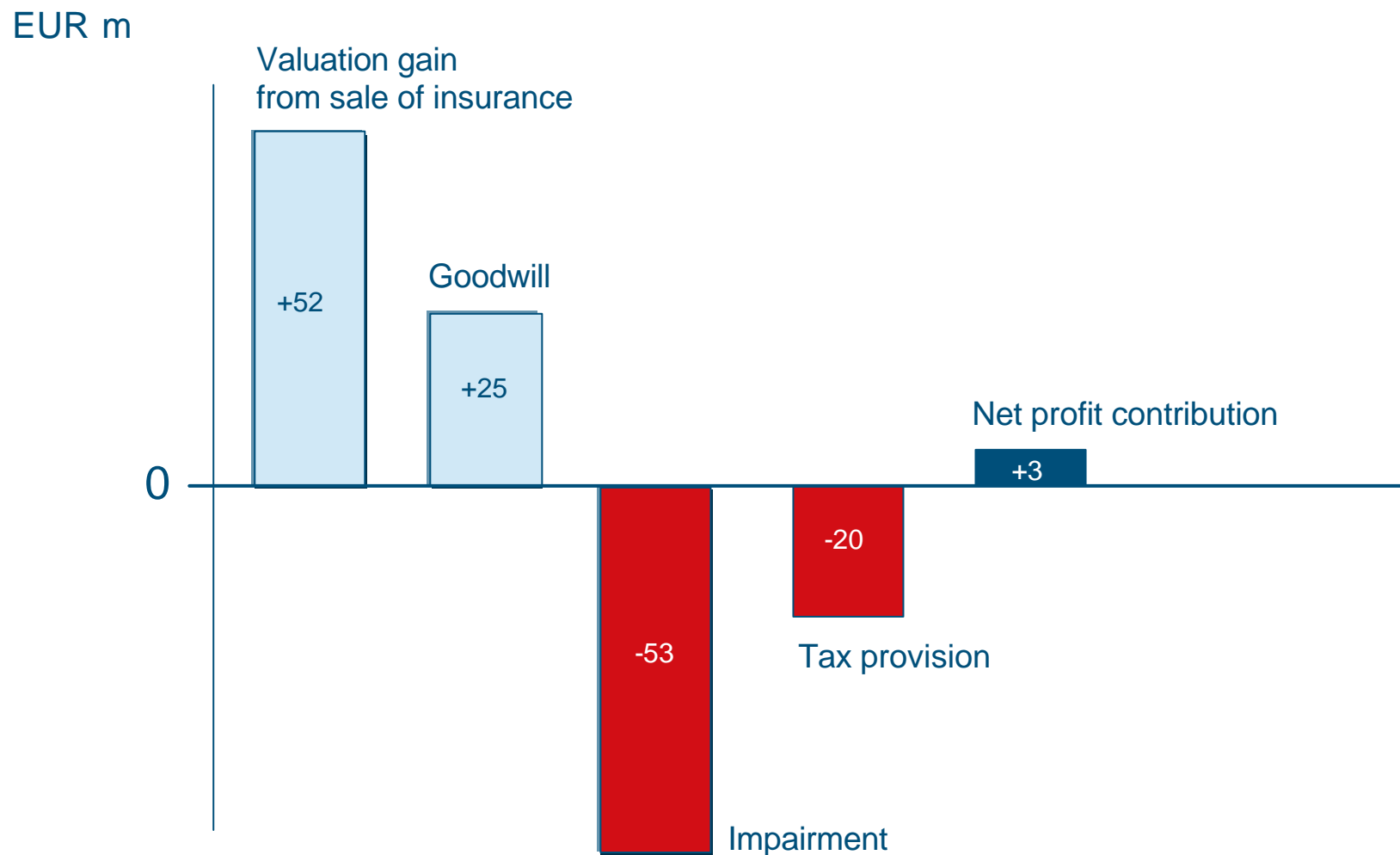
- » **Early application of IFRS 3 (mandatory from Jan 2005)**
 - » Replacement of linear depreciation by annual impairment of goodwill

- » **Various one-off items influence Q1 04 P&L of EB Group**
 - » Pre-tax profit includes extraordinary gain (EUR 88m) from the sale of non-life insurance business of Czech insurer Pojišťovna CS
 - » The resulting extraordinary profit was mainly offset by a one-off goodwill impairment (EUR 80m), particularly for past acquisitions in Austria (Tiroler Sparkasse, Salzburger Sparkasse)
 - » The increase in net profit through no longer depreciating goodwill (EUR 25m) was mainly compensated in Q1 04 by a write-off of deferred tax assets (EUR 20m) in line with the change in the Austrian corporate tax rate in 2005
 - Q1 04 tax rate above average at 32%
 - » All one-off items allocated to the Corporate Center to allow better comparison of underlying operating profitability in the segment reporting

- » **EUR 104.2m net profit after tax and minorities in Q1 04 - a 'clean' EB Group result**

> Important information on Q1 reporting (2)

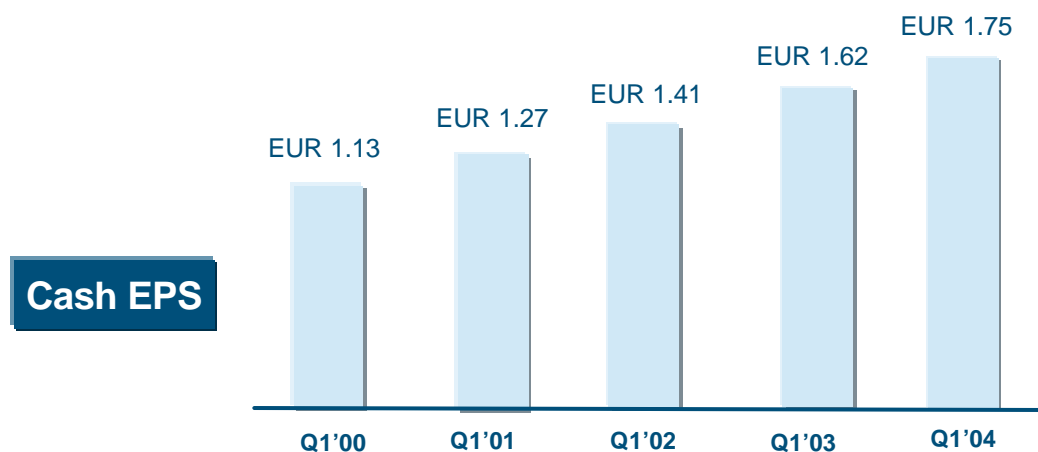
Impact of one-offs on net profit after tax and minorities



> Q1 2004 – Financial highlights

Erste Bank Group - Key ratios

- » **Net profit increases by 37.5% to EUR 104.2m**
 - » No material effect by one-off items on bottom line
- » **Cash ROE 14.6%**
 - » Following 13.7% at YE 2003¹
- » **Further improvement of CIR to 63.8% from 64.2% at YE 2003**
 - » Revenues increase by 10.5% and costs grow by 6.1%
- » **Tier 1 ratio improves to 6.6% compared to 6.3% at YE 2003**
- » **Cash EPS improves to EUR 1.75**



¹ As reported in 2003 (includes goodwill amortisation)

> Key figures of EB subsidiaries in Central Europe

Q1 2004 Results (IFRS) as reported by local entities

		 ¹						
EB stake	97.9%	80.1%	99.6%	68.5%				
	Q1 04	Q1 03	Q1 04	Q1 03	Q1 04 ³	Q1 03	Q1 04	Q1 03
Net Profit (EUR m)	85.8	56.8	18.9	24.2	8.3	0.8	14.9	8.6
ROE (%)	31.4	23.6	19.4	30.1	19.9	13.9	24.4	17.4
Cost / Income ratio (%)	58.1	61.8	58.9	55.4	66.1	69.8	51.0	51.2
Employees ⁴	11,762	12,420	5,273	5,283	3,019	3,145	1,424	1,508
Balance Sheet Total ⁴	18,892	17,095	5,273	5,061	4,106	3,863	2,585	2,551

(EUR m)

Exchange rate Q1 2004: EUR/CZK 32.75; EUR/SKK 40.69; EUR/HUF 258.34; EUR/HRK 7.59

Exchange rate Q1 2003: EUR/CZK 31.70; EUR/SKK 41.66; EUR/HUF 242.48; EUR/HRK 7.59

1 EB acquired additional 10% of SLSP in April 2004

2 Strategic alignment of EB Croatia - EB sold 17.5% to Steiermärkische Sparkassen in January 2004, directly and indirectly now own 68.5%

3 Q1 04: Total of EBH & Postabank - proforma

4 Headcount and Balance Sheet numbers as per YE 2003

> Q1 2004 Group Results

- > Group Income Statement
- Group Balance Sheet
- P&L Details
- Divisional Figures

> Q1 04 EB Group Income Statement (IFRS)

EUR m	Q1 2004 ¹	Q1 2003	% Change
Net interest income	656.9	617.6	6.4
Risk provisions for loans and advances	(108.2)	(97.2)	11.3
Net commission income	281.4	228.9	22.9
Net trading result	62.4	60.1	3.8
General administrative expenses	(642.3)	(605.1)	6.1
Result from insurance business	6.4	4.4	45.5
Other operating result	20.8	(22.6)	> 100.0
Pre-tax profit	277.4	186.1	49.1
Taxes on income	(89.4)	(54.4)	64.3
Minority interests	(83.8)	(55.9)	49.9
Net profit after minority interests	104.2	75.8 ²	37.5
Operating income	1,007.1	911.0	10.5
Operating expenses	(642.3)	(605.1)	6.1
Operating result	364.8	305.9	19.3
Cost / Income Ratio (%)	63.8	66.4	
ROE (%)	14.6	12.1 ²	

1 Postabank included since 1 January 2004

2 Net profit and ROE as reported in 2003 (includes goodwill amortisation)

> Q1 04 EB Group Balance Sheet (IFRS)

Assets

EUR m	31.3.2004	31.12.2003	% Change
Cash and balances with central banks	2,204	2,549	(13.5)
Loans and advances to credit institutions	18,514	13,140	40.9
Loans and advances to customers	69,045	67,766	1.9
Risk provisions for loans and advances	(2,847)	(2,772)	2.7
Trading assets	5,081	5,259	(3.4)
Investments available for sale	8,208	7,379	11.2
Financial investments	27,232	26,454	2.9
Intangible assets	1,790	1,868	(4.2)
Tangible assets	1,777	1,814	(2.0)
Other assets	5,087	5,117	(0.6)
Total assets	136,091	128,575	5.8

> Q1 04 EB Group Balance Sheet (IFRS)

Liabilities

EUR m	31.3.2004	31.12.2003	% Change
Amounts owed to credit institutions	28,842	25,704	12.2
Amounts owed to customers	67,361	64,839	3.9
Debts evidenced by certificates	17,733	16,944	4.7
Provisions	6,622	6,366	4.0
Other liabilities	6,093	5,515	10.5
Subordinated capital	3,376	3,538	(4.6)
Minority interests	3,145	2,879	9.2
Equity	2,919	2,791	4.6
Total Liabilities	136,091	128,575	5.8
Tier 1 ratio (%)	6.6	6.3	
Solvency ratio (%)	10.9	10.7	

> P & L Details – Net interest income

NII improvement driven by Czech and Hungarian subsidiaries

» **Group NIM¹ almost unchanged at 2.25%**

» **Austria: NII up 0.7%**

- » Improvement in Savings Banks segment (up 3.6%) compensates 2.4% reduction in Retail & Real Estate. Large Corporates up slightly (1.6%); Trading and Investment Banking down by 7.8%
- » NIM 1.8%, slightly down on YE 2003

» **CE subsidiaries: NII up substantially by 16.4%**

CS: Despite low interest rate environment NII increases by 7.3% yoy through higher volumes and a structural change of the deposit base

- » NIM stable at 3.6%

SLSP: NII decreases by 11.4% yoy

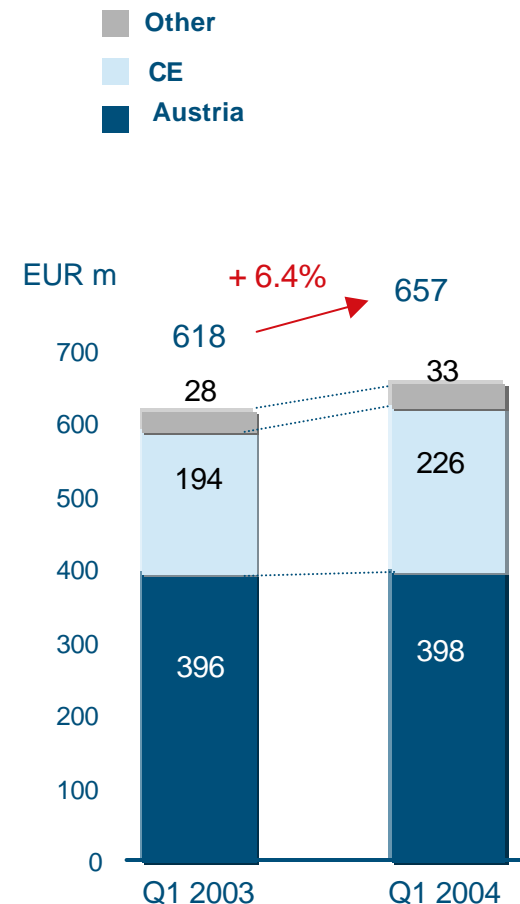
- » Excluding positive one-off through equity revaluation of PSS (building society) of EUR 7m NII would increase by 2.5%
- » NIM stable at 4.4% compared to YE 2003
 - excluding extraordinary effect from PSS at YE 2003)

Hungary: Up by more than 200% due to inclusion of Postabank

- » NIM of combined entities approx. 5%

EB Croatia: NII again improves strongly - up by 18.1%

- » NIM 4.1%



¹ In keeping with international practice, NIM is calculated on average interest bearing assets (IBA) in order to avoid distortion due to fluctuation of non-interest bearing assets

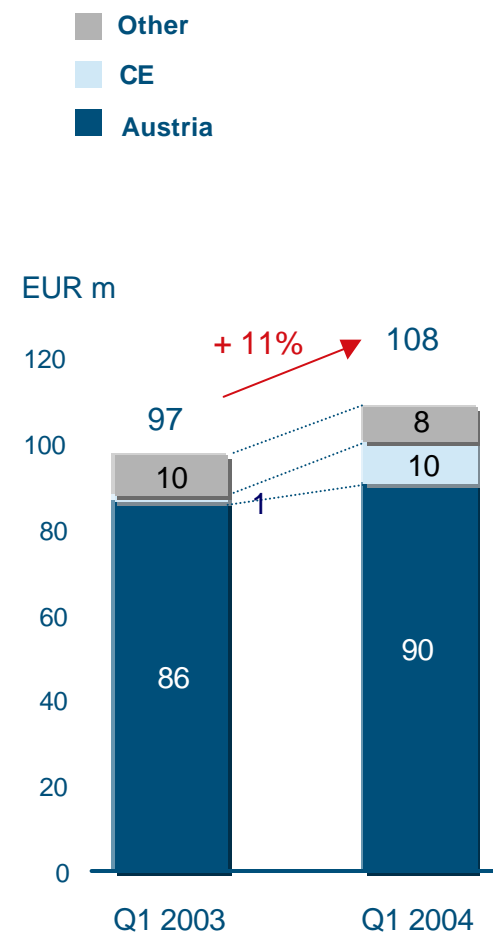
> P & L Details – Risk provisions

Increase in CE provisions after 2 years of net releases

- » **NPL coverage improves to 71.1%**
- » **Austria: increase by EUR 4m (4.6%) to EUR 90.4m**
 - » Due to EUR 3.6m increase at Savings Banks segment (+8%)
- » **CE subsidiaries: Net new provisions up EUR 8.6m**
 - CS** – Net allocation of EUR 9.4m compared to a release of EUR 2.4m in Q1 03 in keeping with strong yoy loan growth
 - Hungary** – increase of provisions by EUR 3.4m mainly due to inclusion of Postabank
 - EB Croatia** – one time release due to change in rating methodology
- » **Outlook: under current market environment risk cost to remain at 2003 levels (excluding Postabank)**

Risk provisions for loans and advances

in EUR m	Q1 2003	Q1 2004	in %
Net-allocation to risk provisions in lending business	(89.3)	(101.8)	14.0
Direct write-offs for loans and advances less amounts received for loans an advances written off	(7.9)	(6.4)	(19.0)
Total	(97.2)	(108.1)	11.2



> P & L Details

Net commission income

Q1 2004 increase helped by recovery of securities business

» **Group commission improves strongly by 22.9% to EUR 281.4m**

» **Austria: up 23.8% yoy**

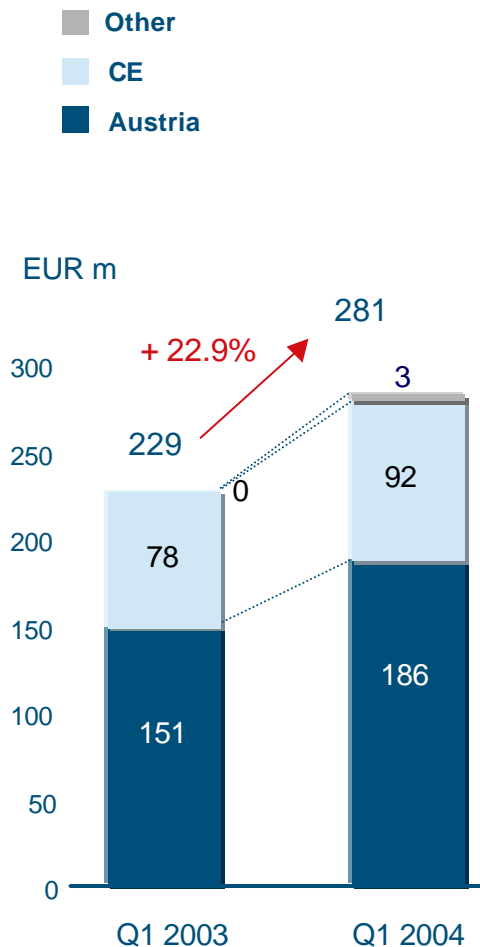
- » Supported by very strong SB segment (+27.3%) but also improvement in Retail (+6%) and Large Corporate segment (up by almost 21%)
- » Trading segment up more than 200% on a below average Q1 2003

» **CE subsidiaries: up strongly by 17.2%**

- » Double digit in all CE subsidiaries apart from CS
- » **CS** : 7.8% increase in local currency translates into 4.6% growth in EUR due to 3.3% devaluation of CZK/EUR
 - Fees from securities transactions increase strongly but from very low levels

Net commission income

in EUR m	Q1 2003	Q1 2004	in %
Lending business	36.7	41.0	11.7
Payment transfers	89.9	106.0	17.9
Securities transactions	54.3	77.3	42.4
- <i>Investment fund transactions</i>	23.9	29.2	22.2
- <i>Custody fees</i>	8.7	12.6	44.8
- <i>Brokerage</i>	21.7	35.5	63.6
Insurance business	13.1	17.4	32.8
Other	34.9	39.7	13.8
Total	228.9	281.4	22.9

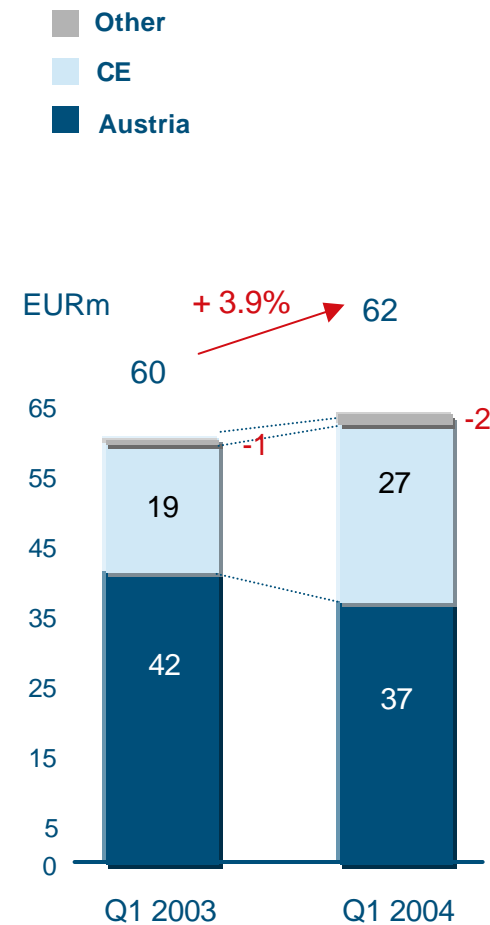


> P & L Details Net trading result

CE performance more than compensates decrease in Austria

- » Net trading result up slightly (3.9%) on excellent Q1 2003
- » Austria: down EUR 4m (10.3%) against strongest 2003 quarter to EUR 37.4m
 - » FX trading has a slight positive contribution to trading result
- » CE subsidiaries: Up EUR 7.7m (40.5%) to EUR 26.7m
 - » Strong double digit growth in CE driven by sound performance of the Hungarian entities and CS

Net trading result			
in EUR m	Q1 2003	Q1 2004	in %
Securities trading and derivatives	29.7	28.4	(4.4)
Foreign exchange	30.4	34.0	11.8
Total	60.1	62.4	3.8



> P & L Details

General administrative expenses

Cost increase centers on Postabank consolidation

» **Group expenses increase moderately by 6.1% to EUR 642.2m**

» Adjusted for Postabank: up only 2.7%

» **Austria (inc. Int'l Business and Corporate Center): Expenses increase by 1.4%**

» Personnel expenses -0.1%

» Other administrative expenses up 6.4%,

– mainly due to higher contribution from savings banks and smaller service entities in the Corporate Center

» Depreciation -1.8%

» **CE subsidiaries: up 17.3% yoy including Postabank**

» Adjusted for Postabank expenses increase by 5.7%

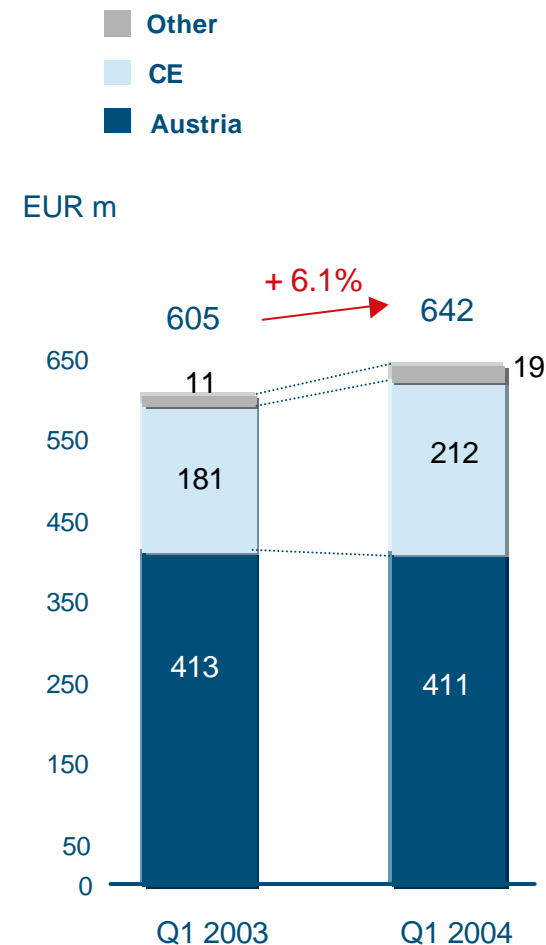
CS – Personnel expenses up 2.5% mainly due to higher bonus payments.

Other admin. expenses down 0.9%; depreciation down 6.1%

(Group contribution favoured by currency effect)

– VAT increase will impact administrative expenses in the next quarters

SLSP – Personnel (up 28.9% yoy) and other admin expenses (up 13.3%), due to changes in quarterly cost allocation. Total admin. expenses are slightly below 2003 quarterly average.



General administrative expenses

in EUR m	Q1 2003	Q1 2004	in %
Personnel expenses	(342.0)	(358.7)	4.9
Other administrative expenses	(178.7)	(201.1)	12.5
Depreciation of fixed assets	(84.4)	(82.5)	(2.3)
Total	(605.1)	(642.3)	6.1

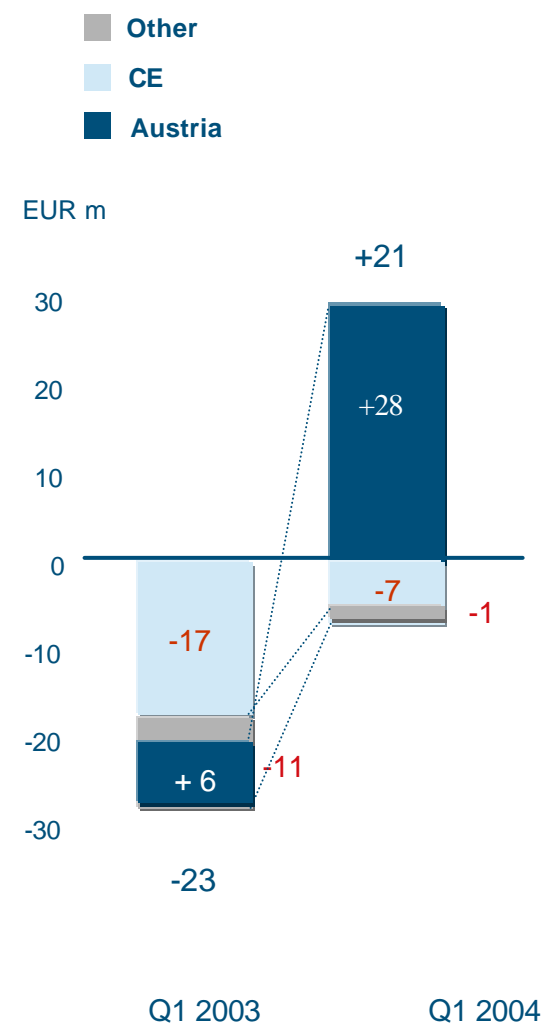
> P & L Details Other operating results

Q1 2004 one-offs allocated to other operating result

- » No more linear amortisation of goodwill (EUR 25m per quarter)
- » One-off EUR 80m impairment charge for Austrian goodwill
- » Increased contribution to deposit insurance at CS and SLSP
- » Improvement in valuation of AFS portfolio attributable to savings bank segment and CS
- » Sale of non-life insurance gives one-off gain of EUR 88m
- » Net other operating result includes sponsoring expenses at CS
 - » Booked in Q2 in 2003

Other operating results

in EUR m	Q1 2003	Q1 2004	in %
Amortisation of goodwill	(19.8)	0.0	> 100.0
Impairment of goodwill	0.0	(80.0)	> (100.0)
Payment to deposit insurance	(10.4)	(13.5)	29.8
Revaluation/disposal of equity investments and held to maturity portfolio	(4.1)	0.6	> 100.0
Result from investments available for sale	13.4	38.8	> 100.0
Sale of non-life insurance in CZ	0.0	88.0	> 100.0
Net other operating result	(1.7)	(13.1)	> (100.0)
Total	(22.6)	20.8	> 100.0



> Q1 2004 EB Group Divisional Figures

Overview

In EUR m	Austria		CE Subsidiaries		Int. Business		Corp. Center		TOTAL EB GROUP	
	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003
Net interest income	398.3	395.5	225.5	193.9	35.3	31.2	(2.2)	(3.0)	656.9	617.6
Risk provisions for loans and adv.	(90.4)	(86.4)	(9.8)	(1.2)	(8.1)	(10.0)	(0.0)	0.4	(108.2)	(97.2)
Net commission income	186.4	150.6	91.7	78.2	5.7	3.8	(2.3)	(3.6)	281.4	228.9
Net trading result	37.4	41.7	26.7	19.0	(0.0)	(0.1)	(1.7)	(0.7)	62.4	60.1
General admin. expenses	(410.7)	(413.4)	(212.0)	(180.7)	(7.8)	(8.8)	(11.6)	(2.2)	(642.3)	(605.1)
Income from insurance business	4.3	2.6	2.1	1.8	0.0	0.0	0.0	0.0	6.4	4.4
Other operating results	28.3	5.6	(6.5)	(17.4)	(3.0)	(0.6)	2.0	(10.3)	20.8	(22.6)
Pre-tax profit	153.5	96.2	117.7	93.7	22.1	15.6	(15.9)	(19.3)	277.4	186.1
Taxes on income	(40.8)	(33.8)	(27.3)	(24.8)	(3.8)	(4.7)	(17.6)	8.8	(89.4)	(54.4)
Minority interests	(47.0)	(34.2)	(12.4)	(14.8)	0.0	0.0	(24.5)	(6.9)	(83.8)	(55.9)
Net profit after minority interests	65.7	28.2	78.1	54.1	18.4	11.0	(58.0)	(17.4)	104.2	75.8
Average risk-weighted assets	45,352.0	44,440.9	11,413.7	9,296.6	6,218.3	6,231.6	486.7	322.4	63,470.6	60,291.5
Average attributed equity	1,686.8	1,556.1	735.0	562.1	400.4	376.7	31.3	19.5	2,853.5	2,514.4
Cost/Income Ratio	65.6%	70.0%	61.3%	61.7%	19.1%	25.1%	n.a.	n.a.	63.8%	66.4%
ROE on net profit after min. ¹	15.6%	7.2%	42.5%	38.6%	18.4%	11.6%	n.a.	n.a.	14.6%	12.1%
Thereof funding costs	(18.1)	(16.8)	(15.6)	(11.1)	0.0	0.0	(6.5)	(6.7)	(40.2)	(34.6)
Thereof goodwill ²	(4.5)	(4.5)	(18.4)	(13.3)	0.0	0.0	(2.1)	(2.0)	(25.0)	(19.8)

¹ ROE for Q1 2003 as reported (including goodwill)

² Goodwill for Q1 2004 provided for information only

> Q1 2004 EB Group Divisional Figures

Details - Austria

In EUR m	Savings banks		Retail & Real Est.		Large Corp.		Trading & Inv.B.		TOTAL AUSTRIA	
	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003
Net interest income	210.2	202.8	125.9	128.9	37.2	36.6	25.0	27.2	398.3	395.5
Risk provisions for loans and adv.	(48.6)	(45.0)	(28.8)	(28.5)	(13.0)	(12.6)	0.0	(0.3)	(90.4)	(86.4)
Net commission income	85.1	66.8	70.7	66.8	15.0	12.4	15.5	4.5	186.4	150.6
Net trading result	7.0	6.1	3.1	3.2	0.2	0.4	27.2	32.0	37.4	41.7
General admin. expenses	(205.7)	(202.0)	(161.8)	(167.3)	(19.5)	(19.2)	(23.6)	(24.9)	(410.7)	(413.4)
Income from insurance business	0.0	0.0	4.3	2.6	0.0	0.0	0.0	0.0	4.3	2.6
Other operating results	16.8	9.9	3.6	1.1	7.2	(0.2)	0.7	(5.1)	28.3	5.6
Pre-tax profit	64.7	38.6	17.0	6.9	27.0	17.5	44.8	33.2	153.5	96.2
Taxes on income	(18.5)	(14.4)	(4.2)	(2.8)	(6.8)	(6.5)	(11.2)	(10.2)	(40.8)	(33.8)
Minority interests	(40.6)	(29.7)	(4.3)	(1.1)	(2.1)	(3.6)	0.0	0.2	(47.0)	(34.2)
Net profit after minority interests	5.5	(5.4)	8.5	3.0	18.1	7.4	33.6	23.2	65.7	28.2
Average risk-weighted assets	22,572.5	21,871.8	12,440.8	12,295.6	6,660.3	6,560.9	3,678.4	3,712.6	45,352.0	44,440.9
Average attributed equity	219.9	191.6	801.1	743.4	428.9	396.7	236.9	224.5	1,686.8	1,556.1
Cost/Income Ratio	68.1%	73.2%	79.3%	83.0%	37.2%	38.8%	34.9%	39.2%	65.6%	70.0%
ROE on net profit after min.¹	10.0%	n.a.	4.2%	1.6%	16.9%	7.4%	56.7%	41.3%	15.6%	7.2%
Thereof funding costs	(4.1)	(3.4)	(9.6)	(8.7)	(3.7)	(4.0)	(0.7)	(0.7)	(18.1)	(16.8)
Thereof goodwill ²	(1.5)	(1.3)	(3.0)	(3.1)	0.0	0.0	0.0	0.0	(4.5)	(4.5)

¹ ROE for Q1 2003 as reported (including goodwill)

² Goodwill for Q1 2004 provided for information only

> Q1 2004 EB Group Divisional Figures

Details - Central Europe

In EUR m	CS		SLSP		EB Hungary ³		Croatia		TOTAL CE	
	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003	Q1 2004	Q1 2003
Net interest income	121.5	113.3	45.5	51.4	38.7	12.4	19.8	16.8	225.5	193.9
Risk provisions for loans and adv.	(9.4)	2.4	0.1	(0.0)	(5.5)	(2.0)	5.0	(1.5)	(9.8)	(1.2)
Net commission income	61.9	59.3	15.0	10.4	11.5	6.2	3.3	2.4	91.7	78.2
Net trading result	11.5	9.5	3.0	2.4	7.7	3.1	4.5	4.1	26.7	19.0
General admin. expenses	(117.7)	(117.1)	(38.5)	(35.0)	(41.0)	(15.6)	(14.8)	(12.9)	(212.0)	(180.7)
Income from insurance business	2.1	1.8	0.0	0.0	0.0	0.0	0.0	0.0	2.1	1.8
Other operating results	1.8	(9.3)	(4.8)	(6.4)	(2.5)	(1.0)	(0.9)	(0.6)	(6.5)	(17.4)
Pre-tax profit	71.7	59.8	20.4	22.7	8.9	3.1	16.8	8.2	117.7	93.7
Taxes on income	(20.7)	(21.4)	(3.0)	(2.6)	(0.4)	(0.5)	(3.3)	(0.2)	(27.3)	(24.8)
Minority interests	(2.0)	(5.4)	(5.7)	(8.0)	(0.1)	0.1	(4.6)	(1.5)	(12.4)	(14.8)
Net profit after minority interests	49.0	32.9	11.7	12.1	8.5	2.6	8.9	6.5	78.1	54.1
Average risk-weighted assets	6,315.3	6,154.0	1,665.9	1,102.0	1,841.6	752.4	1,590.8	1,288.2	11,413.7	9,296.6
Average attributed equity	406.7	372.1	107.3	66.6	118.6	45.5	102.4	77.9	735.0	562.1
Cost/Income Ratio	59.8%	63.7%	60.5%	54.7%	70.8%	71.9%	53.8%	55.6%	61.3%	61.7%
ROE on net profit after min.¹	48.2%	35.4%	43.7%	72.8%	28.5%	23.2%	34.7%	33.4%	42.5%	38.6%
Thereof funding costs	(6.4)	(6.7)	(2.1)	(1.7)	(5.4)	(0.8)	(1.7)	(1.9)	(15.6)	(11.1)
Thereof goodwill ²	(10.0)	(9.7)	(3.0)	(3.0)	(5.0)	0.0	(0.5)	(0.6)	(18.4)	(13.3)

1 ROE for Q1 2003 as reported (including goodwill)

2 Goodwill for Q1 2004 provided for information only

3 Postabank included since 1 January 2004

> Business update and outlook

- > Asset quality
- Business update
- Outlook and Targets

> Q1 2004 - Asset quality at EB Group

Development at EB Group (including SBs)

- » **Slight (1.2%) increase in NPLs at EB Group from EUR 4,038m at YE 2003 to EUR 4,085m**
 - » EB Croatia: driven by technical migration (change of rating system by National Bank) NPLs increase by EUR 72m
 - » NPLs down in Austria by 1.6%
 - » Further improvement of NPL ratio to 3.2% of total exposure, down from 3.4% at YE 2003

- » **NPL coverage improves to 71.1% at EB Group, without taking account of existing collateral**
 - » Cover ratio in Austria increases to 62.5% of total NPLs from 60% at YE
 - » Decrease in NPL coverage in CE from 152% to 123.7% mainly due to technical migration in Croatia

- » **In view of present situation EB Group expects risk provisions to remain at 2003 levels**
 - » Excluding the first-time inclusion effects of Postabank

> Q1 2004 - Asset quality at EB Group

Credit risk by segments – NPL coverage ratios

EUR m	Total Outstanding ¹					NPL's	Risk Provisions	NPL Coverage
	Low Risk	Management Attention	Sub-standard	Non-performing	Total			
Austria Total	69,161	11,956	3,586	3,452	87,155	3,452	2,157	62.5%
CE Total	25,205	1,086	288	496	27,075	496	614	123.7%
Int'l. Business	13,632	808	112	137	14,689	137	133	97.0%
Corporate Center	200	1	0	0	201	0	0	-
Total	108,198	12,851	3,987	4,085	129,121	4,085	2,904	71.1%

Development of provision charge at EB Group ¹

2002	2003	Q1 2004
64 BP	62 BP	64 BP

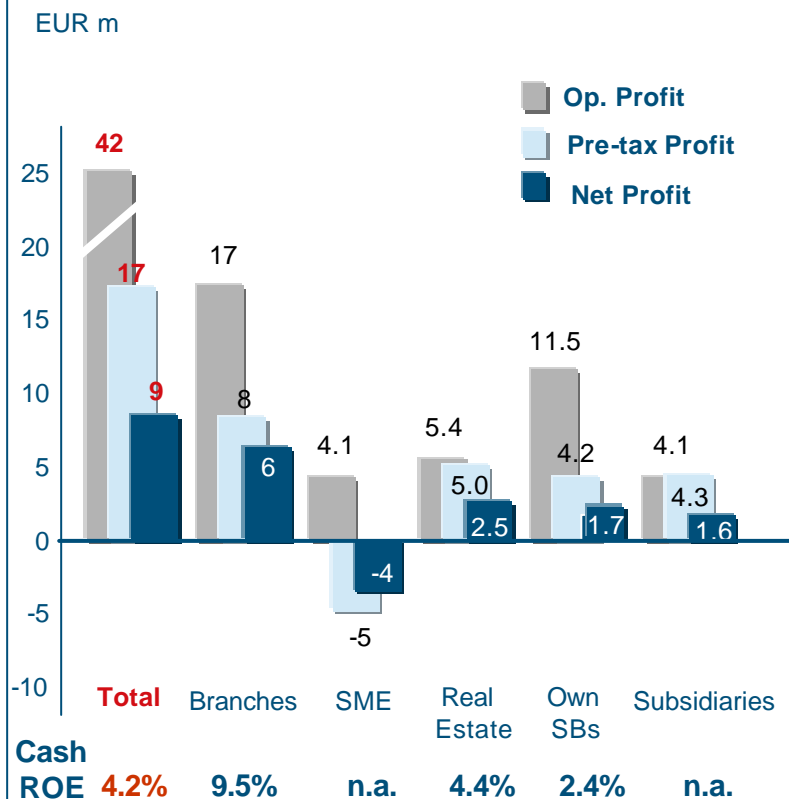
¹ Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

² Risk provisions / average customer loans

> Q1 2004 – Business update

Austrian retail initiatives progressing

Split of Retail & Real Estate segment



Retail branches:

- » 14 branches closed in Q1 2004
- » Further 4 branches to be sold before end Q3 04
- » Reduction of headcount and administrative expenses on track
- » Focus on revenue enhancement of large “mass-market” client segment

SME:

- » SME portfolio unchanged at EUR 1.5bn since YE
- » Risk provisions down by 10% on Q1 03

Real Estate:

- » Decrease mainly attributable to building society (s Bausparkasse). Strong reduction in NII due to legal repricing requirements effective in 2004.
- » NII expected to recover to 2003 levels after next adjustment due in 2005

Own savings banks (TISPA and SSK):

- » Termination of EUR 2m goodwill amortisation leads to positive Group contribution
- » On track to achieve targeted ROE of >10% on stand alone basis

> Q1 2004 – Business update (cont)

Postabank – update on integration process

» Integration projects – key achievements to date

- » Headcount reduction – approx. 60% of 2004 target achieved
 - 414 employees out of targeted 670 lay-offs for 2004
- » Branch network integration on track
 - 13 branches (out of 42 planned) already closed
- » IT integration to be finalised by Q2 2005
 - Majority of migration projects to be completed by YE 2004

» Merged Erste Bank Hungary expected to achieve low double digit ROE and a positive Group contribution based on revised business plan for 2004

> Outlook and targets

Guidance for 2004

- » **Application of IFRS 3 will increase net profit by EUR 75m in remaining three quarters of 2004**
 - » Q1 04 positive effect offset by tax provisions
- » **EB Group net profit after tax and minorities of at least EUR 500m within reach for 2004**
- » **Outlook 2004 for CE subsidiaries**
 - » CS and SLSP to maintain Return on Equity above 20%
 - » EB Croatia to achieve Return on Equity above 18%
 - » Merged EB Hungary expected to achieve low double digit ROE and a positive Group contribution based on revised business plan

Guidance for 2005

- » **Erste Bank adjusts targets for 2005 after change in accounting**
 - » Management confident of achieving **new 2005 target of at least EUR 600m net profit**
 - » Based on ROE of at least 18% and
 - » Cost-income ratio of maximum 62%

> Appendix

- > Overview of international exposure
- Key financial data of CE subsidiaries
- Quarterly income statement
- Quarterly balance sheet
- Quarterly divisionals
- Key financial data
- Shareholder structure
- IR Contacts

> Overview of international exposures

Credit Risk¹ by regions at EB Group

in EUR m	Low Risk		Management attention		Substandard		Non performing		Total outstanding			
	Q1 2004	FY 2003	Q1 2004	FY 2003	Q1 2004	FY 2003	Q1 2004	FY 2003	Q1 2004	FY 2003	share in %	share in %
Austria	47,089	46,558	9,475	9,111	3,386	3,436	3,144	3,198	63,095	48.9%	62,303	51.7%
Extended home market	27,793	24,890	1,567	1,764	338	370	603	506	30,301	23.5%	27,530	22.9%
- Czech Republic	15,864	13,577	374	369	115	126	186	179	16,540	12.8%	14,251	11.8%
- Slovak Republic	4,301	4,375	346	349	20	27	102	103	4,769	3.7%	4,853	4.0%
- Hungary	4,436	4,077	298	607	90	72	126	103	4,950	3.8%	4,859	4.0%
- Croatia	2,303	2,018	452	344	100	133	146	77	3,000	2.3%	2,572	2.1%
- Slovenia	889	843	97	95	12	12	44	45	1,042	0.8%	995	0.8%
Other EU Countries	23,539	18,109	923	788	69	73	197	180	24,728	19.2%	19,151	15.9%
Other Industrialized countries	7,602	8,133	500	528	90	112	84	96	8,276	6.4%	8,869	7.4%
Emerging markets	2,175	2,135	387	307	103	80	57	57	2,721	2.1%	2,579	2.1%
- SE Europe/CIS	283	216	83	98	6	8	3	3	375	0.3%	324	0.3%
- Asia	928	957	57	56	19	3	26	25	1,030	0.8%	1,041	0.9%
- Latin America	615	586	84	94	35	32	7	9	741	0.6%	721	0.6%
- Middle East/Africa	348	376	163	58	43	37	21	21	575	0.4%	493	0.4%
Total	108,198	99,825	12,851	12,498	3,987	4,070	4,085	4,038	129,121	100.0%	120,431	100.0%
In % of exposure	83.8	82.9	10.0	10.4	3.1	3.4	3.2	3.4	100.0		100.0	
Risk provisions	170	177	117	118	414	504	2,203	2,030	2,904		2,829	
Cover ratio (%)	0.2	0.2	0.9	0.9	10.4	12.4	53.9	50.3	2.2		2.3	

1 Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

> Overview of international exposures (cont)

Credit Risk¹ by industry sectors at EB Group

in EUR m	Low Risk		Management attention		Substandard		Non performing		Total outstanding			
	Q1 2004	FY 2003	Q1 2004	FY 2003	Q1 2004	FY 2003	Q1 2004	FY 2003	Q1 2004	FY 2003	share in %	share in %
Banking & insurance	43,987	38,382	904	734	75	80	51	51	45,017	34.9%	39,246	32.6%
Private households	18,514	18,233	1,315	1,225	349	388	923	914	21,101	16.3%	20,760	17.2%
Public administration	18,973	17,594	300	150	10	9	21	21	19,303	15.0%	17,775	14.8%
Real Estate & other business	7,128	6,673	2,786	2,833	473	445	628	631	11,014	8.5%	10,582	8.8%
Manufacturing	4,964	4,582	1,710	1,753	901	858	451	449	8,026	6.2%	7,643	6.3%
Trade	4,387	4,099	1,695	1,744	694	759	623	630	7,399	5.7%	7,233	6.0%
Construction	2,375	2,493	991	920	290	333	362	350	4,018	3.1%	4,096	3.4%
Hotels & restaurants	1,052	1,097	892	917	539	498	398	395	2,880	2.2%	2,906	2.4%
Transport & communication	1,744	1,718	747	759	135	154	232	217	2,858	2.2%	2,849	2.4%
Other (below 2% of total)	5,074	4,954	1,511	1,462	523	546	397	380	7,504	5.8%	7,342	6.1%
Total	108,198	99,825	12,850	12,498	3,987	4,070	4,085	4,038	129,119	100.0%	120,431	100.0%
In % of exposure	83.8	82.9	10.0	10.4	3.1	3.4	3.2	3.4	100.0		100.0	
Risk provisions	170	177	117	118	414	504	2,203	2,030	2,904		2,829	
Cover ratio (%)	0.2	0.2	0.9	0.9	10.4	12.4	53.9	50.3	2.2		2.3	

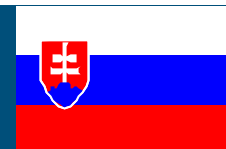
1 Including all loans and advances to customers and banks and all fixed income securities (in trading portfolio, investments available for sale or financial investments) as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

> Q1 2004 Financials (IFRS) of CE subsidiaries

Ceská sporitelna Group

EUR m	Q1 2004	Q1 2003	% Change
Net interest income	127.9	120.0	6.6
Risk provisions for loans and advances	(9.4)	9.1	> 100.0
Net commission income	61.8	59.2	4.4
Net trading result	11.5	9.4	22.3
General administrative expenses	(118.1)	(117.9)	0.2
Income from insurance business	2.1	1.8	16.7
Other operating result	86.5	0.4	> 100.0
Pre-tax profit	162.3	82.0	97.9
Net profit after minority interests	85.8	56.8	50.9
Exchange rate EUR/CZK	32.7503	31.7025	
	31.3.2004	31.12.2003	% Change
Total assets	18,892	17,095	10.5
Loans and advances to customers	6,564	6,631	(1.0)
Amounts owed to customers	14,611	13,224	10.5

> Q1 2004 Financials (IFRS) of CE subsidiaries (cont)



Slovenská sporitelna Group

EUR m	Q1 2004	Q1 2003	% Change
Net interest income	47.7	53.1	(10.2)
Risk provisions for loans and advances	0.1	0.0	-
Net commission income	15.0	10.4	44.2
Net trading result	3.0	2.4	25.0
General administrative expenses	(38.7)	(35.0)	10.6
Income from insurance business	-	-	-
Other operating result	(4.8)	(3.7)	29.7
Pre-tax profit	22.3	27.2	(18.0)
Net profit after minority interests	18.9	24.2	(21.9)
Exchange rate EUR/SKK	40.6880	41.6580	
	31/03/2004	31/12/2003	% Change
Total assets	5,273	5,061	4.2
Loans and advances to customers	1,438	1,328	8.3
Amounts owed to customers	4,320	4,197	2.9

> Q1 2004 Financials (IFRS) of CE subsidiaries (cont)



Erste Bank Hungary Group & Postabank Group

EUR m	Q1 2004 ¹	Q1 2003 ²	% Change
Net interest income	44.1	37.0	19.2
Risk provisions for loans and advances	(9.5)	(1.2)	> 100.0
Net commission income	11.5	8.4	36.9
Net trading result	7.7	5.3	45.3
General administrative expenses	(41.2)	(40.6)	1.5
Income from insurance business	-	-	-
Other operating result	(2.5)	(7.7)	(67.5)
Pre-tax profit	10.1	1.1	> 100.0
Net profit after minority interests	8.3	0.8	> 100.0
Exchange rate EUR/HUF	258.3375	242.4800	
	31.3.2004	31.12.2003	% Change
Total assets	4,106	3,863	6.3
Loans and advances to customers	2,659	2,420	9.9
Amounts owed to customers	2,219	2,383	(6.9)

1 Q1 2004: Total of EB Hungary & Postabank

2 Q1 2003: Proforma result of EB Hungary & Postabank – restructuring provision eliminated

> Q1 2004 Financials (IFRS) of CE subsidiaries (cont)



Erste Bank Croatia

EUR m	Q1 2004	Q1 2003	% Change
Net interest income	21.5	18.7	15.0
Risk provisions for loans and advances	5.0	(2.9)	> (100.0)
Net commission income	3.3	2.4	37.5
Net trading result	4.5	4.1	9.8
General administrative expenses	(14.8)	(13.0)	13.8
Income from insurance business	-	-	-
Other operating result	(0.9)	0.0	> 100.0
Pre-tax profit	18.6	9.3	100.0
Net profit after minority interests	14.9	8.6	73.3
Exchange rate EUR/HRK	7.5900	7.5875	
	31.3.2004	31.12.2003	% Change
Total assets	2,585	2,551	1.3
Loans and advances to customers	1,521	1,382	10.1
Amounts owed to customers	1,479	1,458	1.4

> EB Group Quarterly Results (IFRS)

P&L Details

EUR m	Q1'01	Q2'01	Q3'01	Q4'01	Q1'02	Q2'02	Q3'02	Q4'02	Q1'03	Q2'03	Q3'03	Q4'03	Q1'04
Net interest income	313	357	389	380	585	634	616	628	618	673	645	652	657
Risk provisions	(48)	(45)	(55)	(56)	(89)	(94)	(89)	(134)	(97)	(109)	(93)	(108)	(108)
Net commission income	136	142	143	154	244	226	226	249	229	253	246	269	281
Net trading result	33	31	27	62	51	39	37	41	60	55	56	44	62
Income from insurance business	0	0	0	0	8	(3)	(4)	8	4	9	8	12	6
Operating income	482	530	558	596	888	895	874	926	911	989	954	977	1,007
Personnel expenses	(172)	(186)	(181)	(218)	(313)	(352)	(342)	(367)	(342)	(351)	(348)	(381)	(359)
Administrative expenses	(116)	(123)	(136)	(135)	(184)	(201)	(198)	(180)	(179)	(180)	(180)	(153)	(201)
Depreciation	(50)	(51)	(49)	(37)	(73)	(80)	(73)	(69)	(84)	(87)	(86)	(90)	(83)
General admin. exp.	(338)	(360)	(366)	(390)	(570)	(633)	(613)	(616)	(605)	(618)	(614)	(624)	(642)
Other operating result	(3)	(25)	(51)	(24)	(56)	2	(20)	(6)	(23)	(38)	(68)	(73)	21
Pre-tax profit	92	101	86	126	173	169	153	170	186	224	179	172	277
Taxes	(21)	(23)	(11)	(25)	(46)	(32)	(39)	(34)	(54)	(65)	(52)	(53)	(89)
Minority interests	(17)	(24)	(32)	(28)	(61)	(92)	(63)	(43)	(56)	(70)	(37)	(21)	(84)
Net profit after minorities	54	54	43	73	66	45	51	93	76	89	90	98	104

> EB Group Quarterly Balance Sheet (IFRS)

Balance Sheet Details

EUR m	Q4'01	Q1'02	Q2'02	Q3'02	Q4'02	Q1'03	Q2'03	Q3'03	Q4'03	Q1'04
Total assets	86,033	117,684	121,068	124,797	121,222	125,081	129,153	130,481	128,575	136,091
Loans & advances credit inst.	21,485	21,372	21,175	23,117	18,673	19,185	20,867	20,363	15,689	20,718
Loans & advances to cust.	39,210	61,581	62,693	64,283	64,435	64,970	65,358	65,854	67,766	69,045
Risk provisions	(1,875)	(3,055)	(3,203)	(3,113)	(2,983)	(3,025)	(3,004)	(2,781)	(2,772)	(2,847)
Total securities portfolio and other financial inv.	21,093	30,905	32,317	32,991	32,795	35,756	37,665	38,791	39,093	40,521
Other assets	6,120	6,881	8,086	7,519	8,302	8,195	8,267	8,254	8,799	8,654
Total liabilities	86,033	117,684	121,068	124,797	121,222	125,081	129,153	130,481	128,575	136,091
Amounts owed to credit inst.	28,642	26,541	24,754	28,293	26,425	26,714	28,483	27,774	25,704	28,842
Amounts owed to customers	37,175	60,861	62,257	61,572	61,308	63,097	63,934	64,329	64,839	67,361
Debts evidenced by cert.	12,707	16,589	18,643	19,015	17,577	18,518	18,909	20,658	20,482	21,109
Other liabilities	5,605	11,966	13,669	13,474	13,431	14,212	15,284	15,119	14,760	15,860
Shareholder's equity (excl. minority interests)	1,904	1,727	1,745	2,443	2,481	2,540	2,543	2,601	2,791	2,919

> EB Group Quarterly Divisionals

Austria - Details

In EUR m	Savings Banks							Retail & Real Estate						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	222.3	224.9	202.8	220.5	202.6	215.4	210.2	130.1	135.0	128.9	130.3	135.5	126.9	125.9
Risk provisions	(42.5)	(59.5)	(45.0)	(47.0)	(39.8)	(66.3)	(48.6)	(29.8)	(32.4)	(28.5)	(37.9)	(31.6)	(34.5)	(28.8)
Net commission income	61.2	71.4	66.8	85.6	77.3	91.8	85.1	58.6	74.2	66.8	67.4	66.2	63.7	70.7
Net trading result	6.9	8.4	6.1	9.1	6.0	8.1	7.0	4.6	6.1	3.2	5.7	4.6	3.2	3.1
General admin.exp.	(206.8)	(198.6)	(202.0)	(203.6)	(203.8)	(211.1)	(205.7)	(163.8)	(161.6)	(167.3)	(161.1)	(164.8)	(159.9)	(161.8)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.9)	4.0	2.6	6.9	6.0	10.4	4.3
Other operating results	4.5	(5.8)	9.9	10.8	(15.5)	(27.4)	16.8	(4.1)	(32.5)	1.0	3.3	(3.7)	(3.1)	3.6
Pre-tax profit	45.6	40.7	38.6	75.4	26.7	10.6	64.7	(5.4)	(7.1)	6.9	14.5	12.3	6.7	17.0

In EUR m	Large Corporate Customers							Trading & Investment Banking						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	47.1	25.0	36.6	39.0	38.3	33.7	37.2	7.1	23.4	27.2	15.8	42.6	26.4	25.0
Risk provisions	(15.2)	(19.0)	(12.6)	(14.1)	(13.5)	(4.0)	(13.0)	0.0	0.0	(0.3)	0.5	(0.1)	(0.0)	0.0
Net commission income	16.8	24.7	12.4	9.9	12.2	18.6	15.0	1.7	4.9	4.5	14.4	10.1	12.4	15.5
Net trading result	0.5	0.7	0.4	0.5	0.3	0.4	0.2	21.9	22.7	32.0	26.3	20.2	11.1	27.2
General admin.exp.	(20.9)	(22.8)	(19.2)	(19.1)	(21.6)	(21.1)	(19.5)	(21.4)	(22.5)	(24.9)	(27.3)	(24.6)	(24.1)	(23.6)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	0.7	(6.3)	(0.2)	(1.7)	1.5	9.5	7.2	1.8	(4.5)	(5.1)	(0.2)	(13.1)	7.7	0.7
Pre-tax profit	29.0	2.3	17.5	14.5	17.1	37.1	27.0	11.1	23.9	33.2	29.5	35.2	33.4	44.8

In EUR m	Total Austria						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	406.6	408.3	395.5	405.6	419.0	402.5	398.3
Risk provisions	(87.5)	(110.9)	(86.4)	(98.5)	(85.0)	(104.8)	(90.4)
Net commission income	138.3	175.2	150.6	177.3	165.8	186.6	186.4
Net trading result	33.9	37.9	41.7	41.5	31.1	22.7	37.4
General admin.exp.	(412.9)	(405.5)	(413.4)	(411.1)	(414.7)	(416.2)	(410.7)
Income from insurance	(0.9)	4.0	2.6	6.9	6.0	10.4	4.3
Other operating results	2.9	(49.2)	5.6	12.2	(30.8)	(13.3)	28.3
Pre-tax profit	80.3	59.8	96.2	133.9	91.3	87.9	153.5

> EB Group Quarterly Divisionals

Central Europe - Details

In EUR m	Ceska sporitelna							Slovenska sporitelna						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	113.6	116.2	113.3	116.9	111.6	119.1	121.5	36.8	47.8	51.4	70.7	57.2	55.4	45.5
Risk provisions	7.7	4.4	2.4	1.9	2.4	(5.4)	(9.4)	9.9	(7.8)	0.0	(1.5)	1.9	3.0	0.1
Net commission income	56.1	64.3	59.3	59.9	60.9	72.3	61.9	11.7	12.6	10.4	13.3	12.8	15.2	15.0
Net trading result	5.1	(4.0)	9.5	6.6	12.5	9.5	11.5	3.6	1.7	2.4	2.5	3.2	2.8	3.0
General admin.exp.	(113.9)	(113.2)	(117.1)	(120.3)	(118.2)	(118.5)	(117.7)	(35.9)	(48.1)	(35.0)	(37.8)	(40.0)	(44.4)	(38.5)
Income from insurance	(3.2)	3.8	1.8	1.9	1.6	5.0	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	5.6	(14.9)	(9.3)	(18.7)	(20.7)	(26.9)	1.8	(11.6)	(7.4)	(6.4)	(40.6)	(19.4)	(15.5)	(4.8)
Pre-tax profit	70.9	56.8	59.8	48.1	50.1	55.1	71.7	14.5	(1.1)	22.7	6.7	15.5	16.3	20.4

In EUR m	Erste Bank Hungary ¹							Erste Bank Croatia						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	11.9	14.6	12.4	16.2	14.3	15.6	38.7	17.9	17.7	16.8	18.5	19.2	20.9	19.8
Risk provisions	(2.4)	(2.7)	(2.0)	(2.5)	(3.8)	0.9	(5.5)	(1.2)	(4.5)	(1.5)	(0.4)	(0.9)	(4.1)	5.0
Net commission income	4.4	6.1	6.2	6.8	7.6	8.3	11.5	3.3	3.7	2.4	3.3	3.2	3.6	3.3
Net trading result	1.9	1.4	3.1	0.4	6.2	2.0	7.7	3.2	2.1	4.1	0.5	1.2	4.8	4.5
General admin.exp.	(13.0)	(16.1)	(15.6)	(18.2)	(17.1)	(18.4)	(41.0)	(13.6)	(18.0)	(12.9)	(14.7)	(15.7)	(22.8)	(14.8)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating results	(0.7)	0.2	(1.0)	0.3	(1.9)	(4.9)	(2.5)	(0.1)	4.7	(0.6)	1.4	(1.6)	(1.1)	(0.9)
Pre-tax profit	2.1	3.5	3.1	3.0	5.2	3.5	8.9	9.5	5.7	8.2	8.7	5.4	1.3	16.8

In EUR m	Total CEE						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	180.2	196.4	193.9	222.2	202.4	210.9	225.5
Risk provisions	14.0	(10.6)	(1.2)	(2.5)	(0.4)	(5.6)	(9.8)
Net commission income	75.5	86.7	78.2	83.3	84.4	99.4	91.7
Net trading result	13.8	1.1	19.0	10.0	23.1	19.1	26.7
General admin.exp.	(176.4)	(195.3)	(180.7)	(191.0)	(191.0)	(204.1)	(212.0)
Income from insurance	(3.2)	3.8	1.8	1.9	1.6	5.0	2.1
Other operating results	(6.8)	(17.4)	(17.4)	(57.6)	(43.8)	(48.4)	(6.5)
Pre-tax profit	97.0	64.8	93.7	66.5	76.2	76.2	117.7

¹ Proforma total of EB Hungary and Postabank (included since Jan 2004)

> EB Group Quarterly Divisionals

Overview

In EUR m	International Business							Corporate Center						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	34.3	31.5	31.2	41.9	35.4	38.3	35.3	(5.1)	(8.1)	(3.0)	2.8	(12.2)	0.4	(2.2)
Risk provisions	(15.2)	(17.3)	(10.0)	(7.2)	(7.6)	(1.2)	(8.1)	0.0	4.7	0.4	(0.4)	0.2	3.8	(0.0)
Net commission income	2.5	3.0	3.8	6.0	6.3	5.0	5.7	9.4	(15.9)	(3.6)	(13.9)	(10.7)	(21.9)	(2.3)
Net trading result	(0.2)	(0.2)	0.1	0.1	0.0	0.1	(0.0)	(10.6)	2.0	(0.7)	3.0	1.7	2.1	(1.7)
General admin.exp.	(8.0)	(8.7)	(8.8)	(8.2)	(8.7)	(8.3)	(7.8)	(15.3)	(6.5)	(2.2)	(7.5)	0.3	4.9	(11.6)
Income from insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(3.2)	0.0
Other operating results	2.3	2.3	(0.6)	(1.5)	0.3	(12.1)	(3.0)	(18.6)	58.6	(10.3)	8.8	6.3	0.4	2.0
Pre-tax profit	15.7	10.6	15.6	31.0	25.8	21.8	22.1	(40.1)	34.8	(19.3)	(7.2)	(14.4)	(13.5)	(15.9)

In EUR m	Total Erste Bank Group						
	Q3 02	Q4 02	Q1 03	Q2 03	Q3 03	Q4 03	Q1 04
Net interest income	615.8	628.0	617.6	672.5	644.7	652.1	656.9
Risk provisions	(88.7)	(134.2)	(97.2)	(108.6)	(92.7)	(107.8)	(108.2)
Net commission income	225.7	249.1	228.9	252.8	245.7	269.1	281.4
Net trading result	36.9	40.9	60.1	54.5	55.9	44.0	62.4
General admin.exp.	(612.6)	(616.1)	(605.1)	(617.8)	(614.1)	(623.7)	(642.3)
Income from insurance	(4.1)	7.8	4.4	8.8	7.5	12.2	6.4
Other operating results	(20.2)	(5.7)	(22.6)	(38.1)	(68.0)	(73.4)	20.8
Pre-tax profit	152.8	169.8	186.1	224.2	178.9	172.4	277.4

> Preliminary 2003 Results

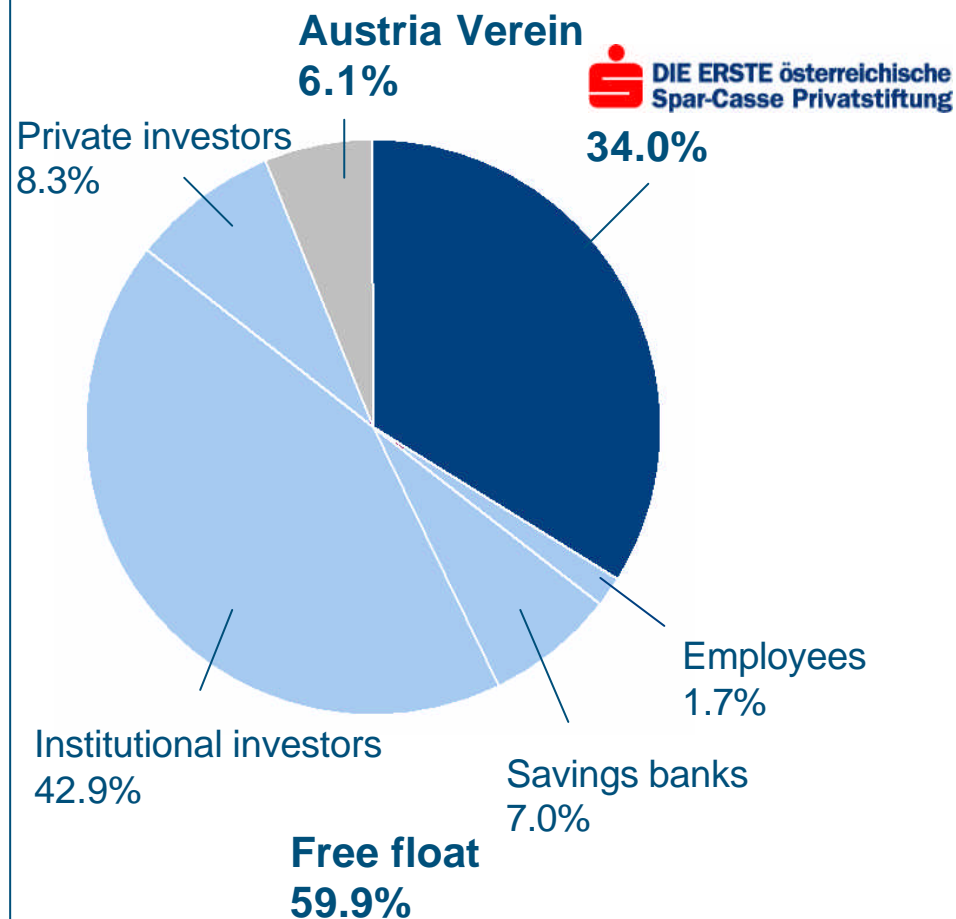
Key financial data

in EUR m	YE 1998	YE 1999	YE 2000	YE 2001	YE 2002	YE 2003	Q1 2004
Tier 1 Capital pursuant to § Austrian Banking Act	1,611	1,753	2,125	2,337	3,800	3,912	4,224
Total own funds pursuant to § Austrian Banking Act	3,176	3,296	3,956	4,308	6,983	7,146	7,391
Risk weighted assets	26,488	27,750	31,879	37,803	60,257	62,188	63,555
Tier 1 ratio (%)	6.1	6.3	6.7	6.2	6.3	6.3	6.6
Solvency ratio (%)	11.0	10.8	11.2	10.7	11.0	10.7	10.9
Market capitalisation	2,020	1,950	2,417	3,006	3,837	5,873	7,484
Book value per share	29.62	32.34	36.82	37.8	41.47	46.65	48.70
Price-book value ratio	1.5	1.4	1.3	1.6	1.5	2.1	2.6

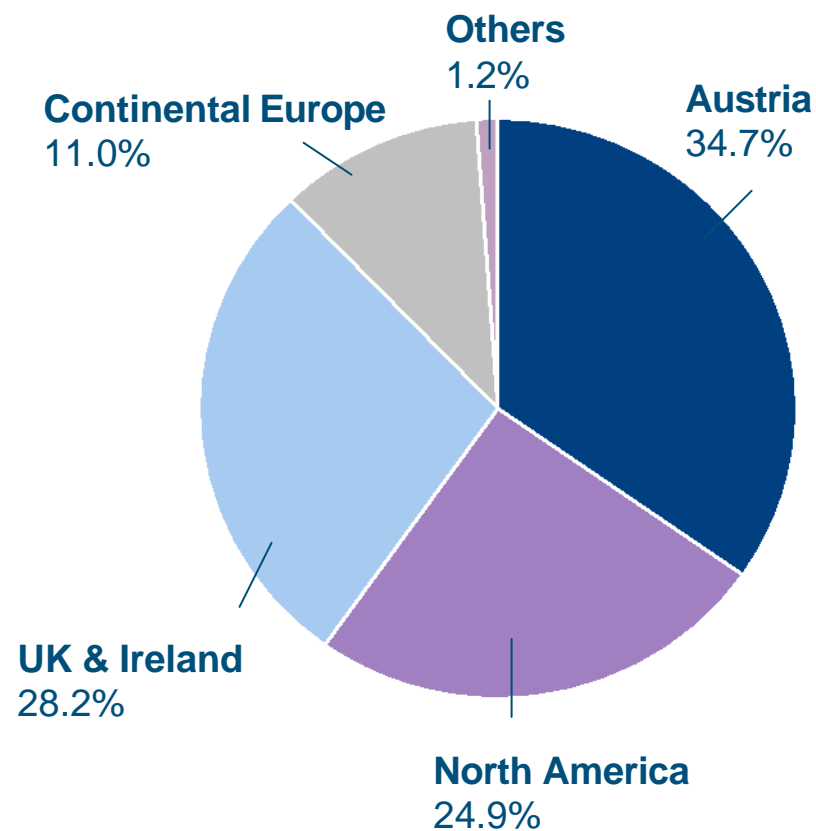
> Current shareholder structure

Total numbers of shares: 59,943,808

By Investor Type



Free Float (59.9%) split by Region



* Die Erste Foundation

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