

> **Erste Bank –
Focused on Central and Eastern Europe**

- > CAIB – Kitzbühel Conference 2007
- > Kitzbühel, 26 January 2007
- > Gabriele Werzer,
Head of Investor Relations

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> Presentation topics

1. Strategic rationale

2. 9M 2006 business and financial update

3. Outlook and targets

4. 9M 2006 financials

5. Appendix

> Focus on emerging markets within the EU

93% of Erste Bank's clients are EU citizens

**ČESKÁ
SPORITELNA**

Clients: 5.3m; #1
Retail deposits*: 33%
Retail loans*: 31%
Branches: 637

**ERSTE
BANK**

Clients: 1.0m; #2
Retail deposits (inc. SBs): 21%
Retail loans (inc. SBs): 19%
Branches:
- „Own“: 142
- Subsidiaries: 134

SPARKASSE

Clients: 1.8m
Branches: 708

**ERSTE
BANK**

Croatia
Clients: 0.7m; #3
Retail deposits: 11%
Retail loans: 12%
Branches: 119

**SLOVENSKÁ
SPORITELŇA**

Clients: 2.5m; #1
Retail deposits: 32%
Retail loans: 26%
Branches: 300

**ERSTE
BANK**

Hungary
Clients: 0.9m; #2
Retail deposits: 6%
Retail loans: 9%
Branches: 179

ПРЕСТИЖ
Комерційний Банк

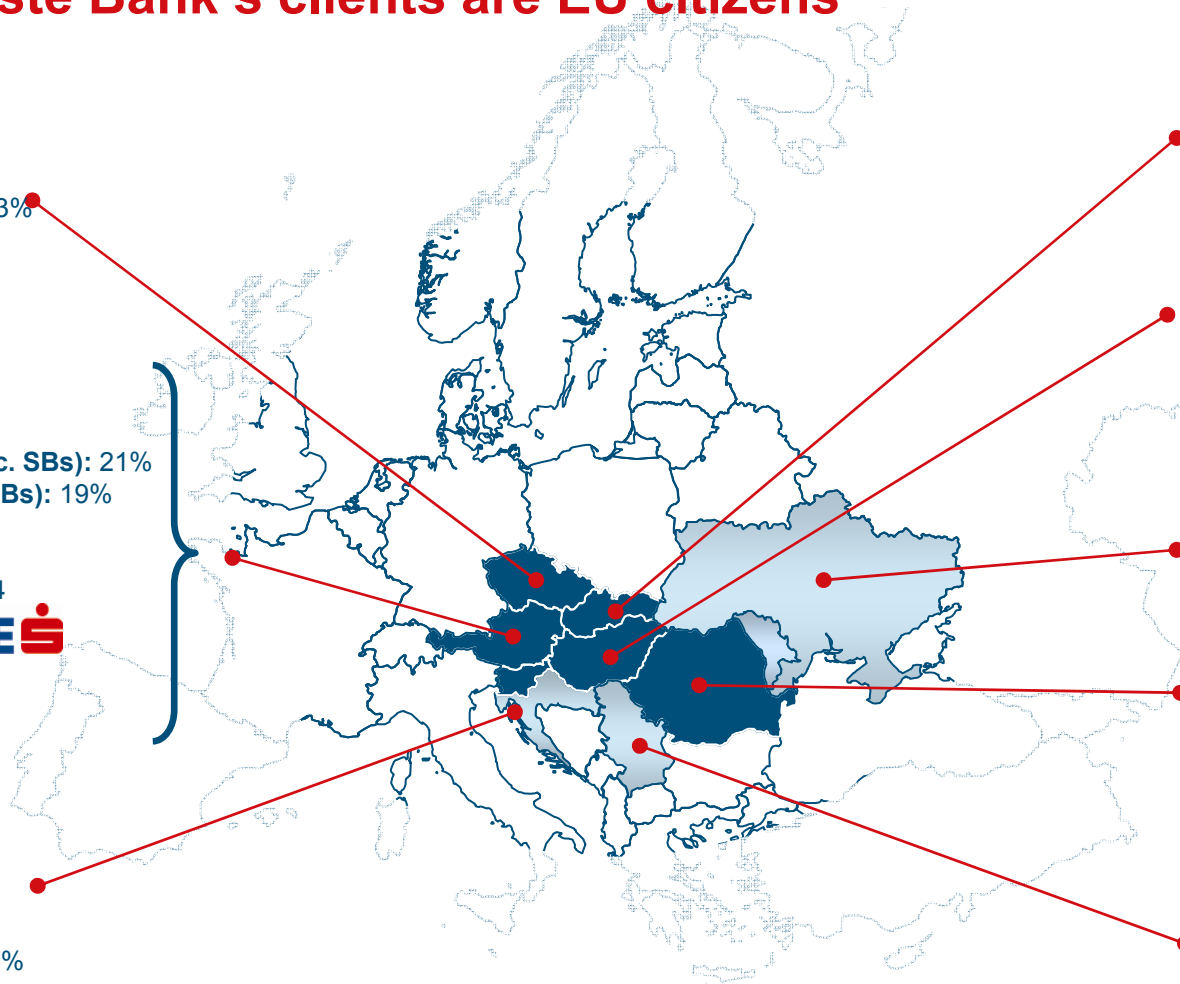
Bank Prestige
Founded in Dec 2005

**BANCA
COMERCIALA
ROMANA**

Clients: 3.2m; #1
Retail deposits: 32%
Retail loans: 28%
Branches: 446 (08/06)

**ERSTE
BANK**

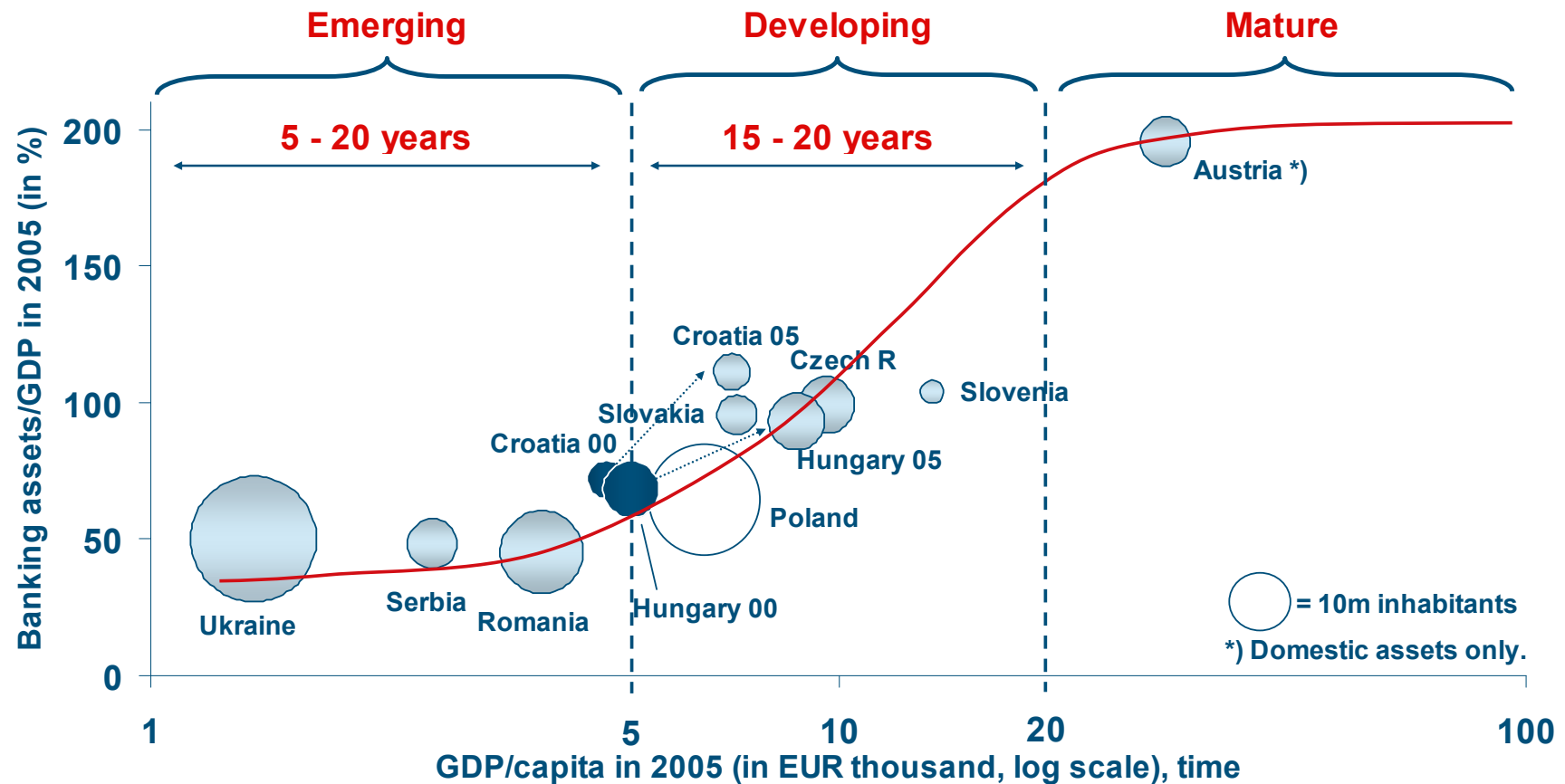
Serbia
Clients: 0.2m; ~#9
Retail deposits: 2%
Retail loans: 2%
Branches: 66



All data as of September 2006

CAIB Kitzbühel Conference
26 January 2007

> Rationale for eastwards expansion ...



> ... with an emphasis on retail banking

Core competence

- » 2,728 branches and 15.6m customers
- » Trusted brand
- » History stretching back to 1819

Comprehensive scope

- » Standard banking products
- » Asset management
- » Life insurance

Well-diversified markets

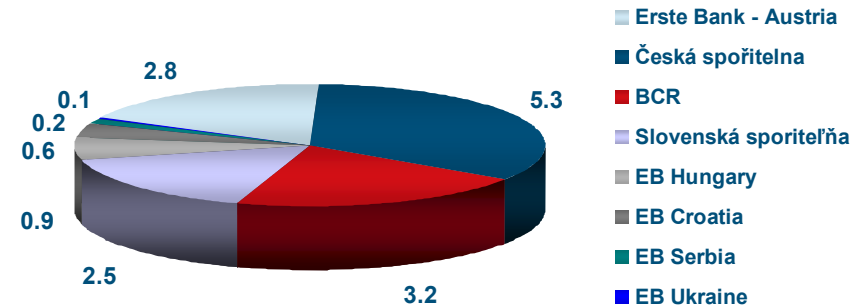
- » Established markets
- » Developed transformation economies
- » Early stage growth markets

Compelling business case

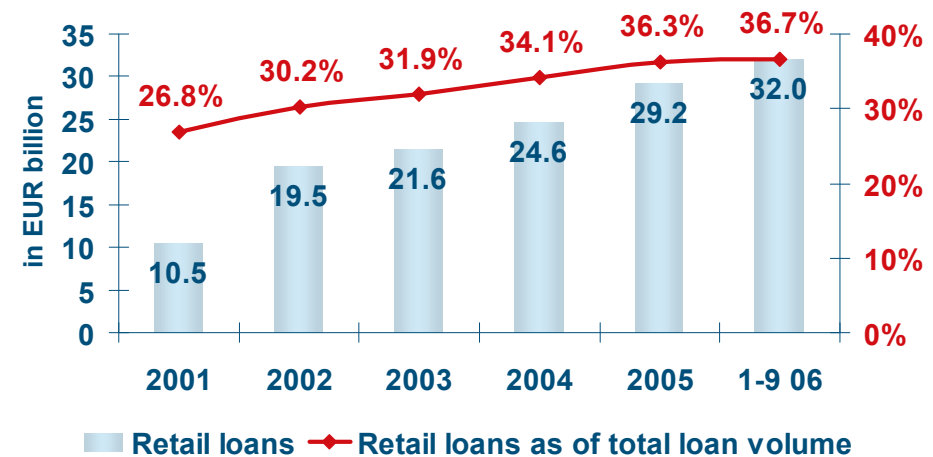
- » Stable & strong growth
- » Lower risk environment
- » Long-term opportunities

Erste Bank customer base

Total: 15.6m



Retail loans gain steadily in importance



> Preparing the ground for wealth creation

Fund management

- » FUM/capita indicates huge opportunity
- » Strong growth in CEE, but from low base
- » Markets will reach scale in the medium term

Life insurance

- » Same scenario as with fund management
- » Premiums/capita show gap to EU levels
- » Growth is steadier, tied to state regulations

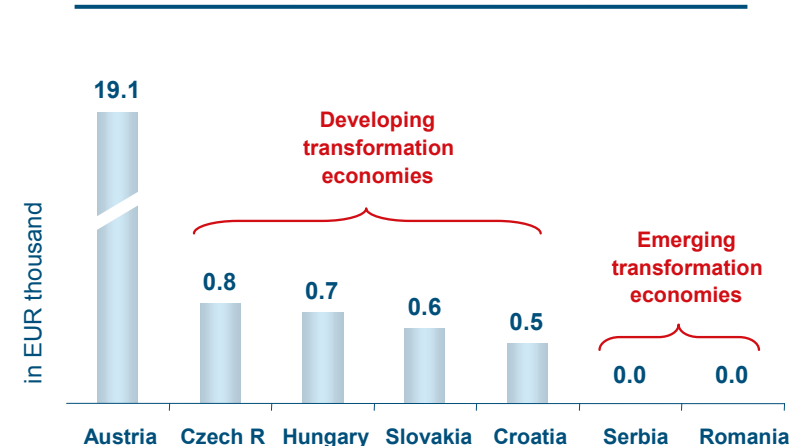
Leading market positions

- » **23.0% FUM share in CEE**
 - » EUR 5.5bn under management
- » **18.0% FUM share in Austria**
 - » EUR 29.8bn under management
- » Life shares range from **2% - 15%**

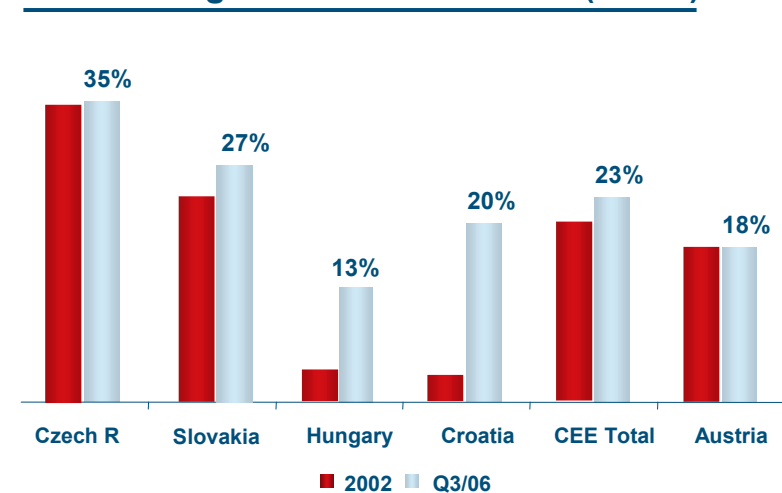
Beneficiary of catch-up process

- » Leveraging existing client base
- » Launch of new, more sophisticated products
- » Increased fee contribution

FUM/capita in CEE (Q3 06)



Fund management market shares (Q3 06)



> Presentation topics

1. Strategic rationale

2. 9M 2006 business and financial update

3. Outlook and targets

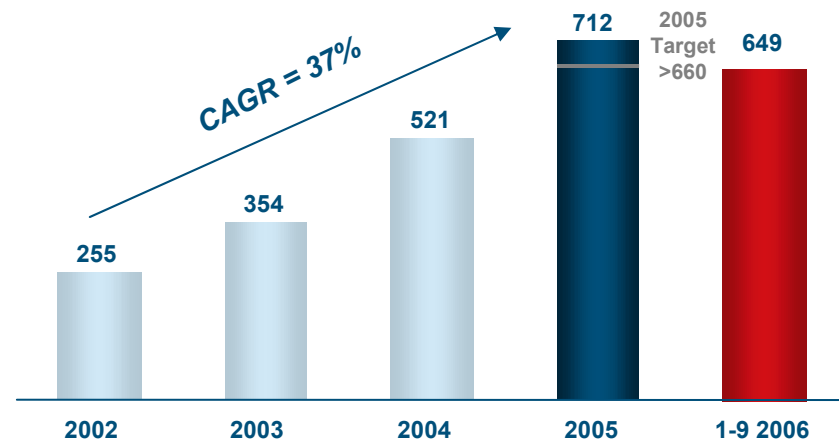
4. 9M 2006 financials

5. Appendix

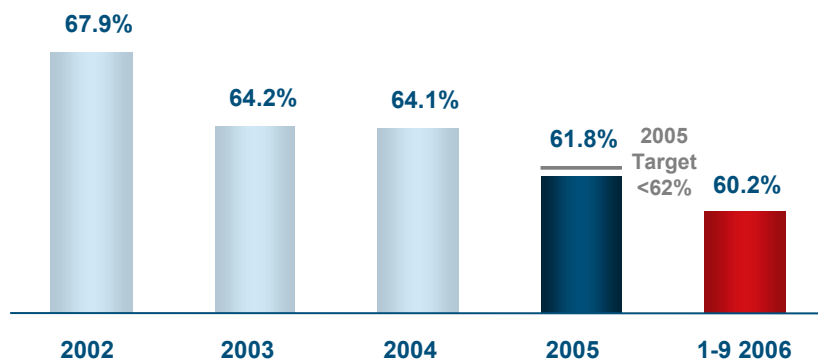
> Strategic position reflected in profit growth

- » Net profit: + 27.6% to EUR 649.3m yoy
- » Total assets: + 6.5% to EUR 162.6bn ytd
- » Tier 1 ratio: 10.0%
 - » Tier 1 capital increased by EUR 2.7bn in Jan 06
- » Cost/income ratio: 60.2%
- » Return on equity: 13.0% ²⁾

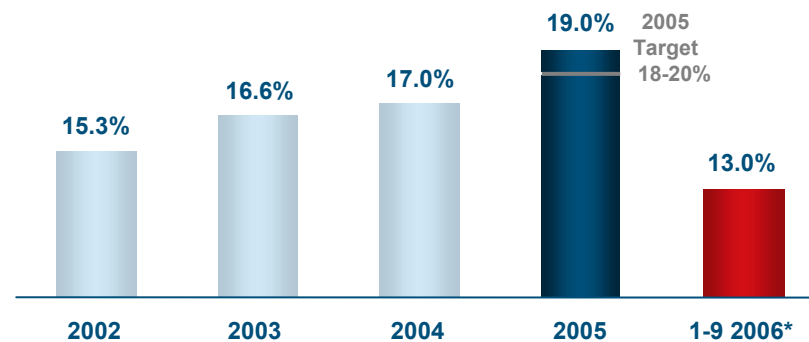
Group net profit (EUR m)



Cost/income ratio



RoE after tax



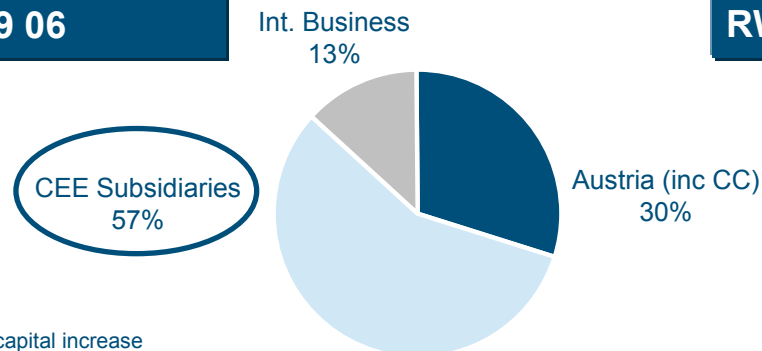
* After capital increase of EUR 2.7bn in January 06 and before completion of BCR acquisition

> Divisional overview

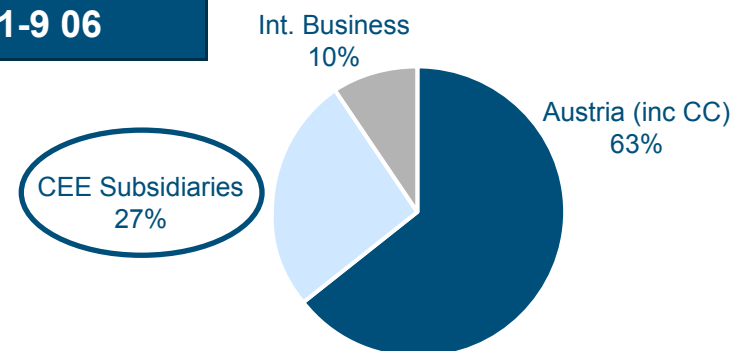
Substantial net profit growth in major core divisions

in EUR m	Austria		CEE		Int. Business		Corp. Center		TOTAL EB GROUP	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Pre-tax profit	473.0	383.5	512.2	469.4	118.9	102.4	(65.9)	(90.9)	1,038.2	864.4
Net profit after minority interests	234.8	177.3	368.7	341.8	87.7	73.5	(41.9)	(83.8)	649.3	508.8
Average risk-weighted assets	49,524	46,067	21,395	15,795	7,705	6,388	348	352	78,972	68,603
Average attributed equity	2,045	1,954	1,544	1,194	556	483	2,503	27	6,648	3,658
Cost/income ratio	64.3%	65.7%	56.7%	58.3%	18.8%	19.8%	n.a.	n.a.	60.2%	62.3%
ROE on net profit after minorities	15.3%	12.1%	31.8%	38.2%	21.0%	20.3%	n.a.	n.a.	13.0%¹	18.5%

Distribution of net profit in 1-9 06



Distribution of RWA in 1-9 06



1) After January 06 capital increase

> Update on Banca Comercială Română (BCR)

Completion of acquisition on 12 Oct 06

Stake in BCR increased to 69.11%

- » Successful offer to buy BCR employee shares resulting in acquisition of additional 7.2% of BCR's share capital in December 06

New management board in place

- » Excellent team mix of local & EB group expertise

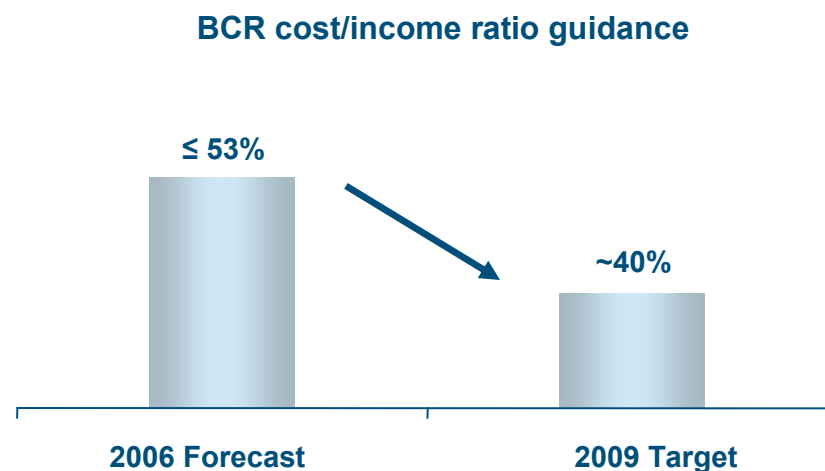
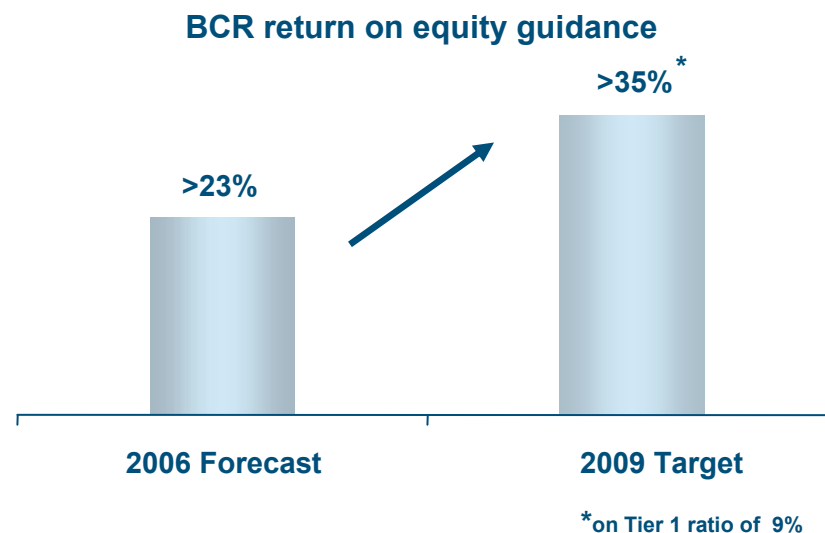
Outlook and targets

Outlook 2006:

- » Net profit expected to be about EUR 250m
 - » Before restructuring costs
- » Cost/income ratio maximum 53%
- » Return on equity above 23%

Outlook 2006 – 2009:

- » Net profit expected to grow above 40% (CAGR 2006-2009)
- » Return on investment to exceed 10%
 - » Excluding funding costs



> BCR: Business plan cornerstones – market assumptions

Major economic assumptions

- » GDP growth in line with previous years
- » EU accession: 2007, ERM II: 2013
- » Euro entry in 2015

Price and interest rate assumptions

- » Gradual continuation of deflation trend
- » Interest rates follow inflation development
- » Slight RON appreciation expected

Asset-side assumptions

- » Assets to grow ahead of GDP
- » Loans expected to be major growth driver
- » Retail, mortgage loans growing fastest
- » Gradual easing of lending restrictions
 - » Reserve on RON liabilities: 20% → 14%
 - » Reserve on FX liabilities: 40% → 25%

Liability-side assumptions

- » Solid, double-digit deposit growth

Overall economy	2005	2009
Real GDP growth (ave)	5.7%	
GDP deflator	12.0%	4.0%
3m BUBOR	9.8%	5.0%
RON/EUR (ave)	3.62	3.40
RON/EUR (eop)	3.68	3.40

Banking market	2005 – 2009 CAGR
Total assets	20%-25%
Corporate loans	25%-30%
Retail loans	45%-50%
Consumer loans	40%-45%
Mortgage loans	65%-70%
Corp/retail deposits	16%-20%

> BCR: Business plan cornerstones – bank assumptions*

Net interest income drivers

- » Shift in asset mix towards higher-yield retail segment (consumer, mortgage loans)
- » Gradually declining net interest margin compensated by change in asset mix (H1 06 margin: 6.7%)

Net commission income drivers

- » Payment transaction volume growth
- » Fees from lending business
- » Higher card utilisation rates, supported by expansion of ATM, POS networks

Tight cost control

- » Main cost drivers are rent and marketing expenses, with personnel expenses growing in line with inflation

Pronounced loan growth

- » Marginally ahead of market growth
- » Strong growth in customer loans leads to higher risk-weighted asset growth

Income statement	2006 – 2009 CAGR
Operating result	30%-35%
Net interest income	25%-30%
Net commission income	15%-20%
Net profit	>40%

Balance sheet	08/06 (EURm)	2006 – 2009 CAGR
Total assets	11,523	20%-25%
Total loans	6,671	30%-35%
Retail loans	2,570	45%-50%
Corporate loans*	4,100	25%-30%
Risk-weighted assets	8,409	30%-35%
Total deposits	6,129	15%-20%

*) All data relate to the bank only, ie exclude asset management, leasing and insurance operation contributions. Corporate loans include public sector.

> Update on Bank Prestige (Ukraine)

Acquisition of 100% of Bank Prestige

- » Closing of acquisition of 100% stake in Bank Prestige on 24 January 2007
- » Purchase price of EUR 79m translating into a price book multiple of 1.75
- » New members to Supervisory Board and Management Board have been appointed

Ambitious expansion plans

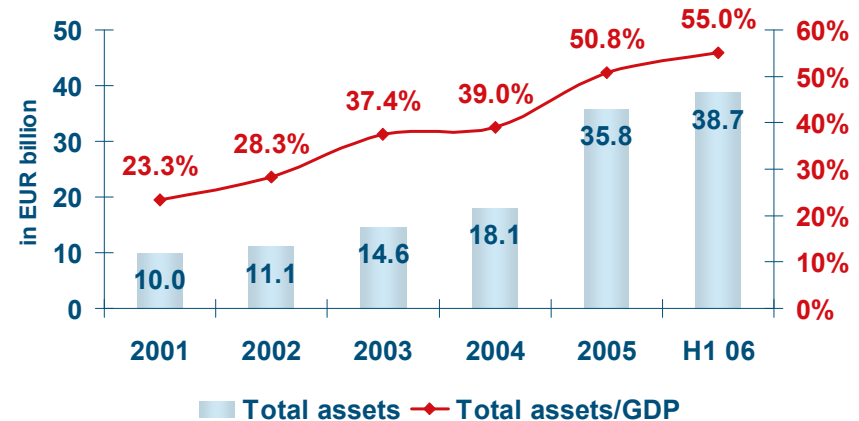
- » Targeting market share of 4 - 5% by 2009
- » Expanding branch network to about 400 by 2010
- » Total assets to reach approx EUR 3.2bn in 2010

Re-branding after closing

- » Bank Prestige to be renamed to Erste Bank

Break-even planned for 2009

Ukrainian banking market growing rapidly...



... but retail loans still low by CEE standards



* Exchange rate at 26 Oct 2006: EUR/UAH: 6.38

> Update on CEE subsidiaries

Sound performance of Erste Bank's CEE subsidiaries

- » **Česká spořitelna – operating profit up close to 30%**
 - » Continued strong loan growth driven by retail demand (+ 33% yoy)
 - » Rising interest rates support deposit growth (+12% yoy) at better margins
 - » First Choice Bank project preparing the ground for future growth

- » **Slovenská sporiteľňa – operating profit increases by 17%**
 - » Driven by sustained strong loan growth – retails loans up 40% yoy (mortgages up 73%)
 - » 175bps rate increase compensates for redemption of high-yield bonds

- » **EB Hungary – operating profit up 19% despite turbulent macro environment**
 - » Low (2.3%) net profit contribution due to release of risk provisions at Group level in 2005; adjusted net profit increased by more than 20%
 - » Positive outlook for 2007 despite government measures to fight budget deficits

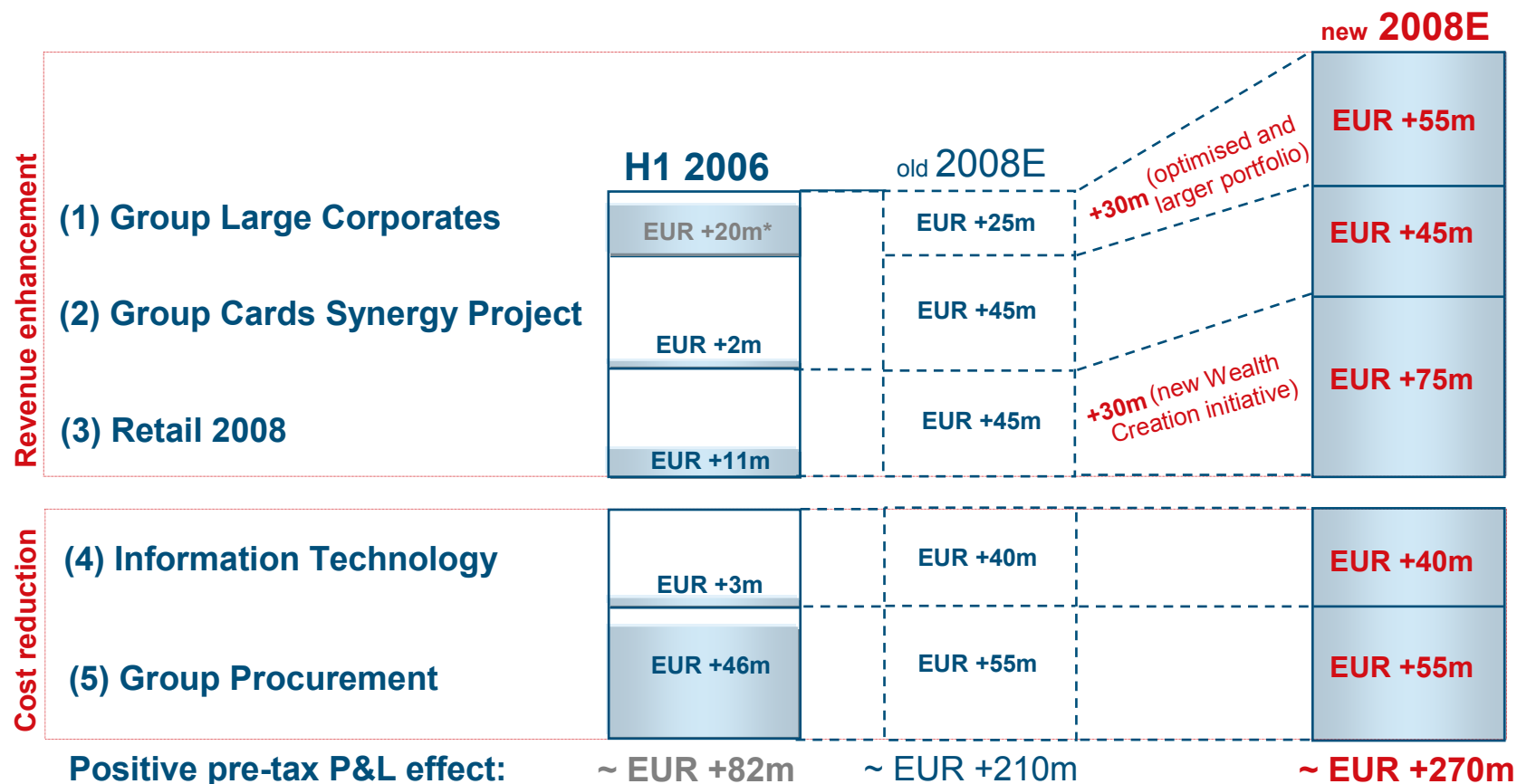
- » **EB Croatia – national bank regulations restrict operating profit growth**
 - » Operating profit increased slightly by 1.4% due to impact of high marginal reserve requirements
 - » Acquisition of Diners Club Croatia offers cross selling potential to additional 140t customers
 - » Outlook for 15% net profit growth confirmed for 2007

- » **EB Serbia – restructuring to be completed in 2006**
 - » Break-even expected for 2007 and ROE target of 15-20% confirmed for 2008

> Update on New Group Architecture project

Ambitious new NGA targets reflect future opportunities

- » 2008 pre-tax profit target raised from EUR 210m to EUR 270m
- » BCR and Bank Prestige not yet included in NGA programme



*GLC performance above expectations, but based on a different portfolio structure

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> Erste Bank outlook and targets

Outlook 2006

Net profit⁽¹⁾ growth

Above 20% in 2006

- » **No substantial contribution from BCR**
- » **Positive one-offs in H2 2006 offset by one negative one-off**

Guidance for 2007

Net profit⁽¹⁾ growth

Expected to be at least 25% in 2007

- » **Based on generally positive outlook for CEE subsidiaries and Austria**
- » **Closing of BCR acquisition and incorporation into EB Group as of 12 Oct 2006**

(1) Net profit after tax and minorities

> Erste Bank outlook and targets

Mid term targets until 2009 confirmed

Net profit⁽¹⁾ growth

More than 20% p.a. average until 2009

Cost/income ratio

Below 55% in 2009

Return on equity⁽²⁾

18-20% in 2009

(1) Net profit after tax and minorities

(2) Based on a Tier 1 ratio of at least 7%

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> Operating results per segment

Strong momentum before consolidation of BCR

EUR m	1-9 2006	1-9 2005	% Change
Austria	690.8	641.2	7.7
Savings banks	286.5	262.5	9.1
Retail & Mortgage	185.9	183.4	1.3
<i>thereof - Retail Branches</i>	73.9	72.4	2.1
- SME	19.8	19.2	3.1
- Own savings banks	41.5	36.2	14.8
- Mortgage business	21.3	17.7	20.2
Large Corporates	105.1	95.8	9.7
Trading & Investment Banking	113.2	99.4	13.9
CEE*	615.2	514.9	19.5
Ceska sporitelna	368.8	285.7	29.1
Slovenska sporitelna	103.3	88.1	17.3
EB Hungary	106.7	89.4	19.4
EB Croatia	51.9	51.2	1.4
EB Serbia *)	(15.5)	0.6	n.a.
Int'l Business	108.8	110.0	(1.1)
Corporate Center	(15.9)	(62.2)	n.a.
Total EB Group	1,398.8	1,203.9	16.2

*) EB Serbia consolidated since Q3 2005

> Group balance sheet (IFRS)

Assets – Retail lending continues to drive growth

EUR m	30-Sep-06	31-Dec-05	% Change
Cash and balances with central banks	2,355	2,728	(13.7)
Loans and advances to credit institutions	18,307	16,858	8.6
Loans and advances to customers	87,230	80,419	8.5
Risk provisions for loans and advances	(2,823)	(2,817)	0.2
Trading assets	6,006	5,426	10.7
AfS and assets through profit and loss	18,738	18,644	0.5
Financial investments	25,519	23,611	8.1
Intangible assets	1,919	1,911	0.4
Tangible assets	1,649	1,688	(2.3)
Other assets	3,669	4,192	(12.5)
Total assets	162,569	152,660	6.5
Risk weighted assets	81,534	75,078	8.6

> Group balance sheet (IFRS)

Liabilities – rising interest rates support increase in deposits

EUR m	30-Sep-06	31-Dec-05	% Change
Amounts owed to credit institutions	34,135	33,911	0.7
Amounts owed to customers	80,660	72,793	10.8
Debts evidenced by certificates	18,603	21,291	(12.6)
Provisions	9,069	8,635	5.0
Other liabilities	5,395	5,279	2.2
Subordinated capital	5,261	4,290	22.6
Total equity	9,446	6,461	46.2
thereof: shareholders' equity	7,179	4,129	73.9
thereof: minority interests	2,267	2,332	(2.8)
Total Liabilities	162,569	152,660	6.5
Tier 1 ratio	10.0%	6.8%	
Solvency ratio	14.3%	11.0%	

> Group income statement (IFRS)

Strong operating performance sustained throughout the Group

EUR m	1-9 2006	1-9 2005	% Change
Net interest income	2,261.5	2,063.5	9.6
Risk provisions for loans and advances	(331.2)	(329.1)	0.6
Net commission income	1,036.5	921.9	12.4
Net trading result	187.8	171.6	9.4
General administrative expenses	(2,112.3)	(1,990.0)	6.1
Result from insurance business	25.3	36.9	(31.4)
Other operating result	(29.4)	(10.4)	>(100)
Pre-tax profit	1,038.2	864.4	20.1
Taxes on income	(233.6)	(209.1)	11.7
Minority interests	(155.3)	(146.5)	6.0
Net profit after minority interests	649.3	508.8	27.6
Operating income	3,511.1	3,193.9	9.9
Operating expenses	(2,112.3)	(1,990.0)	6.1
Operating result	1,398.8	1,203.9	16.2
Cost/income ratio	60.2%	62.3%	
ROE *	13.0%	18.5%	

* 1-9 2006 ROE on higher equity after January 06 capital increase

> Divisional figures – Core segments

Positive contribution from major core segments

In EUR m	Austria		CEE		Int. Business		Corp. Center		TOTAL EB GROUP	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Net interest income	1,157.5	1,156.0	941.2	806.3	108.8	114.5	54.1	(13.3)	2,261.5	2,063.5
Risk provisions for loans and adv.	(252.1)	(267.4)	(79.2)	(52.0)	0.2	(9.7)	(0.0)	(0.0)	(331.2)	(329.1)
Net commission income	661.5	591.0	379.8	341.3	25.1	22.7	(30.0)	(33.1)	1,036.5	921.9
Net trading result	98.8	91.4	88.9	79.7	(0.0)	(0.0)	0.1	0.5	187.8	171.6
General admin. expenses	(1,242.7)	(1,228.1)	(804.3)	(718.4)	(25.2)	(27.2)	(40.1)	(16.3)	(2,112.3)	(1,990.0)
Income from insurance business	15.7	30.9	9.6	6.0	0.0	0.0	0.0	0.0	25.3	36.9
Other operating results	34.4	9.7	(23.7)	6.5	9.9	2.1	(49.9)	(28.7)	(29.4)	(10.4)
Pre-tax profit	473.0	383.5	512.2	469.4	118.9	102.4	(65.9)	(90.9)	1,038.2	864.4
Taxes on income	(102.3)	(95.1)	(122.0)	(108.4)	(31.2)	(29.0)	21.8	23.4	(233.6)	(209.1)
Minority interests	(135.9)	(111.1)	(21.6)	(19.2)	0.0	0.0	2.1	(16.2)	(155.3)	(146.5)
Net profit after minority interests	234.8	177.3	368.7	341.8	87.7	73.5	(41.9)	(83.8)	649.3	508.8
Average risk-weighted assets	49,524.4	46,067.4	21,394.8	15,795.0	7,704.8	6,387.9	347.8	352.2	78,971.8	68,602.5
Average attributed equity	2,045.0	1,954.5	1,543.9	1,194.4	556.0	483.0	2,503.3	26.6	6,648.2	3,658.5
Cost/income ratio	64.3%	65.7%	56.7%	58.3%	18.8%	19.8%	n.a.	n.a.	60.2%	62.3%
ROE on net profit after minorities	15.3%	12.1%	31.8%	38.2%	21.0%	20.3%	n.a.	n.a.	13.0%	18.5%
Thereof funding costs	(42.2)	(48.1)	(43.5)	(47.7)	0.0	0.0	(13.4)	(15.1)	(99.0)	(110.9)

> Core Segment Austria

Austria – Strong overall performance despite seasonal slowdown

In EUR m	Savings banks		Retail & Mortgage		Large Corp.		Trading & Inv.B.		TOTAL AUSTRIA	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Net interest income	616.5	618.3	386.2	383.9	105.4	105.4	49.4	48.5	1,157.5	1,156.0
Risk provisions for loans and adv.	(133.3)	(145.0)	(73.6)	(79.8)	(45.2)	(42.6)	0.0	0.0	(252.1)	(267.4)
Net commission income	275.8	252.0	248.9	234.6	68.7	53.6	68.1	50.9	661.5	591.0
Net trading result	16.7	12.6	7.8	7.4	2.6	1.0	71.7	70.4	98.8	91.4
General admin. expenses	(622.4)	(620.3)	(472.7)	(473.2)	(71.6)	(64.2)	(76.1)	(70.3)	(1,242.7)	(1,228.1)
Income from insurance business	0.0	0.0	15.7	30.9	0.0	0.0	0.0	0.0	15.7	30.9
Other operating results	6.7	3.4	(2.8)	5.4	22.1	2.6	8.4	(1.8)	34.4	9.7
Pre-tax profit	159.9	120.9	109.5	109.1	82.0	55.8	121.7	97.7	473.0	383.5
Taxes on income	(34.3)	(31.4)	(23.5)	(25.1)	(17.8)	(13.2)	(26.7)	(25.4)	(102.3)	(95.1)
Minority interests	(117.3)	(87.9)	(13.0)	(16.5)	(5.5)	(6.7)	(0.0)	0.0	(135.9)	(111.1)
Net profit after minority interests	8.3	1.6	72.9	67.4	58.7	35.9	95.0	72.3	234.8	177.3
Average risk-weighted assets	25,525.5	23,685.4	13,135.4	12,109.6	7,684.2	6,585.0	3,179.3	3,687.4	49,524.4	46,067.4
Average attributed equity	313.1	262.0	947.9	915.7	554.5	497.9	229.4	278.8	2,045.0	1,954.5
Cost/income ratio	68.5%	70.3%	71.8%	72.1%	40.5%	40.1%	40.2%	41.4%	64.3%	65.7%
ROE on net profit after minorities	3.5%	0.8%	10.3%	9.8%	14.1%	9.6%	55.2%	34.6%	15.3%	12.1%
Thereof funding costs	(10.0)	(11.1)	(21.2)	(24.3)	(10.8)	(11.6)	(0.2)	(1.1)	(42.2)	(48.1)

> Core segment Central Europe

CEE subsidiaries – Strong operating performance

In EUR m	Czech Republic		Slovakia		Hungary		Croatia		Serbia		TOTAL CEE	
	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05	1-9 06	1-9 05
Net interest income	527.4	434.8	164.5	139.8	167.9	150.1	78.5	80.7	2.9	0.9	941.2	806.3
Risk provisions for loans and adv.	(32.5)	(19.9)	(9.6)	(9.0)	(25.2)	(14.1)	(10.3)	(8.3)	(1.6)	(0.7)	(79.2)	(52.0)
Net commission income	237.0	217.2	61.1	62.0	58.1	45.3	20.9	16.1	2.7	0.6	379.8	341.3
Net trading result	38.6	35.8	15.2	9.0	22.1	27.5	13.6	6.9	(0.6)	0.4	88.9	79.7
General admin. expenses	(443.8)	(408.1)	(137.5)	(122.7)	(141.3)	(133.6)	(61.1)	(52.6)	(20.5)	(1.4)	(804.3)	(718.4)
Income from insurance business	9.6	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	6.0
Other operating results	(5.4)	26.3	(3.2)	(5.8)	(14.5)	(11.4)	(0.6)	(2.5)	(0.1)	(0.1)	(23.7)	6.5
Pre-tax profit	330.9	292.1	90.6	73.3	67.0	63.8	41.0	40.4	(17.3)	(0.2)	512.2	469.4
Taxes on income	(81.6)	(76.9)	(17.7)	(10.6)	(15.0)	(13.0)	(8.2)	(7.9)	0.6	0.0	(122.0)	(108.4)
Minority interests	(8.9)	(6.4)	(0.1)	0.2	(0.2)	(0.1)	(12.5)	(12.9)	0.1	(0.0)	(21.6)	(19.2)
Net profit after minority interests	240.4	208.9	72.7	62.8	51.8	50.7	20.3	19.6	(16.6)	(0.2)	368.7	341.8
Average risk-weighted assets	11,245.8	8,868.5	3,244.2	2,290.5	3,794.4	2,348.4	2,955.4	2,175.7	154.9	111.9	21,394.8	15,795.0
Average attributed equity	811.5	670.6	234.1	173.2	273.8	177.6	213.3	164.5	11.2	8.5	1,543.9	1,194.4
Cost/income ratio	54.6%	58.8%	57.1%	58.2%	57.0%	59.9%	54.1%	50.7%	n.a.	n.a.	56.7%	58.3%
ROE on net profit after minorities	39.5%	41.5%	41.4%	48.4%	25.2%	38.0%	12.7%	15.9%	n.a.	n.a.	31.8%	38.2%
Thereof funding costs	(13.0)	(16.8)	(10.2)	(12.2)	(14.1)	(15.1)	(3.3)	(3.3)	(2.8)	(0.3)	(43.5)	(47.7)

> Asset quality

NPL ratio at EB Group stable compared to YE 2005

	Low Risk		Mgmt. Att'n		Substandard		NPL		Total ¹		Risk Provisions		NPL Coverage ²	
	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05	Q3 06	YE 05
Austria Total	80,524	75,544	10,297	12,267	2,051	2,431	3,298	3,275	96,170	93,517	2,185	2,168	66.3%	66.2%
CEE Total	37,534	32,915	1,994	1,699	499	470	584	500	40,610	35,584	603	602	103.4%	120.4%
Int'l Business	20,426	16,439	1,135	784	58	72	26	58	21,646	17,353	103	116	391.5%	199.8%
Corp. Centre	444	397	1	1	0	0	0	0	445	398	0	0	-	-
Total	138,928	125,296	13,427	14,751	2,608	2,973	3,908	3,833	158,871	146,853	2,891	2,886	74.0%	75.3%

- » **NPL's increase by 2.0% ytd (4.8% yoy) - but NPL ratio slightly improves to 2.5% (compared to 2.6% at YE 2005)**
 - » Total credit exposure increases by 8.2%
 - » Low risk asset class grows by 10.9%, at the same time higher risk classes (mgmt. att'n & substandard) decline by 9.5%ytd
- » **EB Group NPL coverage down to 74.0% (vs. 75.3% at YE 2005)**
 - » Slight improvement in Austria (+0.1%)
 - » CEE coverage down to 103.4% - due to higher NPL's in Slovakia (partly caused by methodology change) and Serbia
- » **Provision charge at EB Group stable at 52 BP on total customer loans**
 - » FY 2003: 62 BP / FY 2004: 58 BP / FY 2005: 55 BP / Q1 06: 54 BP / H1 06: 52 BP

¹ Including all loans customers and banks and all fixed income securities as well as off-balance sheet credit risks (warranties, guarantees and letters of credit)

² Without taking account of existing collateral

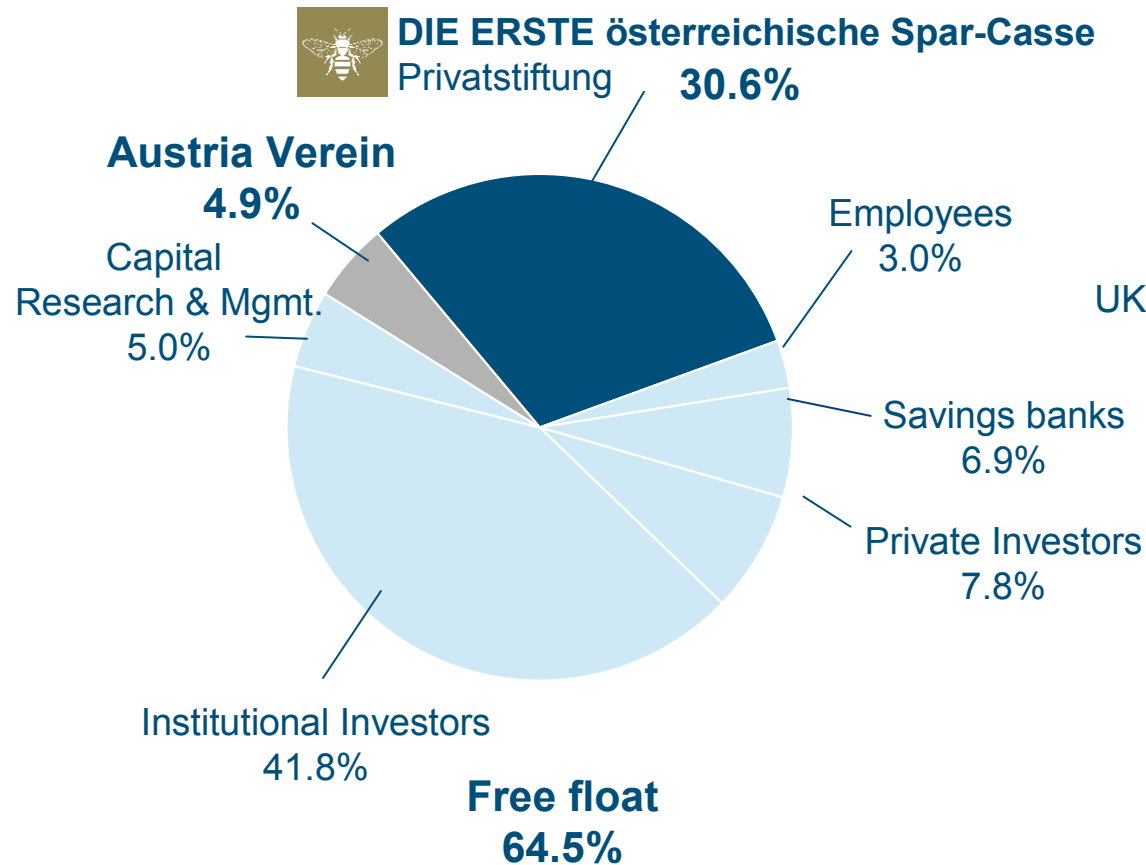
> Presentation topics

1. Strategic rationale
2. 9M 2006 business and financial update
3. Outlook and targets
4. 9M 2006 financials
- 5. Appendix**

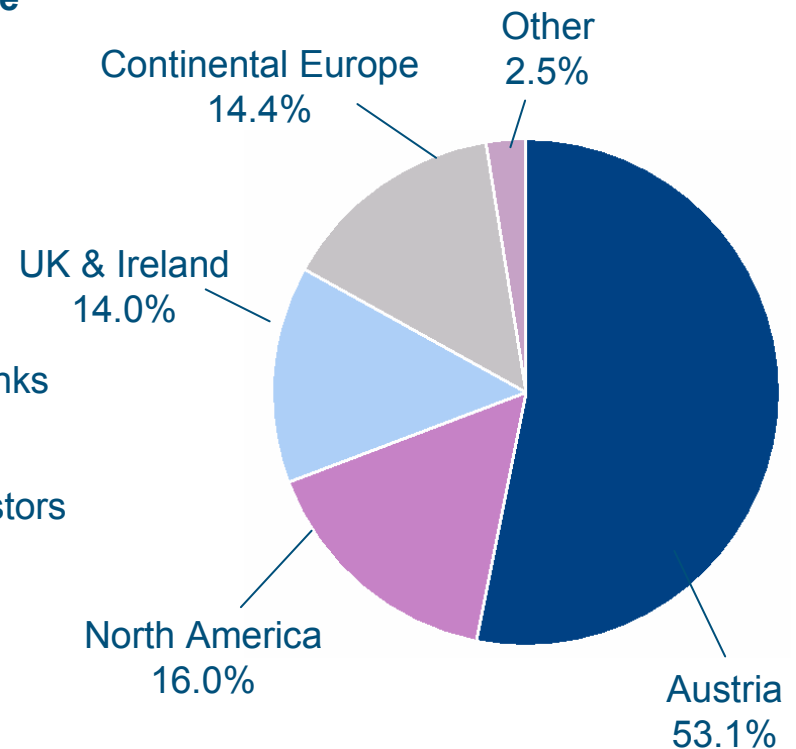
> Current shareholder structure

Total number of shares: 315,296,185*

By Investor Type



By Region



* As at December 2006

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