Central Europe
Strong and profitable franchise: scope to further improve positioning

Austria, Czech Republic, Hungary, Slovakia, Slovenia

Solid positioning with leadership in Austria

- #2 by total assets
- 11% loan market share¹

Balanced mix, strong market shares and recognised expertise

- Loan market share in region¹
  - 8% Retail
  - 14% Corporate

Best

- ... for SME in Austria
- ... Investment Bank in Austria
- ... Private Bank in Czech Republic
- ... Social Impact Bank in Hungary

Potential from funds and improving macro trends

Yearly GDP growth²

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>GDP growth</td>
<td>4.9%</td>
<td>2.6%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Market share</td>
<td>8%</td>
<td>14%</td>
<td></td>
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</tbody>
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- GDP growth in plan horizon above eurozone average
- About 62bn of Recovery and Resiliency Facility funds allocated to UC countries in Central Europe (c.12% of their GDP³)
- Strong economic connections within the region, with Italy and with Germany

¹ Market share of loans²
² Yearly GDP growth³
³ About 62bn of Recovery and Resiliency Facility funds allocated to UC countries in Central Europe (c.12% of their GDP³)

>10% >5%