

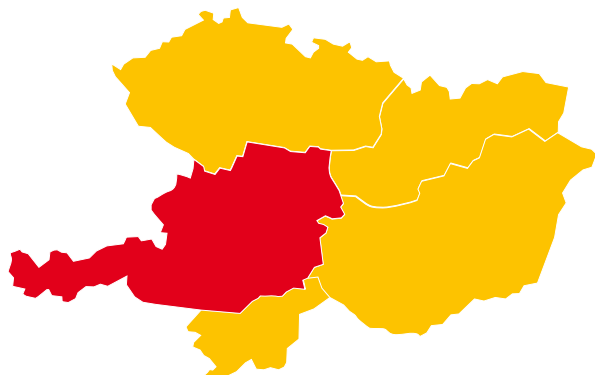


Central Europe

Strong and profitable franchise: scope to further improve positioning

Austria, Czech Republic, Hungary, Slovakia, Slovenia

Solid positioning with leadership in Austria



Market share of loans¹
■ >10% ■ >5%

#2
by total assets

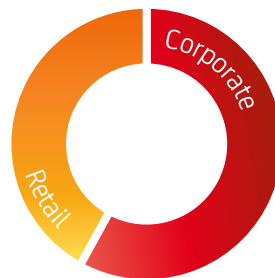
11%
loan market share¹

2m
clients

Balanced mix, strong market shares and recognised expertise

Loan market share in region¹

8% Retail
14% Corporate

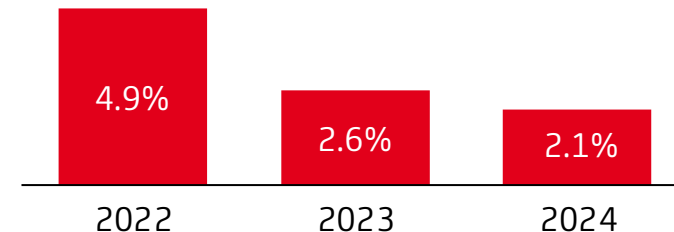


Best

- ... **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



- 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

