



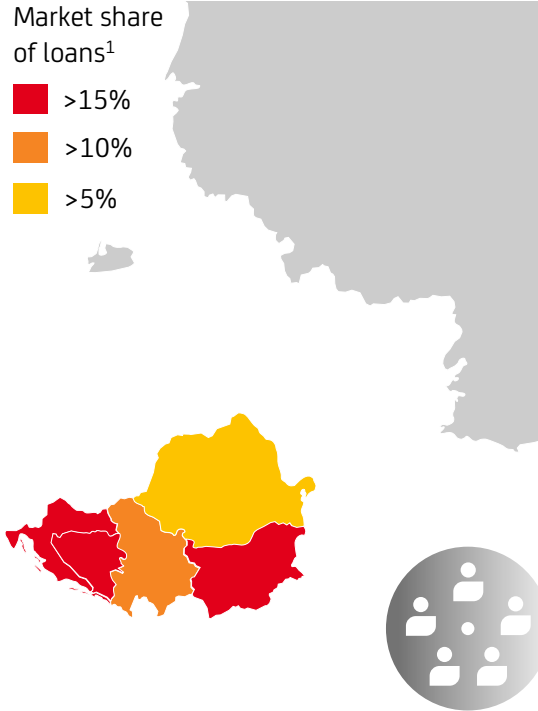
Eastern Europe Leading bank in fast growing region

Bosnia Herzegovina, Bulgaria, Croatia, Romania, Russia, Serbia

Leadership position in the region

Market share
of loans¹

- >15%
- >10%
- >5%

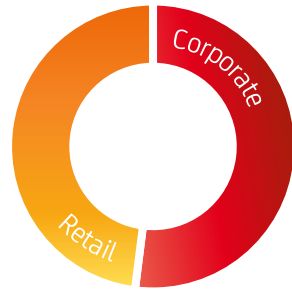


#1
by total
assets²

4m
clients



Balanced business mix and excellent market recognition



#1
in Bosnia, Bulgaria
and Croatia

Top 3
for Corporate in
Serbia and Romania³

Best Bank
in Bulgaria and Bosnia

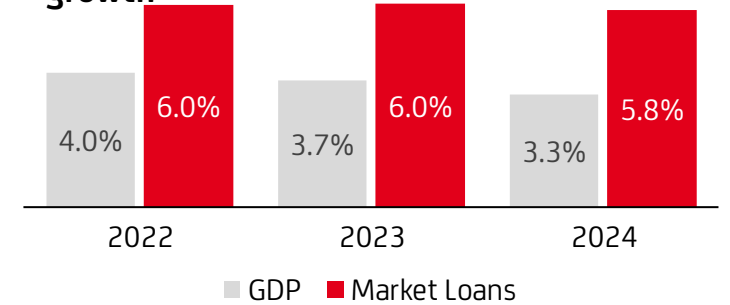
Best Private Bank
in Bulgaria and Croatia

Trade Finance market leader in
Bosnia, Bulgaria, Russia and Serbia



Fast growing economies

Yearly GDP and market loan growth⁴



- GDP growth in plan horizon at 3.7%
- About 50bn of Recovery and Resiliency Facility funds allocated to UC countries in Eastern Europe (c.16% of their GDP⁵)
- Average yearly loans growth around 6% over plan horizon

