


Erste Group believes that growth must be inclusive, so basic financial products and money advice should be available to everyone.

## The problem

**14**   
MILLION PEOPLE

are at risk-of-poverty or social exclusion



**27%**  
of the adult population in CEE\*

## Our approach



**Money Advice**  
Business Trainings, Capacity Building, Financial Education



**Banking**  
Accounts, Savings, Loans, Insurance



**Mentoring**  
Individual Advisory, Business Planning, Networking

## Whom we are supporting

**Starting Entrepreneurs**



to create new jobs

**Microfinance Businesses**



to create & preserve jobs in rural areas

**Social Organisations**



to expand their social impact

**People in financial difficulties**



to reach financial stability

## Our impact

**3,079**  
financed clients

**80.7 mln €**  
disbursed loans

**6,549**  
created jobs

**49%**  
couldn't start without our loan



**6,967**  
financed clients

**81.3 mln €**  
disbursed loans

**6,459**  
created jobs

**63%**  
were at risk-of-poverty



**602**  
financed clients

**71.6 mln €**  
disbursed loans

**2,354**  
created jobs

**87%**  
can now better fulfil their mission



**19,433**  
supported clients

**5,652**  
provided hours of education and advisory

**51%**  
improved their financial situation



Erste Group's Social Banking activities helped to create and preserve almost **45,000 jobs across CEE\*** for people who were left behind.