

**Curriculum Vitae**

# Bernhard Spalt

Chief Risk Officer

**Personal data**

Born on 25 June 1968 in Bludenz, Austria  
Married, one child

**Career highlights**

1986 - 1992	University of Vienna, Austria, Faculty of Law Master of Laws degree
1991 - 1997	Erste Bank AG, Legal Department
1997 - 1998	Erste Bank AG, Company Secretariat
1999 - 2002	Česká spořitelna, Head of Corporate Restructuring & Workout Department
2002 - 2006	Erste Bank Oesterreich, Head of Division Group Risk Management
2006 - 2011	Erste Group Bank AG, Chief Risk Officer
2012 - 2015	Erste Bank Hungary Zrt., Chief Risk Officer
2015 - 2016	Slovenská sporiteľňa, a.s., Chief Risk Officer
2017	Banca Comercială Română SA, Chief Risk Officer
2018 - 2019	Erste Bank Oesterreich, Chief Risk Officer
07/2019 - 12/2019	Erste Group Bank AG, Deputy Chief Executive Officer
2020 - 2022	Erste Group Bank AG, Chief Executive Officer
2023	Österreichische Post AG, Chairman Audit & Banking Committee
Since 01.01.2024	Member of the Board of Managing Directors Commerzbank AG, Frankfurt/Main responsible for <ul style="list-style-type: none"><li>• Big Data &amp; Advanced Analytics</li><li>• Group Validation</li><li>• Group Compliance</li><li>• Group Credit Risk Management</li><li>• Group Cyber Risk &amp; Information Security</li><li>• Group Risk Control</li></ul>