Erste Group Bank AG

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Commercial Court of Vienna
Commercial Register No.: 33209 m
DVR 0031313
Bank Code: 20100
Swift Code/BIC: GIBAATWG

Information for Custodian Banks

for the 23rd Annual General Meeting of Erste Group Bank AG
Austria Center Vienna, Bruno-Kreisky-Platz 1, 1220 Vienna
on 11 May 2016, 10:00 a.m. (Vienna Time)

Due to the provisions of section 19 of the Articles of Association of Erste Group Bank AG and the Austrian Stock Corporation Act (AktG) the following rules for attending our general meeting will apply:

The right to participate in the general meeting, the voting rights and all other shareholder rights, which may be exercised in the general meeting, are subject to the shareholdings on 1 May 2016, 24.00 hours Viennese Time (Record Date).

The Annual General Meeting may only be attended by persons who are shareholders at Record Date and who provide evidence thereof to the Company.

A written deposit certificate, signed by duly authorised representatives, pursuant to sec. 10a of the Austrian Stock Corporation Act (AktG) shall be sufficient to evidence a shareholder's shareholding as of the Record Date, which shall be delivered to the Company no later than by the end of the day on 6 May 2016, 24:00 hours Viennese time, only at one of the addresses indicated below.

By post or by messenger	Erste Group Bank AG, c/o HV-Veranstaltungsservice GmbH., Koeppel 60, 8242 St. Lorenzen/Wechsel, Austria,
By telefax	+43 (0)1 8900 500 - 1
By SWIFT	GIBAATWGGMS message type MT598; Be sure to state ISIN AT0000652011 in the text of the message
By E-Mail	anmeldung.erste@hauptversammlung.at (as scanned attachment; TIF, PDF, etc.)

Deposit certificate pursuant to sec. 10a of the Austrian Stock Corporation Act (AktG)

The deposit certificate is to be issued by the custodian bank with its seat in a member state of the European Economic Area or in a full member state of the OECD and must include the following information:

- information on the issuer: (corporate) name and address or any code that is customarily used among credit institutions (SWIFT code),
- information on the depositor: (corporate) name, address, date of birth for individuals, register and register number for legal entities (if available),
- information on the securities: ISIN AT0000652011 as well as number of securities,
- deposit number and/or other identification,
- reference to 1 May 2016, 24:00 hours (Record Date).

In the meaning of § 10a para. 1 last sentence Stock Corporation Act (AktG), Erste Group Bank AG will also accept certificates for the proof of shareholdings (deposit certificates), which are issued by legal persons, who are authorized as depositaries of these shares according to Czech or Romanian Law.

The deposit certificate is deemed to be the evidence of the shareholding, qualifying the holder to take part in the AGM and must refer to 1 May 2016, 24:00 hours (Record Date).
For this reason a deposit certificate cannot be issued or delivered prior to 2 May 2016.

The deposit certificate must be issued in German or English.

Securities will not be blocked by registering for the AGM and/or by submitting a deposit certificate, which is why shareholders may continue to freely dispose of their securities also after registering and/or submitting a deposit certificate.

ERSTE Group

In order to avoid flawed or incomplete deposit certificates not complying with the standards of sec. 10a of the Austrian Stock Corporation Act (AktG), please refer to the downloadable samples relevant for the delivery of certificates via telefax, via e-mail and via postal service.

As regards the transfer of a deposit certificate pursuant to sec. 10a of the Austrian Stock Corporation Act (AktG) by SWIFT (message type MT598) please refer to the attached sample illustrating the necessary structure of such a message. In contrast to a written deposit certificate, the name of the issuer is not indicated as the issuer can be taken from the header of the SWIFT message (BIC of the sender). Please note that the SWIFT message may only be sent by the custodian bank.

The Company would like to inform that depositors whose deposit certificates as specified in sec. 10a of the Austrian Stock Corporation Act (AktG) have not been issued and delivered within the meaning of the above information are not entitled to attend the Annual General Meeting or to exercise their voting right!

Please note that the samples are for illustration only and that the Company accepts all deposit certificates meeting the statutory requirements.

In your capacity as a custodian credit institution you are kindly requested to send a confirmation to those depositors that are indicated in the deposit certificates. These confirmations should specify the name of the holder and the type and number of securities. By doing so, the registration of participants at the date of the AGM will be expedited.

Further inquiries

If you need further information about this topic, please call our info hotline – AGM at +43 (0)5 0100 6 – 16386. Make sure you include your contact details in any communication so we know how to contact you.

Sample certificate of deposit via SWIFT MT598

108 :
20 : AT0000652011
21 :
12 : 598
77E : ATTN HV-Veranstaltungsservice GmbH.

Re.: Annual General Meeting Erste Group Bank AG
the following securities of the depositor specified hereinbelow
were in the custody of our bank
at the close of 1 May 2016:

[for legal entities:]

Corporate name: (please insert corporate name here)
[if applicable] entered into the commercial register under file no. FN: 9999999x, Commercial Court of Vienna
Address: 1010 Vienna, Graben 1
Number of securities: 1,000
ISIN: AT0000652011
Deposit number: 1111

[for individuals:]

Name: (please insert name here)
Date of birth: 01.01.1900
Address: 1010 Vienna, Graben 1
Number of securities: 1,000
ISIN: AT0000652011
Deposit number: 1111

[The certificate of deposit must be issued and sent by the custodian bank.]