CAPITAL INSTRUMENTS TABLE

Issuer	Erste Group Bank AG	Erste Finance (Jersey) 4	Erste Finance (Jersey) 6	Erste Finance (Jersey) Tier1 PC
Unique identifier	AT0000652011	XS0188305741	XS0215338152	XS0268694808
Governing law(s) of the instrument	Austrian	Jersey Law	Jersey Law	English Law
Regulatory treatment				
Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Ineligible	Ineligible	Ineligible
Eligible at solo or (sub-)consolidated / solo and				
(sub-)consolidated	Solo and consolidated	Consolidated	Consolidated	Consolidated
Instrument type (types to be specified by each				
jurisdiction)	Subscribed capital	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as				
of most recent reporting date)	859,600,000	116,859,816	98,432,279	114,186,705
Currency of issue		EUR	EUR	EUR
Nominal amount of instrument (aggregate)	859,600,000	127,041,000	107,008,000	124,135,000
Issue price		100.0	100.0	100.0
Redemption price		100.0	100.0	100.0
Accounting classification	Shareholder's equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance		24.03.04	23.03.05	28.09.06
Perpetual or dated	N/a	Perpetual	Perpetual	Perpetual
Original maturity date	N/a			
Issuer call subject to prior supervisory approval	N/a	Yes	Yes	Yes
Optional call date, contingent call dates and		Tax and regulatory call;	Tax and regulatory call;	Tax and regulatory call; call
redemption amount	N/a	24/03/2009	23/09/2010	option start date 28/09/2016
		quarterly on 24/06, 24/09,		quarterly on 28/12, 28/03,
Subsequent call dates, if applicable	N/a	24/12, 24/03 each year	annually on 23.09	28/06, 28/09 each year
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed to floating
Coupon rate and any related index	N/a	CMS	5.25%	5.294% then 3m€+2.27%
Existence of a dividend stopper	N/a	Yes	Yes	Yes
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	N/a	Mandatory	Mandatory	Fully discretionary
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	N/a	Mandatory	Mandatory	Fully discretionary
Existence of step up or other incentive to redeem	N/a	No	No	Yes
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	N/a	-	-	-
If convertible, fully or partially	N/a	-	-	-
If convertible, conversion rate	N/a	-	-	-
If convertible, mandatory or optional conversion	N/a	-	-	-
If convertible, specify instrument type convertible				
into	N/a	-	-	-
If convertible, specify issuer of instrument it	N1/-			
converts into	N/a	-	<u>-</u>	<u> </u>
Write-down features	N/a	No	No	No
If write-down, write-down trigger(s)				_
	N/a	-	-	-
If write-down, full or partial	N/a	-	-	
If write-down, full or partial If write-down, permanent or temporary				-
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up	N/a N/a	-	-	- - -
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/a	-	-	- - -
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	N/a N/a	-	-	- - -
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/a N/a N/a	- - -	-	Tior 2
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/a N/a	-	-	Tier 2

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000296181	AT000B000476	AT000B001334	AT000B001342
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and				
(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	6,540,555	17,000,000	111,281,883	112,045,086
Currency of issue	ATS	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	6,540,555	17,000,000	131,000,000	134,321,766
Issue price	100.0	100.0	95.5	84.9
Redemption price	100.0	100.0	164.5	159.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	26.05.94	21.08.06	01.04.08	03.03.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	25.05.24	21.08.21	01.04.20	03.03.20
Issuer call subject to prior supervisory approval	20.00.21	Yes	Yes	Yes
Optional call date, contingent call dates and		100	100	100
redemption amount	_	Tax call	Tax call	Tax cal
Subsequent call dates, if applicable		-	-	Tux out
Coupons / dividends				
	Fixed	Floating	Fixed	Fixed
Fixed or floating dividend/coupon	7.50%	CMS		
Coupon rate and any related index			Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of timing)	iviaridatory	iviaridatory	ivialidatory	ivialidatory
Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of amount)				
Existence of step up or other incentive to redeem	No No service de la constantina	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	•	-	-	-
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-		•
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG			
Unique identifier	AT000B001458	AT000B001813	AT000B001920	AT000B001938
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and				
(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	100,802,683	38,967,015	9,562,194	6,480,834
Currency of issue	EUR	EUR	SKK	SKK
Nominal amount of instrument (aggregate)	112,091,602	40,821,523	17,391,003	11,111,739
Issue price	95.5	95.5	96.0	86.7
Redemption price	166.5	166.5	150.0	151.0
Accounting classification	Liability - amortised cost			
Original date of issuance	01.07.08	01.10.08	01.10.08	01.12.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.07.20	01.10.20	01.10.18	01.12.18
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No No	No No	No No	No
Fully discretionary, partially discretionary or	NO	140	140	110
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	mandatory	manadiory	mandatory	manaatory
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
	Nonconvenible	Nonconvenible	Nonconventible	Nonconvertible
If convertible, conversion trigger(s)	<u> </u>	<u> </u>	<u> </u>	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	<u> </u>	-
If convertible, specify issuer of instrument it				
converts into Write-down features	No	- No	- No	- No
		No		No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	<u>-</u>	-	-
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to	Conica	Coni	Con:	S:
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG			
Unique identifier	AT000B002043	AT000B002142	AT000B002175	AT000B002274
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and				
(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	9,139,560	33,651,925	45,623,143	2,059,277
Currency of issue	CZK	EUR	EUR	SKK
Nominal amount of instrument (aggregate)	15,684,997	33,651,925	46,436,480	3,530,742
Issue price	96.5	95.5	86.0	96.0
Redemption price	152.0	166.5	160.0	150.0
Accounting classification	Liability - amortised cost			
Original date of issuance	27.11.08	02.01.09	28.11.08	01.12.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.11.18	02.01.21	30.11.20	01.12.18
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	Tax call	Tax call	Tax call	Tax cal
Subsequent call dates, if applicable		_	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No No	No No	No
Fully discretionary, partially discretionary or	110	140	110	110
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	,	,		,
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	- Tronconventible	-	Honoonvortible
If convertible, fully or partially				
If convertible, conversion rate		<u> </u>	<u> </u>	•
If convertible, mandatory or optional conversion	-	-	-	•
If convertible, specify instrument type convertible				
into If convertible, specify issuer of instrument it	-	-	-	-
convertible, specify issuer of instrument it	_	_	_	
Write-down features	No	No	No	No
	- 110	-	- 140	IVC
If write-down, write-down trigger(s)		-		-
If write-down, full or partial	-	-	-	•
If write-down, permanent or temporary	-	-	-	•
If temporary write-down, description of write-up				
mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
	No	No		
Non-compliant transitioned features	INO		No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG			
Unique identifier	AT000B002381	AT000B003884	AT000B004296	AT000B004312
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	117,236,588	63,046,111	74,610,767	29,253,654
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	117,236,588	63,046,111	74,610,767	29,253,654
Issue price	95.5	95.5	95.5	86.0
Redemption price	166.5	162.2	160.8	158.0
Accounting classification	Liability - amortised cost			
Original date of issuance	01.04.09	01.04.10	01.07.10	01.06.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.04.21	01.04.22	01.07.22	01.06.22
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and	103	103	103	103
redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	Tax can	Tax can	Tax can	Tax can
Coupons / dividends				
	Fired	Fired	Fired	Fired
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mondoton	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into Write-down features	No	- No	No	- No
	NO -	No -	NO -	NO
If write-down, write-down trigger(s)				-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG			
Unique identifier	AT000B004791	AT000B004817	AT000B004981	AT000B005137
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bono
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	48,186,898	342,365	23,409,857	29,685,665
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	48,186,898	1,500,000	23,409,857	29,685,665
Issue price	95.5	100.0	84.8	95.5
Redemption price	154.1	100.0	145.0	150.0
Accounting classification	Liability - amortised cost			
Original date of issuance	01.11.10	06.08.10	01.12.10	01.12.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.11.22	21.02.17	01.12.22	01.12.22
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and	100	100	100	100
redemption amount	Tax call	Tax call	Tax call	Tax cal
Subsequent call dates, if applicable	-	-	-	Tux out
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
Coupon rate and any related index	Zero coupon	CMS	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of timing)	Manualory	iviariuatory	iviariuatory	ivialidatory
Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of amount)				·
Existence of step up or other incentive to redeem	No.	No.	No	No.
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	=	-	-
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	•
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it				
converts into	-	-	-	
Write-down features	No	No	No	No
If write-down, write-down trigger(s)		-	-	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up				
mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
·	-	-	-	
If yes, specify non-compliant features	-		-	

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B005202	AT000B005566	AT000B005624	AT000B005731
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	95,905,755	27,266,117	86,693,067	4,333,547
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	95,905,755	36,635,710	115,717,500	5,332,249
Issue price	95.0	102.5	102.0	100.4
Redemption price	175.8	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	03.05.11	21.03.11	31.03.11	24.03.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.08.26	21.09.19	30.09.19	24.01.20
Issuer call subject to prior supervisory approval	Yes	21.00.10		24.01.20
Optional call date, contingent call dates and	103			
redemption amount	Tax call	_	_	_
Subsequent call dates, if applicable	Tax can			
Coupons / dividends	-	-		
	Fired	Fired / inflation links	Fired to floation	Fleetine
Fixed or floating dividend/coupon	Fixed	Fixed / inflation linked	Fixed to floating	Floating
Coupon rate and any related index	Zero coupon	4%, then inflation linked	5% then capped floor FRN	3m€ with floor
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	=	=	=	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-		-
If write-down, permanent or temporary	-	-		-
If temporary write-down, description of write-up mechanism	_	_	_	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senio
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
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Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B006002	AT000B006077	AT000B007513	AT000B007752
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bono
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	59,069,336	245,345	51,479,021	100,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	73,927,764	800,000	52,690,292	100,000,000
Issue price	100.5	103.0	100.5	100.5
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - Fair Value Option	Liability - amortised cost	Liability - Fair Value Option	Liability - amortised cost
Original date of issuance	30.06.11	14.07.11	20.11.12	28.02.13
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.12.19	14.07.17	20.11.20	20.03.21
Issuer call subject to prior supervisory approval	-		Yes	Yes
Optional call date, contingent call dates and				
redemption amount	_	_	Regulatory call@101	Regulatory cal
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed to floating
Coupon rate and any related index	5% then capped floor FRN	Zero coupon	6% then collared FRN	5% then collared FRN
Existence of a dividend stopper	No	No.	No	No
Fully discretionary, partially discretionary or	140	140	140	140
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	mandatory	manadery	mandatory	manadory
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	Nonconvenible	Nonconventible	Nonconvenible	Nonconvertible
If convertible, fully or partially	<u> </u>		<u> </u>	<u> </u>
	-		-	•
If convertible, conversion rate	<u> </u>	-	<u> </u>	<u> </u>
If convertible, mandatory or optional conversion	<u> </u>	-	-	
If convertible, specify instrument type convertible				
into	-		-	•
If convertible, specify issuer of instrument it converts into	_		_	
Write-down features	No	No	No	No
	- 140	-	- 140	IVC
If write-down, write-down trigger(s)		-		-
If write-down, full or partial	-	-	-	•
If write-down, permanent or temporary	-	<u>-</u>	-	-
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Diministral inferior AT0008007943 AT0008007950 AT0008119080 AT0008120084 Government (appeals only the instrument of the instru					
Austrian Law Aust	Issuer	Erste Group Bank AG			
Page	Unique identifier	AT000B007943	AT000B007950	AT000B119680	AT000B120084
Transitional CRR rules	Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Post-transitional CRR rules Tier 2 Solo and consolidated contact cont	Regulatory treatment				
Eligible is solo or (sub-)consolidated	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
analigato-journoulidated incurrence type (types toe specified by auch instrument (anguegate) Bond	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Instrument type (types to be specified by each purisation) Bond Bo	Eligible at solo or (sub-)consolidated / solo				
Bond	and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Amount recognised in regulatory capital (in EUR, as of most resent reporting date) 133,000,000 25,000,000 160,000,000 50,000,000 Corners, or Sissae EUR	Instrument type (types to be specified by each				
as of most recent reporting date) 133,000,000 25,000,000 160,000,000 50,000,000 Currency of issue EUR EUR CUR EUR Nominal amount of instrument (eggregate) 135,000,000 25,000,000 160,000 50,000,000 Issue price 100.5 100.5 100.5 100.5 100.5 100.5 100.5 100.0	jurisdiction)	Bond	Bond	Bond	Bond
Currency of issue EUR EUR EUR EUR EUR Nominal amount of instrument (aggregate) 133,000,000 25,000,000 160,000,000 50,000,000 Redemption price 100.0 100.0 100.0 100.0 100.0 100.0 Accounting classification Liability- amortised cost Liability- amortised cost Liability- amortised cost Liability- amortised cost Original dated of issuance 30.04.13 30.04.13 30.04.13 30.08.13 28.11.12 Perpetual or dated Date (Digital date) Price of Date (Digital date) Regulatory call Advise of Date (Digital date) Price of Date (Digital date) Advise of Date (Digital dat					
Nominal amount of instrument (aggregate) 133,000,000 25,000,000 160,000,000 50,000,000 Issue price 100.5 100.5 100.5 100.0 <td>as of most recent reporting date)</td> <td>133,000,000</td> <td>25,000,000</td> <td>160,000,000</td> <td>50,000,000</td>	as of most recent reporting date)	133,000,000	25,000,000	160,000,000	50,000,000
Seale price 100.5	Currency of issue	EUR	EUR	EUR	EUR
Redeription price 100.0 10	Nominal amount of instrument (aggregate)	133,000,000	25,000,000	160,000,000	50,000,000
Accounting classification Liability - amortised cost 1 Liability - amortised cost 1 Ciability - amortised Cost 2 Ciability - amortis	Issue price	100.5	100.5	100.5	100.5
Original datie of issuance 30.04.13 30.04.13 30.08.13 28.11.13 Perpetual or dated Da	Redemption price	100.0	100.0	100.0	100.0
Perpetual or dated Dated Dated Dated Dated Original maturity date 30.04.21 30.04.23 30.08.23 28.11.23 Susuar call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Optional call date, contingent call dates and redemption amount Regulatory call Acceptable Coupons / dividends Coupons / dividends (Specific March Collard FRN Collard floating Fixed to floating Fixed	Accounting classification	Liability - amortised cost			
Oniginal maturity date Susseur call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Yes Ye	Original date of issuance	30.04.13	30.04.13	30.08.13	28.11.13
Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Optional call dates, contingent call dates and redemption amount Regulatory call Regulatory call Regulatory call Regulatory call Subsequent call dates, if applicable	Perpetual or dated	Dated	Dated	Dated	Dated
Optional call date, contingent call dates and redemption amount Regulatory call Regulatory call Regulatory call Regulatory call Regulatory call Regulatory call Subsequent call dates, if applicable Coupons / dividends Fixed to floating Fixed to floating Fixed to floating Guidend (Coupon Regulatory Coupon Regulatory Regulatory Coupon Regulatory Regulatory Regulatory Coupon Regulatory	Original maturity date	30.04.21	30.04.23	30.08.23	28.11.23
redemption amount (appendix applicable course) Regulatory call (applicable course) Regulatory call (applicable course) Regulatory call (applicable course) Rixed to floating (widend/coupon for fixed to floating dividend/coupon for a card any related index (applicable course) Style the collared FRN (applicable from the collared FRN (applicable fro	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Subsequent call dates, if applicable Coupons / dividends Fixed to floating of vidends Fixed or floating dividend/coupon Fixed to floating of vidends Coupon rate and any related index Soft then collared FRN Existence of a dividend stopper No	Optional call date, contingent call dates and				
Coupons / dividends Fixed to floating dividend/coupon floating dividend/coupon set and any related index 5% then collared FRN Collared floater 6% then collared FRN 4.5% then collared FRN Existence of a dividend stopper No No No No No No No Pully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mandato	redemption amount	Regulatory call	Regulatory call	Regulatory call	Regulatory call
Fixed or floating dividend/coupon Fixed to floating Coupon rate and any related index 5% then collared FRN Collared floater 6% then collared FRN 4.5% then collared FRN Collared floater 6% then collared FRN 4.5% then collared FRN No	Subsequent call dates, if applicable	-	-	-	-
Coupon rate and any related index 5% then collared FRN Collared floater 6% then collared FRN 4.5% then collared FRN Existence of a dividend stopper No	Coupons / dividends				
Existence of a dividend stopper No	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
Existence of a dividend stopper No	Coupon rate and any related index	5% then collared FRN	Collared floater	6% then collared FRN	4.5% then collared FRN
Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Nonconvertible Nonconvertible Nonconver	· · · · · · · · · · · · · · · · · · ·	No	No	No	No
mandatory (in terms of timing) Mandatory Mandatory Mandatory Mandatory (in terms of amount) Mandatory Mandatory Mandatory Mandatory Mandatory (in terms of amount) Mandatory Man	Fully discretionary, partially discretionary or				
Mandatory (in terms of amount) Mandatory Mandatory Mandatory Mandatory Mandatory Existence of step up or other incentive to redeem No		Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem No	Fully discretionary, partially discretionary or				
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it Convertible, specify issuer of instrument it Convertible, specify instru	mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible for onvertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, specify issuer of instrument it convertible, on No	Existence of step up or other incentive to redeem	No	No	No	No
If convertible, conversion trigger(s) f convertible, fully or partially f convertible, fully or partially f convertible, conversion rate f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it f convertible, specify issuer of instrument it f convertible, specify issuer of instrument it f convertible, specify instrument it f convertible, specify instrument it f convertible, specify instrument it f write-down features No No No No No No No No No N	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
If convertible, fully or partially	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, fully or partially	If convertible, conversion trigger(s)	-	-	-	-
If convertible, conversion rate		-	-	-	-
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify instrument of instrument it convertible, specify instrument it specify instrument it is convertible. If write-down features No N		-	_		-
If convertible, specify instrument type convertible into		-	_	-	-
Into	· · · · · · · · · · · · · · · · · · ·				
converts into - <	into	-	-	-	-
converts into - <	If convertible, specify issuer of instrument it				
If write-down, write-down trigger(s)		-	-	-	-
If write-down, full or partial	Write-down features	No	No	No	No
If write-down, permanent or temporary	If write-down, write-down trigger(s)	-	-	-	-
If temporary write-down, description of write-up mechanism	If write-down, full or partial	=	-	-	-
mechanism	If write-down, permanent or temporary	=	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior No No No No No No No No No	If temporary write-down, description of write-up				
(specify instrument type immediately senior to instrument) Senior Senior Senior Senior Senior Non-compliant transitioned features No No No No No	mechanism	-	-	-	-
(specify instrument type immediately senior to instrument) Senior Senior Senior Senior Senior Non-compliant transitioned features No No No No	Position in subordination hierarchy in liquidation				
Non-compliant transitioned features No No No No No	•				
·	instrument)	Senior	Senior	Senior	Senior
If yes, specify non-compliant features	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	=	-	-	-

Issuer	Erste Group Bank AG			
Unique identifier	AT000B120233	AT0000A14PZ1	AT000B120464	AT000B120456
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	120,000,000	100,300,000	96,584,391	53,657,995
Currency of issue	EUR	EUR	CZK	CZK
Nominal amount of instrument (aggregate)	120,000,000	100,300,000	96,584,391	53,657,995
Issue price	100.0	101.0	100.0	101.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	29.11.13	31.01.14	07.02.14	07.02.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.11.24	31.01.22	07.02.24	07.02.24
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	Regulatory call	Regulatory call	Regulatory call	Regulatory cal
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed
Coupon rate and any related index	5.25%	4% then collared FRN	4% then collared FRN	4.00%
Existence of a dividend stopper	No	No	No	
Fully discretionary, partially discretionary or	110	NO	140	140
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	mandatory	mandatory	mandatory	a.iaaioi,
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
	Nonconvenible	Nonconvenible	Nonconvenible	Nonconvertible
If convertible, conversion trigger(s)	<u> </u>	<u> </u>	<u> </u>	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	•
If convertible, mandatory or optional conversion	-	-	-	•
If convertible, specify instrument type convertible				
into	<u> </u>	<u>-</u>	<u>-</u>	<u> </u>
If convertible, specify issuer of instrument it converts into	_	_	_	
Write-down features	No	No	No	No
	- 110	- 110	- 110	INC
If write-down, write-down trigger(s)		-		-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senio
	No	No		
Non-compliant transitioned features	INO		No	No
If yes, specify non-compliant features	-	-	<u>-</u>	-

Issuer	Erste Group Bank AG			
Unique identifier	AT0000A15ZJ1	AT0000A17J78	AT0000A17HT4	AT0000A18991
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	108,500,000	53,000,000	69,200,311	1,000,000
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	108,500,000	53,000,000	69,200,311	1,000,000
Issue price	101.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	28.03.14	30.05.14	12.05.14	20.06.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.09.22	30.11.22	12.05.22	20.12.29
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and	103	103	103	103
redemption amount	Regulatory call	Regulatory call	Regulatory call	Regulatory call
Subsequent call dates, if applicable	regulatory can	regulatory can	regulatory call	regulatory can
Coupons / dividends				
	Fired to floating	Fired	Fired	Fire
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
Coupon rate and any related index	4% then collared FRN	2% then step-up	3.00%	4.46%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mondoton	Mandatan	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mondoton	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into				
Write-down features	No	- No	No	- No
	NO -	No -	NO -	INO
If write-down, write-down trigger(s)				-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A19NR2	AT0000A19NS0	AT0000A1AJE1	XS0260783005
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	English Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	40,605,000	91,455,000	43,000,000	140,677,574
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	40,605,000	91,500,000	43,000,000	455,150,000
Issue price	100.0	100.8	100.0	99.9
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	22.10.14	20.10.14	28.11.14	19.07.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	22.10.25	20.12.22	28.11.22	19.07.17
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	Regulatory call	Regulatory call	Regulatory call	41109
				quarterly on 19/10, 19/01,
Subsequent call dates, if applicable	-	-	-	19/04, 19/07 each year
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Floating
				3m€+40bps then
Coupon rate and any related index	4.000/	2 EOO/ than floored EDN	E0/ then collered EDN	2m£100hnc
Coupon rate and any related index	4.00%	3.50% then floored FRN	5% then collared FRN	3m€+90bps
Existence of a dividend stopper	4.00% No	3.50% then floored FRN	5% then collared FRN	3m€+90bps No
Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)				
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or	No Mandatory	No Mandatory	No Mandatory	No Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory Yes
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory Yes
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory Mandatory No Noncumulative Nonconvertible	Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Mandatory Mandatory No Noncumulative Nonconvertible	Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Mandatory No Noncumulative Nonconvertible	Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Mandatory Mandatory No Noncumulative Nonconvertible	Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Mandatory Mandatory No Noncumulative Nonconvertible	Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative	Mandatory Mandatory Yes Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory Mandatory No Noncumulative Nonconvertible	Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory No Noncumulative Nonconvertible	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	No Mandatory Mandatory No Noncumulative Nonconvertible No	No Mandatory Mandatory No Noncumulative Nonconvertible No	No Mandatory Mandatory No Noncumulative Nonconvertible No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	No Mandatory Mandatory No Noncumulative Nonconvertible No No	Mandatory Mandatory No Noncumulative Nonconvertible No Noncumulative	No Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Mandatory Mandatory No Noncumulative Nonconvertible No No	Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Mandatory Mandatory No Noncumulative Nonconvertible No No	Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up	Mandatory Mandatory No Noncumulative Nonconvertible No No	Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Mandatory No Noncumulative Nonconvertible No No	Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	Mandatory Mandatory No Noncumulative Nonconvertible No No	Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory No Noncumulative Nonconvertible No No	No Mandatory Mandatory Yes Noncumulative Nonconvertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument it convertible, specify issuer of instrument it convertis into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Mandatory Mandatory No Noncumulative Nonconvertible No	No Mandatory Mandatory No Noncumulative Nonconvertible No	No Mandatory Mandatory No Noncumulative Nonconvertible No	No Mandatory Mandatory Yes Noncumulative Nonconvertible No

Issuer	Erste Group Bank AG			
Unique identifier	XS0836299320	XS0840062979	XS1143333109	AT0000A1BTF5
Governing law(s) of the instrument	English Law	English Law	German Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	459,263,342	500,000,000	459,263,342	134,700,000
Currency of issue	USD	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	459,263,342	500,000,000	459,263,342	134,700,000
Issue price	100.0	99.8	100.0	100.5
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	02.10.12	08.10.12	26.11.14	30.01.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.03.23	10.10.22	26.05.25	30.01.23
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and	Tax and Reg. Call;		Tax and Reg. Call;	
redemption amount	Call option 28.03.2018	Tax and Reg. Call	Call option 26.05.2020	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed to floating
	6.375% then 5y		5.50% then 5y	
Coupon rate and any related index	MS+5.47%	7.13%	MS+3.766%	5% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No.	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it converts into	_	_	_	_
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial				
<u>'</u>				
If write-down, permanent or temporary	<u> </u>	<u> </u>	<u>-</u>	<u> </u>
If temporary write-down, description of write-up mechanism	_	_	_	_
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
2,		0 1	Senior	Senior
instrument)	Senior	Senior	Seriioi	OCITIO
instrument) Non-compliant transitioned features	Senior No	Senior	No	No

Issuer	Erste Group Bank AG			
Unique identifier	AT0000A1E283	AT0000A1E879	AT000YOUINV0	QOXDBA032311
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	63,000,000	27,169,448	18,460,000	2,000,000
Currency of issue	EUR	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	63,000,000	27,169,448	18,460,000	2,000,000
Issue price	100.8	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	20.05.15	29.04.15	05.05.15	19.05.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.05.25	29.04.23	28.04.23	19.05.25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	163	163	163	163
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	Tax cal
· ·	l ax call	T dx Cdii	i ax call	Tax Cai
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends	F. 1. 6 .:			
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed	Fixed
Coupon rate and any related index	4% then collared FRN	3m Pribor + 3.015%	3.910%	4.510%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatas
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	•
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up				
mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to	•	•	.	2 .
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1FR16	AT0000A1FW01	AT0000A1FW68	AT0000A1G7S4
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	24,053,584	83,005,920	33,156,499	1,326,260
Currency of issue	CZK	EUR	RON	RON
Nominal amount of instrument (aggregate)	24,053,584	83,045,000	33,156,499	1,326,260
Issue price	100.0	101.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
		Liability - Fair Value		
Accounting classification	Liability - amortised cost	Option	Liability - amortised cost	Liability - amortised cost
Original date of issuance	24.07.15	21.09.15	20.08.15	03.09.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	24.07.23	21.09.25	20.08.25	03.09.25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Floating	Floating
Coupon rate and any related index	3.60%	4.50% then collared CMS	3m ROBOR +3.96%	3m ROBOR +3.80%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	_	_	_	_
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No

	Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Bankhaus Krentschker & Co. Aktiengesellschaft
Paguilator Pag	Unique identifier	AT0000A1FW76	AT0000A1GQR5	AT0000A1H5Z2	AT0000225297
Transport CRR funds	Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Pest state of record controlled of variety	Regulatory treatment				
Eighbie and cash or (sub-)consolidated / solo and consolidated / solo and conso	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
and/sub-phonosidational of instrument type (types to be specified by an instrument teagurised in regulatory capital (in EUR) Bond Bond <td>Post-transitional CRR rules</td> <td>Tier 2</td> <td>Tier 2</td> <td>Tier 2</td> <td>Tier 2</td>	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Instrument type (types to be specified by each jurisdection) Bood Canada Temporal state Canada Canada <td>Eligible at solo or (sub-)consolidated / solo</td> <td></td> <td></td> <td></td> <td></td>	Eligible at solo or (sub-)consolidated / solo				
pursidation 8 mol	and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Amount recognised in regulatory capital (in EUR) 3,23,48 (81) 60,015,476 4,862,953 2,188,226 Currency of issue RON EUR RON 3,000,000 Nominal amount of instrument (aggregate) 2,249,691 0,005,754 4,862,963 3,000,000 Redemption price 1000 1,000 1,000 1,000 1,000 1,000 Accounting classification Liability-manrised cost Poption Liability-amortised cost 1,000 1,000 Original date of issuance 1,000 2,000 2,000 1,000	Instrument type (types to be specified by each				
as of notes recent reporting date) 32,349,691 60,154,76 4,802,503 2,188,205 Currency of issue 32,349,691 0,057,545 4,802,503 3,000,000 Issue price 100.0 101.00 97.0 100.00 Redemption price Libality - mortised code Libality - Fair Value Libality - mortised code	jurisdiction)	Bond	Bond	Bond	Bond
Currency of issue RON EUR RON EUR Nominal amount of instrument (aggregate) 32,349,6891 60,675,4555 4,862,693 30,000,000 Redemption price 100.0 101.00 9,70 100.00 100.00 Accounting classification Liability-amortised cost Clopital Classification 16,001.00 28,001.00 20,112.00 03,110.00 Original claster of issuance 16,001.00 28,001.00 29,122.00 03,110.00 Propietual or distated 0,801.00 28,101.00 29,122.00 0,201.10 Original call claster, contringent call dates and prior supervisory approval Yes 29,122.00 0,201.10 Original call claster, displicable 10 13,102.00 1,202.10 1,202.10 1,202.10 Coupon rate and any related indices 7 10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10 1,202.10	Amount recognised in regulatory capital (in EUR,				
Nominal amount of instrument (aggregate) 32,349,881 60,687,845 4,862,853 3,000,000 Issue price 1000 1000 1000 1000 1000 Accounting classification Liability-amorised cost	as of most recent reporting date)	32,349,691	60,615,476	4,862,953	2,188,226
Separation 100.0	Currency of issue	RON	EUR	RON	EUR
Redemplion price 100.0 Liability - aim value Liability - aim	Nominal amount of instrument (aggregate)	32,349,691	60,657,545	4,862,953	3,000,000
Accounting classification Liability -amortised cost Copton Liability -amortised cost Liability -amortised cost Original date of issuance 16.08.15 28.10.15 29.12.15 0.3.11.04 Perpetual or dated Dated Dated Dated Dated Dated Original maturity date 16.12.23 28.10.25 29.12.25 0.21.1.01 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Optional dates, ontringent call dates and redemption amount Tax call Tax call Tax call 0.3.11.2014 at 10.0% Yes <	Issue price	100.0	101.0	97.0	100.0
Accounting classification Liability - amortised cost Option Liability - amortised cost On 3.11.00 Original date of issuance 16.915 28.10.15 29.12.15 0.31.10.00 Prepretual or dated Dated Dated Dated Dated Dated Original maturity date 16.12.23 28.10.25 29.12.23 0.21.11.91 Issuer call subject to prior supervisory approval Yes Yes Yes 29.12.23 0.21.11.91 Policional call date, contingent call dates and redemption amount Tax call Tax call Tax call Tax call 0.31.12.014 at 100 % Subsequent call dates, if applicable Fixed Fixed to floating dividend/coxpon Fixed Fixed to floating dividend/coxpon Fixed 4.00% then collared CMS 3m ROBOR 2.51% 9.12.21% 4.55% Existence of a dividend stopper Row No	Redemption price	100.0	100.0	100.0	100.0
Accounting classification Liability - amortised cost Option Liability - amortised cost On 3.11.00 Original date of issuance 16.915 28.10.15 29.12.15 0.31.10.00 Prepretual or dated 0.204 28.10.25 29.12.23 0.21.11.91 Issuer call subject to prior supervisory approval Yes Yes Yes 29.12.23 0.21.11.91 Issuer call subject to prior supervisory approval Yes Yes Yes 29.12.23 0.21.11.91 Proplemal crall dates, contingent call dates and redemption amount Tax call Tax call Tax call Tax call 7.00.11.2014 at 100 % 5.00.11.2014 at 100 % 5.00.			Liability - Fair Value		
Original data of issuance 16.09.15 28.10.15 29.12.15 0.31.10.40 Perpetual or datad Dated Da	Accounting classification	Liability - amortised cost	•	Liability - amortised cost	Liability - amortised cost
Perpetual or dated Dated <td>·</td> <td>16.09.15</td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td></td>	·	16.09.15	· · · · · · · · · · · · · · · · · · ·		
Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and redemption amount Tax call Tax call Tax call 0.31.2014 at 100% Subsequent call dates, if applicable - - - - - Coupon 7 dividends Fixed Fixed or floating dividend/coupon Fixed Fixed or floating dividend/coupon Fixed -	Perpetual or dated	Dated	Dated	Dated	Dated
Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and redemption amount Tax call Tax call Tax call 0.311.2014 at 100 % Subsequent call dates, if applicable	Original maturity date	16.12.23	28.10.25	29.12.23	02.11.19
Optional call date, contingent call dates and redemption amount redemption amount Tax call Tax call Tax call Os. 1 0.0.1.2014 at 100 % Subsequent call dates, if applicable c.			Yes	Yes	Yes
redemption amount Tax call Tax call Tax call Oa. 1 0.31.2014 at 100% Subsequent call ades, if applicable c					
Subsequent call dates, if applicable - - - - - - - - -		Tax call	Tax call	Tax call	03.11.2014 at 100 %
Coupons / dividends Fixed or floating dividend/coupon Fixed or floating dividend stopper No 3 m ROBOR +2.51% 4.58% Coupon rate and any related index 8.75% 4.00% then collared CMB 3 m ROBOR +2.51% 4.58% Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory Moncountedity Mandatory<	- <u>-</u>	-	-	-	-
Fixed or floating dividend/coupon Fixed or floating dividend/coupon rate and any related index Fixed or 6.75% 4.00% then collared CMS 3m ROBOR +2.51% 4.55% Existence of a dividend stopper No Mandatory					
Coupon rate and any related index 6.75% 4.00% then collared CMS 3m ROBOR +2.51% 4.55% Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory	- '	Fixed	Fixed to floating	Floating	Fixed
Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory <					
Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mandatory Mandatory (in terms of fiming) Mandatory Mandatory Mandatory (in terms of amount) Mandatory Mandatory Mandatory (in terms of amount) Mandatory					
mandatory (in terms of timing) Mandatory Mand		NO	INO	140	140
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem No No No No No Nocumulative Noncumulative vocumulative Convertible or non-convertible If convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible If convertible, specify issuer of instrument it convertible Noncumulative Nonconvertible If write-down, full or partiall If write-down, permanent or temporary If write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior Senior Senior Senior Senior No		Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of amount) Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Moncumulative No No Existence of step up or other incentive to redeem No	- 	Mandatory	Mandatory	Mandatory	Walldatory
Existence of step up or other incentive to redeem No No No No Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible If convertible, conversion trigger(s) - - - - If convertible, fully or partially - - - - If convertible, conversion rate - - - - If convertible, mandatory or optional conversion - - - - - If convertible, specify instrument type convertible - <td></td> <td>Mandatory</td> <td>Mandatory</td> <td>Mandatory</td> <td>Mandatory</td>		Mandatory	Mandatory	Mandatory	Mandatory
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Nonconvertible Oncoretible or non-convertible Nonconvertible or non-convertible or non-conver					•
Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible If convertible, conversion trigger(s)					
If convertible, conversion trigger(s) - - - - - - - - -					
If convertible, fully or partially - - - - - - - - -					Nonconvertible
If convertible, conversion rate					-
If convertible, mandatory or optional conversion	· · · · · · · · · · · · · · · · · · ·	-	-	-	-
If convertible, specify instrument type convertible into		-	-	-	-
into -		-	-	-	-
If convertible, specify issuer of instrument it converts into					
converts into - - - - - - - - - - - - - - No No <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		-	-	-	-
Write-down features No No No No If write-down, write-down trigger(s) - - - - If write-down, full or partial - - - - - If write-down, permanent or temporary - - - - - If temporary write-down, description of write-up mechanism - - - - - - Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior Senior Non-compliant transitioned features No No No No					
If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism In the position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior No No No No No No No No No		<u>-</u>	-	-	-
If write-down, full or partial		No	No	No	No
If write-down, permanent or temporary	If write-down, write-down trigger(s)	-	-	-	-
If temporary write-down, description of write-up mechanism	If write-down, full or partial	-	-	-	-
mechanism	If write-down, permanent or temporary	-	-	-	-
(specify instrument type immediately senior to instrument)SeniorSeniorSeniorSeniorNon-compliant transitioned featuresNoNoNoNo		-	-	-	-
instrument)SeniorSeniorSeniorSeniorNon-compliant transitioned featuresNoNoNoNo	Position in subordination hierarchy in liquidation				
Non-compliant transitioned features No No No No No	(specify instrument type immediately senior to				
	instrument)	Senior	Senior	Senior	Senior
If yes, specify non-compliant features	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	-	-	-	-

Unique identifier Governing law(s) of the instrument Regulatory treatment Transitional CRR rules	Co. Aktiengesellschaft AT000B051016 Austrian Law	Co. Aktiengesellschaft AT000B051230	Co. Aktiengesellschaft AT0000225255	Co. Aktiengesellschaft AT000B051115
Governing law(s) of the instrument Regulatory treatment			A10000223233	
Regulatory treatment	Austrian Law	Auctrian Law	Austrian Law	Austrian Law
 		Austrian Law	Austrian Law	Austrian Law
Transitional CRR rules	T 0	T' 0	T' 0	T' 0
Death to a self-control ODD and a	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo	Solo and consolidated	Solo and consolidated	Cala and assaultidated	Solo and consolidated
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	45,253	1,900,000	1,083,187	5,111,325
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	1,100,000	2,000,000	2,000,000	8,500,000
Issue price	100.0	100.5	100.0	100.5
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	03.04.06	08.02.10	07.11.03	07.03.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02.04.16	07.02.21	06.11.18	06.03.19
Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes
Optional call date, contingent call dates and				
redemption amount	03.04.2013 at 100%	08.02.2018 at 100%	-	07.03.2016 at 100%
Subsequent call dates, if applicable	-	08.02.2019, 08.02.2020	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Floating	Fixed
Coupon rate and any related index	4.25%	4.50%-5.00%	107.5% 10 -year EURO CMS	5.00%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	_
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	_	-	_
If convertible, mandatory or optional conversion		_		
If convertible, specify instrument type convertible				
into	_	-	-	_
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-			
If write-down, full or partial				
	_			
If write-down permanent or temporary				
If write-down, permanent or temporary				
If temporary write-down, description of write-up	-	-	-	_
If temporary write-down, description of write-up mechanism	-	-	-	-
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	-	-	-	<u> </u>
If temporary write-down, description of write-up mechanism	Senior	Senior	- Senior	Senior
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Senior No	Senior No	Senior No	Senior No

Issuer	s Wohnbaubank Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	Sparkasse der Stadt Amstetten AG	Sparkasse Baden
Unique identifier	AT000B073622	AT000B073564	AT000B031067	QOXDB0550059
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	18,000,000	8,100,000	34,666	9,718
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	9,000,000	5,000,000	53,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	26.01.07	20.10.06	20.02.06	01.11.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	25.01.22	19.10.21	19.02.16	30.11.16
· · · · · · · · · · · · · · · · · · ·	Yes	Yes	No	No.11.10
Optional call date, contingent call dates and			INU	INU
redemption amount	26.01.2017 20.000.000	19.10.2017 9.000.000	_	_
redemption amount				
Subsequent call dates, if applicable	26.01.2018, 26.01.2019, 26.01.2020, 26.01.2021	19.10.2018; 19.10.2019; 19.10.2020	_	_
Coupons / dividends	20.01.2020, 20.01.2021	13.10.2020		
- '	Fixed	Fixed	Fixed	Fixed
Fixed or floating dividend/coupon				
Coupon rate and any related index	4.25%	4.00%	3.90%	4.38%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatani	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
	No	No	No	•
Existence of step up or other incentive to redeem			Noncumulative	No.
Noncumulative or cumulative	Noncumulative	Noncumulative		Noncumulative
Convertible or non-convertible	Convertible	Convertible	Nonconvertible	Nonconvertible
If any continue and any	Convertible on behalf of	Convertible on behalf of		
If convertible, conversion trigger(s)	investor at coupon date	investor at coupon date	-	-
If convertible, fully or partially	Always partially	Always partially	-	-
If convertible, conversion rate	1	1	-	-
If convertible, mandatory or optional conversion	Optional	Optional	-	-
If convertible, specify instrument type convertible	5 4 4 4 46 4	5		
into	Participation certificates	Participation certificates	-	-
If convertible, specify issuer of instrument it	s Wohnbaubank	s Wohnbaubank		
converts into	Aktiengesellschaft	Aktiengesellschaft	-	<u> </u>
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	=	-	-
If write-down, full or partial	-	-	-	-
Ifita alance a annual and an tanananana.		_	-	-
If write-down, permanent or temporary	-			
If temporary write-down, description of write-up	<u>-</u> -	-	_	_
If temporary write-down, description of write-up mechanism	-	-	-	-
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	-	·	-	-
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	-	-	Sprior	Sprior
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	Senior No	Senior No	Senior No	- Senior No

	Issuer	Sparkasse Baden	Sparkasse Baden	Sparkasse Hainburg-Bruck-S Neusiedl Aktiengesellschaft	Sparkasse Herzogenburg- Neulengbach
Paguitation CRR rules Tele 2 Time 2 Ti	Unique identifier	QOXDBA000235	QOXDBA000052	AT000B031869	QOXDB0550703
Paces	Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Pest-standing of CRR rules Time 2 Time 2 Time 2 Time 3 Time 2 Time 3	Regulatory treatment				
Eighbe at solo or sub-)consolidated / solo and consolidated instrument type (types to be specified by each jurisdaction) Solo and consolidated (and solo and consolidated by cach jurisdaction) Solo and consolidated (and solo and consolidated by cach jurisdaction) Solo and consolidated (and solo and consolidated by cach jurisdaction) Solo and consolidated (and solo and consolidated by cach jurisdaction) Solo and consolidated (and solo and sol	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
and (sab-)/concelledated in regulatory per (types to be specified by each pursidentiny) per (type (types to be specified by each pursidentiny) in the comprised in regulatory capital (in EUR state of the control of the contr	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Instrument type (types to be specified by each jurisdiction) Bond	Eligible at solo or (sub-)consolidated / solo				
jurisdiction Bond Bond Bond Bond Bond Robinal recent reporting date As a most recent reporting date 38.3,382 1,566,375 67.470 38.148 28.00 38.00 </td <td>and(sub-)consolidated</td> <td>Solo and consolidated</td> <td>Solo and consolidated</td> <td>Solo and consolidated</td> <td>Solo and consolidated</td>	and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Amount recognised in regulatory capital (in EUR) 383,352 1,566,375 67,470 38,148 Corrency of issue EUR <		Dond	Dond	Dond	Dand
as of notest recent reporting dately 383,382 1,566,375 G.7.470 38,148 Currency of issue EUR BUR EUR Currency Naminal amount of instrument (aggregate) 1,000,000 4,080,000 38,000,000 19,000 Issue price 1000 1000 1000 1000 Redeemption price 10100 2010 1000 1000 1000 Original daties of Issuance 15100 2010 15100 151100 15120 Propertial or dated Dated Dated Page 100 15100 15120 15120 Original daties of Issuance 15100 301117 301117 141016 17121 15120 Original additics of Configential dates and price price supervisory approval 70 15	<u>'</u>	Bond	Bona	Bond	Bona
Currency of issue EUR EUR EUR EUR EUR Amount all amount of instrument (aggregate) 1,000,000 4,086,000 8,800,000 198,000		383 353	1 566 375	67.470	39 1/19
Nominal amount of instrument (aggregate) 1,000,000 4,086,000 100,00				· · · · · · · · · · · · · · · · · · ·	
Sesion price 100.0					
Redemption price 10.0.0 <					<u>`</u>
Accounting classification Liability - amortised cost Date Total Cost, controlled cost, controlled cost, controlled controlle	·				
Original date of issuance 16.10.07 03.10.07 15.01.08 18.12.06 Perpetual or dated Date					
Purputual or datled			•		
Original maturity date 3.0.11.17 3.0.11.17 14.0.1.6 17.12.16 Issuer call subject to prior supervisory approval No No No Yes Optional call date, contringent call dates and reademption amount -					
Sesuer call subject to prior supervisory approval No					
Optional call date, contingent call dates and redemption amount of conventible and continued of conventible, conversion rate of conventible, specify instrument type conventible for conventible, specify instrument type conventible for conventible, specify instrument type conventible for conventible conve					
Redemption amount Coupers Coup	Issuer call subject to prior supervisory approval	No	No	No	Yes
Subsequent call dates, if applicable -					
Coupons / dividends Fixed of floating dividend/coupon So.00% SMR Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory No No No <td< td=""><td><u>'</u></td><td>-</td><td>-</td><td>-</td><td>-</td></td<>	<u>'</u>	-	-	-	-
Fixed or floating dividend/coupon Fixed stand and stand and related index 4.375% 4.375% 5.00% SMR Existence of a dividend stopper No Mandatory	Subsequent call dates, if applicable	-	-	-	-
Coupon rate and any related index 4.375% 4.375% 5.00% SMR Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory <	Coupons / dividends				
Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of tirning) Mandatory Moncumulative No No No No No No 1 2 2 2 <td>Fixed or floating dividend/coupon</td> <td></td> <td>Fixed</td> <td>Fixed</td> <td>Floating</td>	Fixed or floating dividend/coupon		Fixed	Fixed	Floating
Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory Existence of step up or other incentive to redeem No No No No No No No No No Noncomutaltive or cumulative Noncomutaltive Noncomvertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible Into No	Coupon rate and any related index	4.375%	4.375%	5.00%	SMR
mandatory (in terms of timing) Mandatory Moncountable Noncountable Noncountable Noncountable Noncountable Noncountable Noncountable Noncountable Noncountable Incountable Incountable <th< td=""><td>Existence of a dividend stopper</td><td>No</td><td>No</td><td>No</td><td>No</td></th<>	Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Mandatory (in terms of amount) Mandatory Mandatory (in terms of amount) Mandatory No N					
mandatory (in terms of amount) Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Moncumulative No		Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem No No No No Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible If convertible, conversion trigger(s) - - - - If convertible, fully or partially - - - - If convertible, conversion rate - - - - If convertible, mandatory or optional conversion - - - - - If convertible, specify instrument type convertible - <td></td> <td></td> <td></td> <td></td> <td></td>					
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Nonconvertible Inconvertible Nonconvertible Inconvertible Inconvertible<					
Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible for convertible, conversion trigger(s)					
F convertible, conversion trigger(s) - - - - - - - - -					
For convertible, fully or partially - - - - - - - - -	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion rate - <t< td=""><td>If convertible, conversion trigger(s)</td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	If convertible, conversion trigger(s)	-	-	-	-
If convertible, mandatory or optional conversion	If convertible, fully or partially	-	-	-	-
If convertible, specify instrument type convertible into	If convertible, conversion rate	-	-	-	-
into -	If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify issuer of instrument it converts into		-	_	_	_
converts into - - - - - - - - - - - - - - No No <td></td> <td></td> <td></td> <td></td> <td></td>					
If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-up mechanism The property write-down, description of write-up The proper		-	-	-	-
If write-down, full or partial	Write-down features	No	No	No	No
If write-down, full or partial	If write-down, write-down trigger(s)	-	-	-	-
If write-down, permanent or temporary		-	-	-	-
If temporary write-down, description of write-up mechanism		-	-	-	_
mechanism					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior Senior Senior Non-compliant transitioned features No No No No No		-	-	-	-
(specify instrument type immediately senior to instrument) Senior Senior Senior Senior Senior Non-compliant transitioned features No No No No					
Non-compliant transitioned features No No No No No	•				
	instrument)	Senior	Senior	Senior	Senior
If yes, specify non-compliant features	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	-	-	-	-

Issuer	Sparkasse Horn- Ravelsbach-Kirchberg Aktiengesellschaft	Sparkasse Korneuburg AG	Sparkasse Neunkirchen	Sparkasse Neunkirchen
Unique identifier	AT0000331061	AT000B031125	QOXDB9965522	QOXDB0550208
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	91,133	13,747	270,772	828,039
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	1,000,000	276,000	1,164,000	1,500,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	29.11.01	01.04.06	01.03.05	05.10.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.11.16	31.03.16	28.02.17	04.10.18
Issuer call subject to prior supervisory approval	No	Yes	No	No
Optional call date, contingent call dates and				
redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends	Fire the fleetier	Ot	Fig. 1	Florida
Fixed or floating dividend/coupon	Fixed to floating 7.50% fixed then 10% - interest rate of 12-months	Step-up Fixed	Fixed	Floating
Coupon rate and any related index	Euribor	3.75%-4.75%	4.25%	6-months-Euribor + 0.125%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	=	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into			- N.	
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism		-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

			Sparkasse	Sparkasse	Sparkasse
Reservation (Procession of Procession (Procession of Procession (Procession of Procession of Procession (Procession of Procession (Procession of Procession (Procession of Procession of Procession (Procession of Procession of	Issuer	Sparkasse Neunkirchen	Niederösterreich Mitte	Niederösterreich Mitte	Niederösterreich Mitte
Reservation (Procession of Procession (Procession of Procession (Procession of Procession of Procession (Procession of Procession (Procession of Procession (Procession of Procession of Procession (Procession of Procession of	Unique identifier	OOXDB0550190	ΔΤ0000311501	ΔΤΩΩΩ311733	ΔΤ0000311741
Pagulation y resument	- '				
Transport Tran		Austrian Law	Austrian Law	Austrian Law	Austrian Law
Pest-transitional CRR rules Tier 2		Tion 2	Tion 2	Tior 2	Tior 2
Eigible a solo or (sub-) consolidated / solo and consol					
and/situh-porceolidated Solo and consolidated Solo and consolidated prescription processed prescription by the property of the part of the processed prescription of the publishory capital (in EUR) Bond		Her 2	Her 2	Her 2	Her 2
Instrument type (types to be specified by each jurisdiction) production (production) and pr	-	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instanticion Bond		Colo ana conconacióa	Colo una componidatea	Colo ana conconacióa	Colo ana componidated
Amount recognised in regulatory capital (in EUR) as of nots tweert reporting dates) 828,039 87,913,472 80000 80000 800000 8000000 8000000 8000000		Bond	Bond	Bond	Bond
as of motor fecent reporting date) 888,039 7,913,472 2,273,823 3,000,000 Currency of issue EUR EUR EUR REUR Nominal aimount of instrument (agregate) 1,500,000 1,000,000 3,000,000 Issue price 100 1000 1000 1000 Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost Liability - amortised cost Original date of issuance 051,000 100 100 251,000 Propertual or date of issuance 051,000 10 151,010 251,000 Original date of issuance 041,018 151,512 151,010 151,072 Original call dates, original control original control original dates 041,018 151,212 151,010 151,072 Subsequent call subject to prior supervisory approval 0 0 0 0 0 0 Colorent as a many flavidendicoupon Fixed Floating Floating Floating Floating Eisteen call dates, it applicable 9 0	<u>'</u>				
Currency of issue EUR EUR EUR CURNominal amount of instrument (agregate) 1,500,000 1,000,000 3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 3,000,000 1,000 2,000 1,000 1,000 1,000 2,000 1,000 2,000 1,000		828.039	7.913.472	2.273.823	3.000.000
Nominal amount of instrument (agregate) 1,500,000 10,000,000 3,000,000 1,000,000					
Inspire 100.00					
Redeription price 100.0					
Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost Liability - amortised cost Cot. 10 Original date of issuance 65.10.06 16.12.99 16.10.10 25.10.01 Perpetual or dated 0.10.10 15.12.19 15.10.19 15.07.28 Original maturity date 0.41.018 15.12.19 15.10.19 15.07.28 Issuer call subject to prior supervisory approval No No No No Optional call dates, original call dates and redemption amount 2.0.1 2.0.1 2.0.1 2.0.1 Coupons / dividends Fixed or floating dividend/coupon Fixed Floating Floating Floating Floating Ploating Ploating <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Original date of issuance 05.10.06 16.12.99 16.10.01 25.10.10 Perpetual or dated 15.07.28 Issuer call subject to prior supervisory approval No No No No No No No Dated Coupon and path or path of graded (aded, coupon) Fixed path or path or path of graded (aded, coupon) Fixed Fixed path or path or path or path of graded (aded, coupon) Fixed path or path or path or path or path or path of graded (aded, coupon) Posted (aded, coupon) No	<u>-</u>				
Perpetual or dated Dated <td></td> <td></td> <td></td> <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td>					· · · · · · · · · · · · · · · · · · ·
Original maturity date 04.10.18 15.12.19 15.10.19 15.07.28 Issuer call subject to prior supervisory approval No No No No Optional call date, orintiquent call dates and redemption amount - <	-				
Sesioner call subject to prior supervisory approval No No No No No No No No Optional call date, contingent call dates and redemption amount	· · ·				
Optional call date, contingent call dates and redemption amount 6 6 6 6 5 6 5 5 6 5 5 6 6 5 5 6 6 6 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 <td></td> <td></td> <td></td> <td></td> <td></td>					
redemption amount e		NO	INU	INU	INU
Subsequent call dates, if applicable -		_	_	_	_
Private of floating dividend/coupor Fixed Floating Floating Floating Coupor rate and any related index 4.00% max 8.30% max 7% max 7.5%	- <u>'</u>	_	_		_
Fixed or floating dividend/coupon Fixed Floating Floating Floating Coupon rate and any related index 4.00% max 8.30% max 7% max7.5% Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mandator					
Coupon rate and any related index 4.00% max 8.30% max 7% max 7.5% Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Moncountrality Moncountrality Mandat		Fixed	Floating	Floating	Floating
Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mondatory Mandatory Mandatory <					
Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mandatory (in terms of timing) Mandatory Mandatory (in terms of amount) Mandatory Mand					
mandatory (in terms of timing) Mandatory Mand	···	110	140	110	110
Fully discretionary, partially discretionary or mandatory (in terms of amount) Analotory (in terms of amount) Existence of step up or other incentive to redeem No Noncumulative Noncumulative Noncumulative Noncumulative Nonconvertible Tonvertible or non-convertible Nonconvertible Tonvertible, conversion trigger(s) Tonvertible, conversion rate Tonvertible, conversion rate Tonvertible, mandatory or optional conversion Tonvertible, specify instrument type convertible Tonvertible, specify issuer of instrument it Convertible, specify issuer of instrument it Convertible, specify instrument type convertible Tonvertible, specify instrument type convertible Tonvertible, specify instrument it Convertible, specify instrument type convertible Tonvertible, specify instrument it Convertible, specify inst		Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of amount) Mandatory Moncounted No <		,	,		,
Existence of step up or other incentive to redeem No No No No No Noncumulative or cumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible (f convertible, conversion trigger(s)		Mandatory	Mandatory	Mandatory	Mandatory
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible Monconvertible fromvertible, conversion trigger(s)					
Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible ff convertible, conversion trigger(s)					
f convertible, conversion trigger(s) - - - - - - - - -					
If convertible, fully or partially		-	-	-	-
f convertible, conversion rate		_			
If convertible, mandatory or optional conversion		_	_		
If convertible, specify instrument type convertible into					
into -	<u>'</u>				
If convertible, specify issuer of instrument it converts into		_	-	_	-
converts into - - - - - - - - - - - - - - No No <td></td> <td></td> <td></td> <td></td> <td></td>					
If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior Senior No No No No No No No No No		-	-	-	-
If write-down, full or partial	Write-down features	No	No	No	No
If write-down, permanent or temporary	If write-down, write-down trigger(s)	-	-	-	-
If write-down, permanent or temporary	If write-down, full or partial	-	-	-	-
If temporary write-down, description of write-up mechanism	<u> </u>	-	-	-	-
mechanism					
(specify instrument type immediately senior to instrument) Senior Senior Senior Senior Senior Non-compliant transitioned features No No No No		-	-	-	-
(specify instrument type immediately senior to instrument) Senior Senior Senior Senior Senior Non-compliant transitioned features No No No No	Position in subordination hierarchy in liquidation				
Non-compliant transitioned features No No No No No					
		Senior	Senior	Senior	Senior
If yes, specify non-compliant features	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	-	-	-	-

Issuer	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse
		·	·	•
Unique identifier	AT0000311758	AT0000512710	AT000B032222	AT0000512728
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
	Dona	Dolla	Dona	Dona
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	20,000,000	562,182	468,177	804,138
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	20,000,000	2,973,000	3,000,000	3,500,000
Issue price	100.0	100.0	100.0	100.0
	100.0	100.0	100.0	100.0
Redemption price		Liability - amortised cost		
Accounting classification Original date of issuance	Liability - amortised cost	•	Liability - amortised cost	Liability - amortised cost
Original date of issuance	10.12.01	15.12.04	15.10.08	28.02.05
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.12.26	14.12.16	14.10.16	27.02.17
Issuer call subject to prior supervisory approval	No	Yes	No	Yes
Optional call date, contingent call dates and	_	15 10 10		44222
redemption amount	<u> </u>	15.12.12		41333
Subsequent call dates, if applicable	<u>-</u>	annually on 15.12	-	annually on 28.02
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4.95%	4.50%	5.5%	4.25%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No.	No	No	No.
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-		-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-		-	-
If convertible, specify issuer of instrument it converts into	_	_	_	_
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial		-	_	-
If write-down, permanent or temporary	-	-	_	
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
	Conior	Senior	Senior	Senior
instrument)	Senior			
Instrument) Non-compliant transitioned features	No	No	No	No

Issuer	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse	Waldviertler Sparkasse Bank AG
Unique identifier	AT000B031208	AT000B031422	AT000B031513	AT0000346069
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	386,152	1,109,910	39,376	262,726
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	774,000	1,923,000	100,000	4,000,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	30.06.06	01.12.06	20.12.06	30.04.04
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.06.18	30.11.18	19.12.17	29.04.16
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	-	01.12.14	20.12.14	-
Subsequent call dates, if applicable	-	01.12.15	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Step-up Fixed	Fixed	Fixed to floating
				5% fixed until 29.04.2006
				then SMR+0.125%;
Coupon rate and any related index	4.25%	4%-5.25%	4.60%	floored 3% capped 6%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatana	Mandatana
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to	Conic-	Sania-	Conic-	Cani
(specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
(specify instrument type immediately senior to	Senior No	Senior No	Senior No	Senior No

Issuer	Waldviertler Sparkasse Bank AG	Waldviertler Sparkasse Bank AG	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B033261	AT000B033527	AT0000212550	AT000B100185
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	1,210,296	6,134,775	19,800,000	30,472,497
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,000,000	9,100,000	20,000,000	43,010,240
Issue price	100.0	100.0	99.9	95.0
Redemption price	100.0	100.0	100.0	160.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	10.01.11	16.05.11	21.08.01	01.02.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.01.19	15.05.19	20.08.31	31.01.22
Issuer call subject to prior supervisory approval	Yes	Yes	No	No
Optional call date, contingent call dates and				
redemption amount	=	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Step-up Fixed	Floating	Fixed
		3.50 % until 16.05.2014	from 21.08.2011	
Coupon rate and any related index	6.00%	then 4.75%	GBP CMS 10	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	=
If convertible, specify issuer of instrument it converts into	-	-	-	
Write-down features	No	No	No	No
f write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
f write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism				
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
Non-compliant transitioned features If yes, specify non-compliant features	No -	No -	No -	

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100896	AT000B100953	AT000B100987	AT0000473582
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
	Dona	Dona	Dona	Dona
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,106,912	26,626,802	6,930,000	461,414
Currency of issue	9,100,912 EUR	EUR	6,930,000 EUR	EUR
Nominal amount of instrument (aggregate)	10,209,000	29,320,000	7,000,000	1,240,600
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	20.09.13	20.03.14	20.03.14	17.11.05
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.09.23	19.03.24	19.03.24	16.11.17
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and	_	_		
redemption amount		-	-	<u>-</u>
Subsequent call dates, if applicable	-	<u>-</u>	-	<u>-</u>
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
Coupon rate and any related index	4.6%	4.50%	4.50%	EURCMS10 (min 2.5%)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Manufatan.	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	<u> </u>	-	-
If temporary write-down, description of write-up mechanism				_
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
2 2 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2				

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B099569	AT000B099601	AT000B099650	AT000B099726
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment	Ting 0	Ti 0	Ti 0	T: 0
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each	Colo ana consolidatea	Colo ana consolidatea	Colo ana consolidatea	Colo ana consolidatea
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	371,803	145,973	1,089,508	1,238,070
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,066,900	3,061,200	12,806,600	3,551,400
Issue price	100.4	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	24.01.07	29.03.07	06.06.07	05.10.07
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	23.01.17	28.03.16	05.06.16	04.10.17
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and				
redemption amount	=	<u>-</u>	<u>-</u>	-
Subsequent call dates, if applicable	=	=	=	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
				from 05.01.2008 3-
Coupon rate and any related index	5%	5.00%	5.50%	months-Euribor + 0.25%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into Write-down features	No	No	No	 No
		- INO	- INO	INU
If write-down, write-down trigger(s) If write-down, full or partial	<u>-</u>	-		-
•	<u> </u>			
If write-down, permanent or temporary If temporary write-down, description of write-up	<u> </u>	<u> </u>	<u> </u>	
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features				_

Bankaktiengesellschaft AT000B099809	Bankaktiengesellschaft AT000B099817	Bankaktiengesellschaft	
A1000B099809			ATOOODOOOOO
Austrian Law	Austrian Law	AT000B099825 Austrian Law	AT000B099833 Austrian Law
Austrian Law	Austrian Law	Austrian Law	Austrian Law
T 0	T 0	T' 0	Tier 0
			Tier 2
Tier 2	Tier 2	Tier 2	Tier 2
Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Bond	Bond	Bond	Bond
7,313,515	2,083,811	86,411	782,259
EUR	EUR	EUR	EUR
17,746,300	4,883,700	548,000	4,960,900
100.0	100.0	100.0	100.0
100.0	100.0	100.0	100.0
Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
			18.04.08
			Dated
			17.10.16
			No
110	110	110	110
-	_	_	-
-	-	-	
	<u> </u>		
Fixed	Floating	Floating	Fixed
Tixcu			TIXCU
5.50%			5.00%
	· · · · · · · · · · · · · · · · · · ·		No
Mandatory	Mandatory	Mandatory	Mandatory
•	·	•	•
Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No
Noncumulative	Noncumulative	Noncumulative	Noncumulative
Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
-	-	-	-
		_	_
		_	
-	_	_	-
_	_	_	_
No	No	No	No
- 140	- 110	-	-
		<u> </u>	- _
		-	-
0	01	01	0
Senior No	Senior No	Senior No	Senior No
	Bond 7,313,515 EUR 17,746,300 100.0 100.0 100.0 Liability - amortised cost 26.02.08 Dated 25.02.18 No Fixed 5.50% No Mandatory Mandatory No Noncumulative	Tier 2 Tier 2 Solo and consolidated Solo and consolidated Bond Bond 7,313,515 2,083,811 EUR EUR 17,746,300 4,883,700 100.0 100.0 Liability - amortised cost Liability - amortised cost 26.02.08 26.02.08 Dated Dated 25.02.18 25.02.18 No No Fixed Floating from 26.08.2008 6-months-Euribor (min 5%) No No Mandatory Mandatory Mandatory Moncounculative Noncounculative Nonconvertible Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - - - - -	Tier 2 Tier 2 Tier 2 Solo and consolidated Solo and consolidated Bond Bond Bond 7,313,515 2,083,811 86,411 EUR EUR EUR 17,746,300 4,883,700 548,000 100.0 100.0 100.0 100.0 100.0 100.0 Liability - amortised cost Liability - amortised cost Liability - amortised cost 26.02.08 26.02.08 18.04.08 Dated Dated Dated 25.02.18 25.02.18 17.10.16 No No No Fixed Floating Floating from 18.07.2008 3-month EURIBOR +0.375% No No No Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Monconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible No No No No

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B099924	AT000B099981	AT000B100045	AT000B100136
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment	/ Idollian Zan	/ Idollian Zan	7.00011011 2011	/ taotilaii Zaii
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo	1101 2	1101 2	1101 2	11012
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	4,409	1,492,776	13,561,508	6,947,105
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	17,300	3,407,600	23,885,100	18,149,500
Issue price	100.0	100.0	100.0	100.3
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	15.10.08	19.12.08	18.02.09	07.07.09
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	14.04.17	18.03.18	17.02.19	06.12.17
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and				
redemption amount	-	-	-	-
Subsequent call dates, if applicable	=	=	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating
	from 15.04.2009			from 07.12.2009
Coupon rate and any related index	6-months-Euribor + 0.5%	5.5%	5.00%	EURCMS5 (min 4.5%)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatana	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatory	Mandatan	Mandatan
mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory	No	Mandatory	Mandatory
	No Noncumulative		No	No Noncumulative
Noncumulative or cumulative Convertible or non-convertible		Noncumulative	Noncumulative	
	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	<u>-</u>	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	<u>-</u>	-	-
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it	-	-	-	
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100243 Austrian Law	AT000B100292	AT000B100425 Austrian Law	AT000B100508 Austrian Law
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment	T: 0	T 0	T'a a O	T' 0
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	5,582,315	5,419,125	11,299,195	4,697,453
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	11,903,200	10,045,500	12,088,200	4,744,900
Issue price	100.5	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	15.12.09	22.03.10	21.09.10	10.02.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	14.05.18	21.09.18	20.09.20	09.02.21
Issuer call subject to prior supervisory approval	No	No	No	No
	INO	INU	INO	NO
Optional call date, contingent call dates and redemption amount	_	_	_	_
Subsequent call dates, if applicable				
Coupons / dividends				
<u>'</u>	Flanting	Fired	Fired	Fired
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
Coupon rate and any related index	from 15.05.2010 EURCMS5 (min 4%)	5%	4.00%	4.50%
Existence of a dividend stopper	No	No	No	4.30 % No
···	140	NO	110	NO
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
	Nonconvenible	Nonconvertible	Nonconvertible	Nonconvenible
If convertible, conversion trigger(s)	-	-	-	<u> </u>
If convertible, fully or partially	-	-	-	<u> </u>
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	=	-	=	-
If write-down, permanent or temporary	=	-	-	
If temporary write-down, description of write-up mechanism	-		-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Sparkasse Mühlviertel- West Bank Aktiengesellschaft
Unique identifier	AT000B100698	AT000B100763	AT000B101100	AT000B031836
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	5,464,656	5,629,439	30,024,002	615,975
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	5,994,600	5,686,300	31,524,000	1,834,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	30.03.12	28.09.12	18.03.15	16.11.07
Perpetual or dated	Dated	Dated	Dated	Dated
·			17.03.24	
Original maturity date	29.03.21	27.09.22		15.11.17
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Floating, min 3%
	4% till 29.03.2018,	from 28.09.2013	3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% from	
Coupon rate and any related index	then 5%	EURCMS10	18.03.2021 till 17.03.2024	SMR
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	<u>-</u>			
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	•		·	·
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	_	-	-
If convertible, mandatory or optional conversion	-	_	-	-
If convertible, specify instrument type convertible				
into	-	_	-	_
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	NI-	No	No	No
If write-down, write-down trigger(s)	No	INU		
If write device full as pestial	- NO	-	-	-
If write-down, full or partial				-
If write-down, rull or partial If write-down, permanent or temporary	-	-	-	- -
If write-down, permanent or temporary	-	-	-	- - -
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	-	-	-	- - - -
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	-	-	-	-
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	-	-	-	-
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	-	-	-	- - - Senior No

Issuer	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft
Unique identifier	AT0000466545	AT000B033543	AT000B034384	AT000B031893
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	13,120,482	10,000,000	2,500,000	1,215,683
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	21,500,000	10,000,000	2,500,000	5,000,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	23.12.99	12.05.11	12.11.12	02.01.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	22.12.19	11.05.21	11.11.22	30.01.18
Issuer call subject to prior supervisory approval	No	No	Yes	No
Optional call date, contingent call dates and				
redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
				1. year 5.125% then
	year 1-4 8.9% then 15-year			higher rate of the two: EUR
Coupon rate and any related index	GBP CMS max. 8.9%	5.25%	5.50%	CMS 1 or EUR CMS 10
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-		-	-
If convertible, fully or partially If convertible, conversion rate	<u> </u>	-	<u>-</u>	-
	-	- -	- -	- -
If convertible, conversion rate	-	- - -	- -	- - -
If convertible, conversion rate If convertible, mandatory or optional conversion	- - -	- - -	- - -	- - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	- - - -	- - - -	-	- - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - -	-	- - - -	- - - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	- - - - No	- - - - No	- - - - No	- - - - No
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	-	- - - - No	- - - - No	- - - - No
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	-	- - - - No	- - - - No	- - - - No
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	- - No -	-	- - - - No -	- - - - No - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	- - No -	-	- - - No - -	- - - - No - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	- - No -	-	- - - No - -	- - - - No - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	- - No -	-	- - - No - -	- - - - No - -
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	- No - -	-	- - -	-
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	- No Senior	- - - - Senior	- - - Senior	- - - Senior
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	- No - -	-	- - -	-

Issuer	Sparkasse Imst AG	Sparkasse der Stadt Kitzbühel	Sparkasse der Stadt Kitzbühel	Sparkasse der Stadt Kitzbühel
Unique identifier	AT0000318076	AT000B031026	AT000B031034	AT000B031596
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	253,380	5,203	9,760	190,786
Currency of issue	ATS	EUR	EUR	EUR
Nominal amount of instrument (agregate)	2,543,549	500,000	938,000	878,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.07.96	20.01.06	20.01.06	01.02.07
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.06.16	19.01.16	19.01.16	31.01.17
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and				
redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Step-up Fixed	Fixed to floating	Floating
Coupon rate and any related index	SMR	3%-6%	SMR min. 3%, max. 5.75%	Average SMR+0.250%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up				
mechanism	-	-	-	-
	-	-	-	-
mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	-	-	-	-
Position in subordination hierarchy in liquidation	Senior	Senior	- Senior	- Senior
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Senior No	Senior No	Senior No	Senior No

Concessing infortier	Issuer	Sparkasse der Stadt Kitzbühel	Sparkasse Schwaz AG	Sparkasse Bregenz Bank Aktiengesellschaft	Dornbirner Sparkasse Bank AG
Paguilatory treatment	Unique identifier	AT000B031901	AT000B073051	QOXDB9965852	QOXDB9963741
Framestication CRR rules Time 2	Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Pest size of cycle-) controlicated / solo and consolidated / solo and consol	Regulatory treatment				
Eighbie and caso for (sub-)consolidated of endiquely consolidated or endiquely consolidated or endiquely (spess to be specified by each jurisdiction) or enterturent type (types to be specified by each jurisdiction) or enterturent type (types to be specified by each jurisdiction) or enterturent reporting date) ————————————————————————————————————	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
and/sub-ponendication Solo and consolidated by acide and instrument type (types to be appealfied by an instrument type (types to be appealfied by an instrument type (types to be appealfied by an instrument togogisted in regulatory capital (m EUR) Bond	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Instrument type (types to be specified by each urandaction Amount recognised in regulatory capital (in EUR) 337,251 528,762 141,968 13.74,985 13.74,985 13.74,985 13.74,985 13.80,000 13.9	Eligible at solo or (sub-)consolidated / solo				
pixed actions of most recent reporting deate or most recent reporting deate reporting reporting recent reporting reporting recent reporting reporting recent reporting recent reporting reporting recent reporting reporting recent reporting recent reporting reporting recent reporting reporting recent reporting reporting recent reporting recent reporting reporting recent reporting recent reporting reporting recent reporting recent reporting r	and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Amount recognised in regulatory capital (in EUR) 337,251 528,762 141,968 1,374,935 1,374,9	Instrument type (types to be specified by each				
as of motor recont reporting dataley 837,251 528,762 111,686 1,374,090 Currency of Issue EUR EUR EUR EUR 1,330,000 Issue price 1000 1,490,000 571,000 100,00 Redemption price 1000 1000 100,00 100,00 Accounting classification Liability-amortised cost Liability-amortised cost Liability-amortised cost 10,00 Original date of issuance 21,011 9,00 30,00 10,00 10,00 Prepetutal or date Date Date 1,00 10,00	jurisdiction)	Bond	Bond	Bond	Bond
Currency of issue EUR EUR EUR EUR EUR CEUR					
Nominal amount of instrument (agregates) 820,000 1,490,000 571,000 13,000,000 Issue price 100.00 100.00 100.00 100.00 Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost Liability - amortised cost Olability - amortised cost Original date of issuance 2,101.08 10,000 70 20,000			· · · · · · · · · · · · · · · · · · ·		
Sesse price 100.0	Currency of issue	EUR	EUR	EUR	EUR
Redemption price 100.0 1	Nominal amount of instrument (agregate)	820,000	1,490,000	571,000	13,905,000
Accounting classification Lighility- amortised cost Uability- amortised cost Uability- amortised cost Uability- amortised cost On 70-70 Original date of issuance 21-01.08 0.10-10 30.03.05 0.10-70-8 Perpetual or dated 0.20-18 0.20-18 0.20-18 2.00-13 0.00-17 Original ad lates, confingent call dates and redemption amount 0.20-18 0.20-18 3.00-31 760-00-07 Coupons / dividency 1.00-18 1.00-18 1.00-18 1.00-18 1.00-18 Coupons / dividency 1.00-18 1.00-18 1.00-18 1.00-18 1.00-18 Coupons / dividency 1.00-18	Issue price	100.0	100.0	100.5	100.5
Original data of issuance 21.01.08 10.10.07 30.03.05 01.07.04 Perpetual or dated Date	Redemption price	100.0	100.0	100.0	100.0
Propertical or dated Dated </td <td>Accounting classification</td> <td>Liability - amortised cost</td> <td>Liability - amortised cost</td> <td>Liability - amortised cost</td> <td>Liability - amortised cost</td>	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original maturity date 20.01.18 08.10.17 29.03.17 04.07.16 Issuer call subject to prior supervisory approval No No 20.00 Yes Optional call date, contingent call dates and redemption amount 0 0 30.03.14 from 05.07.2013 Subsequent call dates, if applicable 0 0 5 0	Original date of issuance	21.01.08	10.10.07	30.03.05	01.07.04
Sesuer call subject to prior supervisory approval No	Perpetual or dated	Dated	Dated	Dated	Dated
Company Comp	Original maturity date	20.01.18	09.10.17	29.03.17	04.07.16
redemption amount 6 30.03.14 from 05.07.2013 Subsequent call dates, if applicable c c 3.0% c	Issuer call subject to prior supervisory approval	No	No	No	Yes
Subsequent call dates, if applicable -	Optional call date, contingent call dates and				
Coupons / dividends Floating dividend/coupon Floating planting dividend/coupon Floating planting planting dividend/coupon Floating planting planting planting dividend/coupon Floating planting	redemption amount	-	-	30.03.14	from 05.07.2013
Fixed or floating dividend/coupon	Subsequent call dates, if applicable	-	-	-	-
Coupon rate and any related index Average SMR+0.250%, min. 3.75%, max. 6.25%. 5.00% year-Euro_CMS 90% of 10-year-Euro-CMS Existence of a dividend stopper No Mandatory Mandato	Coupons / dividends				
Coupon rate and any related index min. 3.75%, max. 6.25%. 5.00% year-Euro_CMS 90% of 10-year-Euro-CMS Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory Mandato	Fixed or floating dividend/coupon	Floating	Fixed	Fixed to floating	Floating
Existence of a dividend stopper		Average SMR+0.250%,		3.5% then 90% of 10-	
Fully discretionary, partially discretionary or mandatory (in terms of timing) Mandatory (in terms of timing) Mandatory (in terms of monunt) Mandatory (in terms of amount) Mandatory (in terms of amount) Existence of step up or other incentive to redeem No	Coupon rate and any related index	min. 3.75%, max. 6.25%.	5.00%	year-Euro_CMS	90% of 10-year-Euro-CMS
mandatory (in terms of timing) Mandatory Mondatory Mond	Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem No No No No No No Nombrow Moncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible ff convertible, conversion trigger(s) If convertible, conversion rate 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Fully discretionary, partially discretionary or				
mandatory (in terms of amount) Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Moncurved No Existence of step up or other incentive to redeem No No <td< td=""><td>-</td><td>Mandatory</td><td>Mandatory</td><td>Mandatory</td><td>Mandatory</td></td<>	- 	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem No Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Nonconvertible Nonconv					
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Nonconvertible Oncoretible or non-convertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible Nonconvertible or non-convertible or non-convertible Nonconvertible Nonconvertible Nonconvertible or non-convertible or no					
Convertible or non-convertible Nonconvertible Nonconvertible for non-convertible or non-convertible for no					
If convertible, conversion trigger(s) - - - - - - - - -	Noncumulative or cumulative		Noncumulative		
If convertible, fully or partially - - - - - - - - -		Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion rate	If convertible, conversion trigger(s)	-	-	-	-
If convertible, mandatory or optional conversion	If convertible, fully or partially	-	-	-	-
If convertible, specify instrument type convertible into	If convertible, conversion rate	-	-	-	-
into -	If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify issuer of instrument it converts into					
converts into - - - - - - - - - - - - - - No No <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		-	-	-	-
Write-down features No No No No If write-down, write-down trigger(s) - - - - If write-down, full or partial - - - - - If write-down, permanent or temporary - - - - - If temporary write-down, description of write-up mechanism - - - - - Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior Senior Non-compliant transitioned features No No No No					
If write-down, write-down trigger(s) -		-	-	-	<u> </u>
If write-down, full or partial					No
If write-down, permanent or temporary	If write-down, write-down trigger(s)	-	-	-	-
If temporary write-down, description of write-up mechanism	· · · · · · · · · · · · · · · · · · ·	-	-	-	-
mechanism	·	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Senior Senior Senior Non-compliant transitioned features No No No No No No					
(specify instrument type immediately senior to instrument)SeniorSeniorSeniorSeniorNon-compliant transitioned featuresNoNoNoNo	-	-	-	-	-
instrument)SeniorSeniorSeniorSeniorNon-compliant transitioned featuresNoNoNoNo					
Non-compliant transitioned features No No No No No		Conics	Conics	Conice	Conice
 					
	<u>'</u>	NO		NO	NO

Issuer	Dornbirner Sparkasse Bank AG	Sparkasse der Stadt Feldkirch	Sparkasse Bludenz Bank AG	Kärntner Sparkasse Aktiengesellschaft
Unique identifier	QOXDB9965845	QOXDB9965795	AT000B031471	AT0000328141
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	2,246,380	17,126	751,921	106,763
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	9,035,000	697,000	4,240,000	6,110,000
Issue price	100.5	100.0	101.0	100.4
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	18.03.05	15.04.05	20.11.06	05.02.04
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.03.17	14.04.16	19.11.16	04.02.16
Issuer call subject to prior supervisory approval	Yes	Yes	No	No
Optional call date, contingent call dates and				
redemption amount	from 30.03.2014	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Floating	Variable
			current coupon -0.469%,	
	10-year - EUR - Swap -		adjustment every 2 years to	
Coupon rate and any related index	interest rate x 90%	SMR+0.125%	5-year-swap-rate + 0.05%	SMR
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	=	=	-	=
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	•	-	•
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
Non-compliant transitioned features If yes, specify non-compliant features	No -	No -	No -	

Issuer	Kärntner Sparkasse Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT0000328158	AT0000483300	AT0000492046	AT000B031406
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo	1101 2	1101 2	1101 2	1101 2
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	324,651	8,407,225	273,399	1,314,348
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	3,259,000	10,000,000	1,500,000	2,867,000
Issue price	100.3	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.07.04	16.03.00	29.11.01	10.10.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.06.16	15.03.20	28.11.16	09.10.18
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and				
redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Floating	Floating
		15 year GBP CMS (max.		SMR average September
Coupon rate and any related index	5.3%	7.5%)	10% - Euribor12	+ 0.20%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	- N-	- N-	- N-	NI=
Write-down features If write-down, write-down trigger(s)	No -	No -	No -	No -
If write-down, full or partial	<u>-</u>	<u>-</u>	-	-
If write-down, permanent or temporary	-	-	-	-
		_	-	-
If temporary write-down, description of write-up mechanism	-			
	-	-		
mechanism	-	<u> </u>		
mechanism Position in subordination hierarchy in liquidation	- Senior	Senior	Senior	Senior
mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Senior No	Senior No	Senior No	Senior No

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B031844	AT000B032545	AT000B034947	AT000B035027
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment	710011011 2011	/ toothall Earl	710011011 2011	7.000.101.1201
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo	11012	11012	1101 2	11012
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	416,931	1,178,945	49,935,000	20,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	1,353,000	2,005,000	49,935,000	20,000,000
Issue price	100.0	100.0	101.4	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	05.11.06	20.05.09	10.03.14	23.05.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	04.11.17	19.05.19	09.03.22	22.05.24
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and				
redemption amount	-	-	10.03.2019 at 100%	-
Subsequent call dates, if applicable	-	-	annually on 10.03	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed
	SMR average September	SMR average April +		
Coupon rate and any related index	+ 0.25%	0.50%	4.25%	4.2%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatory	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory		Mandatory	Mandatory
Existence of step up or other incentive to redeem	No.	No.	No	No.
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	<u>-</u>	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	<u> </u>	-	-
If convertible, specify issuer of instrument it converts into				
	_	_	_	-
	- No	- No	Yes	Yes
Write-down features	- No -	No	Yes	Yes
Write-down features If write-down, write-down trigger(s)				Yes -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial	-	-	-	- Yes - -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	-	-	-	Yes
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	-	-	-	- Yes - - -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation	-	-	-	Yes
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	-	-	- - -	- - -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	-	-	-	Senior

	Steiermärkische Bank und Sparkassen	Sparkasse Voitsberg- Köflach	Bausparkasse der österreichischen Sparkassen	Bausparkasse der österreichischen Sparkassen
Issuer	Aktiengesellschaft	Bankaktiengesellschaft	Aktiengesellschaft	Aktiengesellschaft
Unique identifier	AT000B035332	QOXDB9968526	AT0000A1FGN7	AT0000A1AD82
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Additional Tier 1	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Additional Tier 1	Tier 2
Eligible at solo or (sub-)consolidated /				
solo and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bearer Notes	Bond
Amount recognised in regulatory capital				
(in EUR, as of most recent reporting				
date)	24,434,000	11,139	1,000,000	1,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	24,434,000	339,000	1,000,000	20,000,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	16.03.15	01.03.06	30.06.15	09.12.14
Perpetual or dated	Dated	Dated	Perpetual	Dated
Original maturity date	16.03.24	29.02.16		09.12.24
Issuer call subject to prior supervisory				
approval	Yes	No	Yes	Yes
Optional call date, contingent call dates				Tax and Reg.call; Optional call: 09.12.2019
and redemption amount	-	-	Tax and regulatory call	
Subsequent call dates, if applicable	-	-	-	annually on 09.12.
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed
Coupon rate and any related index	3.05%	4.00%	7.7% then 5y swap rate + 7.148%	4.45%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary				
or mandatory (in terms of timing)	Mandatory	Mandatory	Fully discretionary	Mandatory
Fully discretionary, partially discretionary				
or mandatory (in terms of amount)	Mandatory	Mandatory	Fully disretionary	Mandatory
Existence of step up or other incentive to				
redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional				
conversion	-	-	-	-
If convertible, specify instrument type				
convertible into	-	-	-	-
If convertible, specify issuer of				
instrument it converts into	-	-	-	-
Write-down features	Yes	No	Yes Issuer CET1 ratio < 7%,	No
			Erste Group CET1 ratio < 5.125%;	
If write-down, write-down trigger(s)	-	-	Issuer's Group CET1 ratio < 7%	
If write-down, full or partial	-	-	Fully or partially	-
If write-down, permanent or temporary	-	-	Temporary	-
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	-	-	Temporary positive profit, no trigger event continuing, applied to all notes	

liquidation (specify instrument type				
immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

	Bausparkasse der österreichischen Sparkassen	Bausparkasse der österreichischen Sparkassen	Banca Comercială	Banca Comercială
Issuer	Aktiengesellschaft	Aktiengesellschaft	Română	Română
Unique identifier	AT0000A147M6	AT0000348347	ROBCRODBC029	ROBCRODBC037
Governing law(s) of the instrument	Austrian Law	Austrian Law	Romanian Law	Romanian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo and(sub-				
consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as	2 500 000	0.050.044	4 400 000	CCE 720
of most recent reporting date)	2,500,000	2,952,211	1,490,038	665,739
Currency of issue	EUR	EUR	RON	EUR
Nominal amount of instrument (agregate)	2,500,000	20,000,000	4,420,378	2,500,000
Issue price	100.0	101.5	91.0	91.0
Redemption price	100.0	100.0	184.0	145.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	20.12.13	30.09.05	02.12.09	02.12.09
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.12.23	29.09.25	02.12.16	02.12.16
Issuer call subject to prior supervisory approval	Yes	No	No	No
Optional call date, contingent call dates and	Tax and Reg.call; Optional			
redemption amount	call: 20.12.2018	-	No	No
Subsequent call dates, if applicable	annually on 20.12.	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed	Fixed
Coupon rate and any related index	5.15%	3 x (10Y CMS-2Y CMS)	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	Yes	No	No
Noncumulative or cumulative	Noncumulative	Cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Convertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	Right of choice	-	-
If convertible, fully or partially	-	Fully	-	-
		Nominal amount of		
Manager (Chile and America)		10,000 EUR in 1,000		
If convertible, conversion rate	-	participation certificates	-	<u>-</u>
If convertible, mandatory or optional conversion	-	Optional	-	-
If convertible, specify instrument type convertible into	-	Participation certificates	-	-
		Bausparkasse der		
If convertible, specify issuer of instrument it converts		österreichischen Sparkassen		
into	_	Aktiengesellschaft	-	_
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial				
	<u> </u>		<u> </u>	
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism		_	_	_
	<u> </u>	<u> </u>	-	<u> </u>
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
7 / - 1 /				

Issuer	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română
Unique identifier	ROBCRODBC045	ROBCRODBC052	ROBCRODBC060	ROBCRODBC078
Governing law(s) of the instrument	Romanian Law	Romanian Law	Romanian Law	Romanian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	2,874,392	1,569,226	2,784,138	5,909,946
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	10,000,000	5,000,000	6,000,000	10,000,000
Issue price	96.0	96.0	96.3	96.3
Redemption price	min. 145.56	min.145.56	min.138.38	min.140.71
Accounting classification	Liability - amortised cost			
Original date of issuance	28.12.09	29.01.10	01.09.10	04.04.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.12.16	30.01.17	01.09.17	04.04.18
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and	110	140	140	110
redemption amount	No	No	No	No
Subsequent call dates, if applicable	-			
Coupons / dividends				
Fixed or floating dividend/coupon	N/a	N/a	N/a	N/a
Coupon rate and any related index	IV.a	IV/a	1V/a	IV/a
		No	No	No.
Existence of a dividend stopper	No	INU	INU	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatory	iviaridatory	ivialidatory	Mandatory
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
	Nonconvenible	Nonconvenible	Nonconvenible	Nonconventible
If convertible, conversion trigger(s)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
If convertible, fully or partially				-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	<u>-</u>	-	-	-
If convertible, specify issuer of instrument it				
converts into	- N-	- Na	- N-	N-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				_
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Bank Hungary	Erste Bank Hungary	Erste Bank Hungary	Erste & Steiermärkische Bank d.d.
Unique identifier	HU0000343470	HU0000343777	HU0000354493	HRRIBAO177A1
Governing law(s) of the instrument	Hungarian Law	Hungarian Law	Hungarian Law	Croatian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,	Dona	Dona	Dona	Dona
as of most recent reporting date)	1,211,903	998,420	10,606,716	24,753,560
Currency of issue	HUF	HUF	HUF	EUR
Nominal amount of instrument (agregate)	1,232,135	1,499,272	10,606,716	80,000,000
	100.0	100.0	49.9	100.0
Issue price	100.0	100.0	100.0	100.0
Redemption price				
Accounting classification	Liability - amortised cost			
Original date of issuance	01.12.08	30.04.09	28.03.14	18.07.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.12.20	30.04.19	28.03.24	18.07.17
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and				
redemption amount	No	No	No	No
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	6.88%	8.19%	0.90%	6.5%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it				
converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				_
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa
Unique identifier	SK4120007287	SK4120007881	SK4120007956	SK4120007907
Governing law(s) of the instrument	Slovakian Law	Slovakian Law	Slovakian Law	Slovakian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	9,173,508	3,430,997	3,260,241	10,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	10,000,000	7,000,000	6,600,000	10,000,000
Issue price	95.0	100.0	100.0	95.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost			
Original date of issuance	02.08.10	13.06.11	20.06.11	01.08.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02.08.20	13.06.18	20.06.18	01.08.21
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and				
redemption amount	No	No	No	No
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Fixed	Floating
	Structure (DJ, Nikkei,			Structure (DJ, Nikkei,
Coupon rate and any related index	Inflation)	Interest rate structure	4.90%	Inflation)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or				
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or				
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible				
into	-	-	-	
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	_	_	-
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa
Unique identifier	SK4120008079	SK4120008111	SK4120008194	SK4120008442
Governing law(s) of the instrument	Slovakian Law	Slovakian Law	Slovakian Law	Slovakian Lav
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo or (sub-)consolidated / solo				
and(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each				
jurisdiction)	Bond	Bond	Bond	Bono
Amount recognised in regulatory capital (in EUR,				
as of most recent reporting date)	3,015,345	4,250,000	2,400,542	11,000,000
Currency of issue	EUR	EUR	EUR	EUF
Nominal amount of instrument (agregate)	5,430,000	4,250,000	4,070,000	11,000,000
Issue price	100.0	95.0	100.0	95.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
Original date of issuance	10.10.11	02.11.11	12.12.11	01.06.12
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	10.10.18	02.11.23	12.12.18	01.06.22
Issuer call subject to prior supervisory approval	No.10.10	No	No	No.
	INU	INO	NO	INC
Optional call date, contingent call dates and redemption amount	No	No	No	No
	INO	INO	NO	140
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
Coupon rate and any related index	Interest rate structure	Structure (Inflation)	Interest rate structure	Structure (Inflation)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or	Mandatan	Man data	Mandatan	Mandatan
mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or	Mandatan	Man data	Mandatan	Mandatan
mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
If convertible, conversion trigger(s)	-	-	-	
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	•
If convertible, mandatory or optional conversion	-	-	-	
If convertible, specify instrument type convertible				
into	-	-	-	
If convertible, specify issuer of instrument it				
converts into	-	-	-	
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up				
mechanism	-	-	-	
Position in subordination hierarchy in liquidation				
(specify instrument type immediately senior to				
instrument)	Senior	Senior	Senior	Senio
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	

Issuer	Slovenská sporiteľňa
	•
Unique identifier	SK4120008749
Governing law(s) of the instrument	Slovakian Law
Regulatory treatment	
Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo or (sub-)consolidated / solo and(sub-	
)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,000,000
Currency of issue	EUR
Nominal amount of instrument (agregate)	9,000,000
Issue price	94.5
Redemption price	Liability amortised cost
Accounting classification	Liability - amortised cost
Original date of issuance	02.11.12
Perpetual or dated	Dated
Original maturity date	02.11.22
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption	
amount	No
Subsequent call dates, if applicable	-
Coupons / dividends	
Fixed or floating dividend/coupon	Floating
Coupon rate and any related index	Structure (Inflation)
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in	
terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Nonconvertible
	Nonconventible
If convertible, conversion trigger(s)	
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down features	No
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up	
mechanism	-
Position in subordination hierarchy in liquidation (specify	
instrument type immediately senior to instrument)	Senior
Non-compliant transitioned features	No
If yes, specify non-compliant features	-

^{*}The amount recognised in regulatory capital refers to the total eligible amount on group level before taking into account any constraints that may arise out of eligible minority calculations acc. to Article 88 CRR.

The corresponding minority interest calculation in accordance to Article 88 CRR is based on total equity of each consolidated entity. Therefore the result cannot be assigned to individual capital instruments.