

CAPITAL INSTRUMENTS TABLE

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000652011	XS1425367494	AT0000296181	AT000B000476
Governing law(s) of the instrument	Austrian law	German Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Tier 2
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Subscribed capital	Bearer notes	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	859,600,000	496,750,000	6,540,555	15,761,774
Currency of issue	EUR	EUR	ATS	EUR
Nominal amount of instrument (aggregate)	859,600,000	500,000,000	6,540,555	17,000,000
Issue price	N/a	100.0	100.0	100.0
Redemption price	N/a	1.0	100.0	100.0
Accounting classification	Shareholder's equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	04.12.1997	02.06.16	26.05.94	21.08.06
Perpetual or dated	N/a	Perpetual	Dated	Dated
Original maturity date	N/a	N/a	25.05.24	21.08.21
Issuer call subject to prior supervisory approval	N/a	Yes	No	Yes
Optional call date, contingent call dates and redemption amount	N/a	Tax and regulatory call; First reset date: 15.10.2021	-	Tax call
Subsequent call dates, if applicable	N/a	semi-annually on 15.04. and 15.10.	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed	Floating
Coupon rate and any related index	N/a	8.875% until 15.10.21 then 5y swap rate + 9.02%	7.50%	CMS
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/a	Fully discretionary	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Mandatory	Mandatory
Existence of step up or other incentive to redeem	N/a	No	No	No
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Non-convertible	Non-convertible	Non-convertible
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 converts into	N/a	-	-	-
Write-down features	N/a	Yes	No	No
If write-down, write-down trigger(s)	N/a	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	-	-
If write-down, full or partial	N/a	Fully or partially	-	-
If write-down, permanent or temporary	N/a	Temporary	-	-
If temporary write-down, description of write-up mechanism	N/a	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/a	Tier 2	Senior	Senior
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	-

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B001334	AT000B001342	AT000B001458	AT000B001813
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/(sub-)consolidated/ solo&(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)	85,038,862	88,145,717	81,419,649	31,992,183
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	131,000,000	99,250,000	81,500,000	30,000,000
Issue price	95.5	84.9	95.5	95.5
Redemption price	164.5	159.0	166.5	166.5
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.04.08	03.03.08	01.07.08	01.10.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.04.20	03.03.20	01.07.20	01.10.20
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
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B001920	AT000B001938	AT000B002043	AT000B002142
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/(sub-)consolidated/ solo&(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)	6,274,102	4,406,027	6,213,219	27,935,638
Currency of issue	SKK	SKK	CZK	EUR
Nominal amount of instrument (aggregate)	12,849,366	8,298,480	11,657,600	25,000,000
Issue price	96.0	86.7	96.5	95.5
Redemption price	150.0	151.0	152.0	166.5
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.10.08	01.12.08	27.11.08	02.01.09
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.10.18	01.12.18	30.11.18	02.01.21
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
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B002175	AT000B002274	AT000B002381	AT000B003884
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/(sub-)consolidated/ solo&(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)	37,435,869	1,396,539	102,885,646	65,644,521
Currency of issue	EUR	SKK	EUR	EUR
Nominal amount of instrument (aggregate)	35,180,000	2,645,555	88,000,000	50,000,000
Issue price	86.0	96.0	95.5	95.5
Redemption price	160.0	150.0	166.5	162.2
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	28.11.08	01.12.08	01.04.09	01.04.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.11.20	01.12.18	01.04.21	01.04.22
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
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B004296	AT000B004312	AT000B004791	AT000B004817
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/(sub-)consolidated/ solo&(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)	77,631,205	30,393,906	49,959,054	41,872
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	60,000,000	23,650,000	40,000,000	1,500,000
Issue price	95.5	86.0	95.5	100.0
Redemption price	160.8	158.0	154.1	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.07.10	01.06.10	01.11.10	06.08.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.07.22	01.06.22	01.11.22	21.02.17
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	Floating
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	CMS
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B004981	AT000B005137	AT000B005202	AT000B005566
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/(sub-)consolidated/ solo&(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)	24,147,586	30,707,976	102,850,989	20,481,276
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	25,000,000	70,000,000	36,000,000
Issue price	84.8	95.5	95.0	102.5
Redemption price	145.0	150.0	175.8	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - Fair Value Option
Original date of issuance	01.12.10	01.12.10	03.05.11	21.03.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.12.22	01.12.22	01.08.26	21.09.19
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed / inflation linked
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	4%, then inflation linked
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B005624	AT000B005731	AT000B006002	AT000B007513
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/(sub-)consolidated/ solo&(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)	63,543,706	3,286,203	44,590,294	41,977,246
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	111,000,000	5,040,000	71,066,000	50,000,000
Issue price	102.0	100.4	100.5	100.5
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	31.03.11	24.03.11	30.06.11	20.11.12
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.09.19	24.01.20	30.12.19	20.11.20
Issuer call subject to prior supervisory approval	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	-	-	-	Regulatory call@101
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	5% then capped floor FRN	3m EURIBOR with floor	5% then capped floor FRN	6% 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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B007752	AT000B007943	AT000B007950	AT000B119680
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/(sub-)consolidated/ solo&(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)	84,282,585	115,082,147	25,000,000	159,250,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	100,000,000	133,000,000	25,000,000	160,000,000
Issue price	100.5	100.5	100.5	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	28.02.13	30.04.13	30.04.13	30.08.13
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.03.21	30.04.21	30.04.23	30.08.23
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	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	5% then collared FRN	5% then collared FRN	Collared floater	6% 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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B120084	AT000B120233	AT0000A14PZ1	AT000B120464
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/(sub-)consolidated/ solo&(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)	50,000,000	120,000,000	100,300,000	107,694,016
Currency of issue	EUR	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	50,000,000	120,000,000	100,300,000	107,694,016
Issue price	100.5	100.0	101.0	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	28.11.13	29.11.13	31.01.14	07.02.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.11.23	29.11.24	31.01.22	07.02.24
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
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	4.5% then collared FRN	5.25%	4% then collared FRN	4% 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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT000B120456	AT0000A15ZJ1	AT0000A17J78	AT0000A17HT4
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/(sub-)consolidated/ solo&(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)	53,661,967	108,500,000	53,000,000	69,205,433
Currency of issue	CZK	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	53,661,967	108,500,000	53,000,000	69,205,433
Issue price	101.0	101.0	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	07.02.14	28.03.14	30.05.14	12.05.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	07.02.24	28.09.22	30.11.22	12.05.22
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed	Fixed
Coupon rate and any related index	4%	4% then collared FRN	2% then step-up	3%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT0000A18991	AT0000A19NR2	AT0000A19NS0	AT0000A1AJE1
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/(sub-)consolidated/ solo&(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)	1,000,000	40,605,000	91,500,000	43,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	1,000,000	40,605,000	91,500,000	43,000,000
Issue price	100.0	100.0	100.8	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	20.06.14	22.10.14	20.10.14	28.11.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.12.29	22.10.25	20.12.22	28.11.22
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed to floating
Coupon rate and any related index	4.46%	4%	3.50% then floored FRN	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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	XS0260783005	XS0836299320	XS0840062979	XS1143333109
Governing law(s) of the instrument	English Law	English Law	English Law	German 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/(sub-)consolidated/ solo&(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)	49,548,384	474,338,298	499,800,000	474,338,298
Currency of issue	EUR	USD	EUR	USD
Nominal amount of instrument (aggregate)	455,150,000	474,338,298	500,000,000	474,338,298
Issue price	99.9	100.0	99.8	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	19.07.06	02.10.12	08.10.12	26.11.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.07.17	28.03.23	10.10.22	26.05.25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call 19.07.2012 quarterly on 19/10, 19/01, 19/04, 19/07 each year	Tax and Reg. Call; Call option 28.03.2018	Tax and Reg. Call	Tax and Reg. Call; Call option 26.05.2020
Subsequent call dates, if applicable		-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed	Fixed to floating
Coupon rate and any related index	3m EURIBOR+40bp then 3m EURIBOR +90bp	6.375% then 5y MS+5.47%	7.13%	5.50% then 5y MS+3.766%
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	Yes	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT0000A1BTF5	AT0000A1E283	AT0000A1E879	AT000YOUINV0
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/(sub-)consolidated/ solo&(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)	134,700,000	63,000,000	27,171,459	18,460,000
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	134,700,000	63,000,000	27,171,459	18,460,000
Issue price	100.5	100.8	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	30.01.15	20.05.15	29.04.15	05.05.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.01.23	20.05.25	29.04.23	28.04.23
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Floating	Fixed
Coupon rate and any related index	5% then collared FRN	4% then collared FRN	3m Pribor + 3.015%	3.91%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	QOXDBA032311	AT0000A1FR16	AT0000A1FW01	AT0000A1FW68
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/(sub-)consolidated/ solo&(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)	2,000,000	24,055,364	90,423,170	33,046,927
Currency of issue	EUR	CZK	EUR	RON
Nominal amount of instrument (aggregate)	2,000,000	24,055,364	85,000,000	33,046,927
Issue price	100.0	100.0	101.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - Fair Value Option	Liability - amortised cost
Original date of issuance	19.05.15	24.07.15	21.09.15	20.08.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.05.25	24.07.23	21.09.25	20.08.25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Floating
Coupon rate and any related index	4.51%	3.60%	4.50% then collared CMS	3m ROBOR +3.96%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT0000A1G7S4	AT0000A1FW76	AT0000A1GQR5	AT0000A1H5Z2
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/(sub-)consolidated/ solo&(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)	1,321,877	33,784,975	62,878,044	4,846,883
Currency of issue	RON	RON	EUR	RON
Nominal amount of instrument (aggregate)	1,321,877	33,784,975	62,000,000	4,846,883
Issue price	100.0	100.0	101.0	97.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - Fair Value Option	Liability - amortised cost
Original date of issuance	03.09.15	16.09.15	28.10.15	29.12.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	03.09.25	16.12.23	28.10.25	29.12.23
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed to floating	Floating
Coupon rate and any related index	3m ROBOR +3.80%	6.75%	4.00% then collared CMS	3m ROBOR +2.51%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	AT0000A1HUU9	AT0000A1HV00	AT0000A1JVV1	AT0000A1NKE2
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/(sub-)consolidated/ solo&(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)	117,304,702	35,898,005	5,067,195	50,000,000
Currency of issue	EUR	CZK	RON	EUR
Nominal amount of instrument (aggregate)	115,000,000	35,898,005	5,067,195	50,000,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - Fair Value Option	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	27.01.16	14.01.16	28.01.16	30.09.16
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	27.01.26	14.01.25	28.01.24	30.09.26
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	floating with collar (floor 2.35%, cap 5%)
Coupon rate and any related index	5% till 26.01.17 then 1,5x10Y EUR CMS (floor 2.5%, cap 10%)	2.90%	5.56%	12 months EURIBOR
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT0000225297	AT000B051230	AT0000225255	AT000B051115
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/(sub-)consolidated/ solo&(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)	1,616,977	1,558,894	702,355	3,500,003
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	3,000,000	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	03.11.04	08.02.10	07.11.03	07.03.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02.11.19	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	03.11.2014 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	4.55%	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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Bankhaus Krentschker & Co. Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	Sparkasse Baden
Unique identifier	AT000B051552	AT000B073622	AT000B073564	QOXDBA000235
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/(sub-)consolidated/ solo&(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)	2,373,000	17,901,000	8,019,000	182,913
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,373,000	20,000,000	9,000,000	1,000,000
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	02.11.16	26.01.07	20.10.06	16.10.07
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.11.25	25.01.22	19.10.21	30.11.17
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	26.01.2017 20,000,000	19.10.2017 9,000,000	-
		26.01.2018		
		26.01.2019	19.10.2018	
		6.01.2020	19.10.2019	
Subsequent call dates, if applicable	after 5 years any time	26.01.2021	19.10.2020	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	3.00%	4.25%	4.00%	4.375%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
		Convertible on behalf of investor at coupon date	Convertible on behalf of investor at coupon date	
If convertible, conversion trigger(s)	-	Always partially	Always partially	-
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 into	-	Participation certificates	Participation certificates	-
		s Wohnbaubank Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	
If convertible, specify issuer of instrument it converts into	-	s Wohnbaubank Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	-
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	Sparkasse Baden	Sparkasse Neunkirchen	Sparkasse Neunkirchen	Sparkasse Neunkirchen
Unique identifier	QOXDBA000052	QOXDB9965522	QOXDB0550208	QOXDB0550190
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/(sub-)consolidated/ solo&(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)	747,384	37,589	527,382	527,382
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	4,086,000	1,164,000	1,500,000	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	03.10.07	01.03.05	05.10.06	05.10.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.11.17	28.02.17	04.10.18	04.10.18
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	Fixed	Floating	Fixed
Coupon rate and any related index	4.375%	4.25%	6-months-Euribor + 0.125%	4%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft
Unique identifier	AT0000311501	AT0000311733	AT0000311741	AT0000311758
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/(sub-)consolidated/ solo&(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)	5,909,091	1,672,508	3,000,000	20,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,000,000	3,000,000	3,000,000	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	16.12.99	16.10.01	25.10.01	10.12.01
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15.12.19	15.10.19	15.07.26	09.12.26
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	Floating	Floating	Fixed
Coupon rate and any related index	max. 8.30%	max. 7%	max. 7.5%	4.95%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse	Wiener Neustädter Sparkasse
Unique identifier	AT0000512728	AT000B031208	AT000B031422	AT000B031513
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/(sub-)consolidated/ solo&(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)	110,000	231,013	728,476	19,332
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	3,500,000	774,000	1,923,000	100,000
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	28.02.05	30.06.06	01.12.06	20.12.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	27.02.17	29.06.18	30.11.18	19.12.17
Issuer call subject to prior supervisory approval	Yes	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	28.02.13	-	01.12.14	20.12.14
Subsequent call dates, if applicable	annually on 28.02	-	42339	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Step-up Fixed	Fixed
Coupon rate and any related index	4.25%	4.25%	4%–5.25%	4.60%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	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/(sub-)consolidated/ solo&(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)	809,419	4,310,789	19,800,002	31,639,167
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,000,000	9,100,000	20,000,001	24,647,002
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	Regulatory call	Regulatory call	-	-
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	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/(sub-)consolidated/ solo&(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)	9,075,911	26,306,801	6,930,001	208,227
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,189,001	29,320,001	7,000,001	1,240,601
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	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	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating EUR CMS 10 (min 2.5%)
Coupon rate and any related index	4.60%	4.50%	4.50%	
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B099569	AT000B099726	AT000B099809	AT000B099817
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/(sub-)consolidated/ solo&(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)	21,668	515,922	3,909,038	1,114,720
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,066,901	3,521,900	17,732,104	4,883,702
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	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	24.01.07	05.10.07	26.02.08	26.02.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	23.01.17	04.10.17	25.02.18	25.02.18
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 from 05.01.2008	Fixed	Floating from 26.08.2008
Coupon rate and any related index	4.5%	3-months-Euribor + 0.25%	5.5%	6-months-Euribor (min 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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	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				
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/(sub-)consolidated/ solo&(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)	975	816,593	9,199,851	3,332,634
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	17,300	3,407,601	23,866,303	18,107,501
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	Liability - amortised cost	Liability - amortised cost	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%	5.50%	5.00%	EUR CMS 5 (min 4.5%)
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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100243	AT000B100292	AT000B100425	AT000B100508
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/(sub-)consolidated/ solo&(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)	3,211,300	3,397,856	8,894,584	3,852,692
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	11,903,201	9,979,501	12,078,502	4,744,901
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	Liability - amortised cost	Liability - amortised cost	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
Optional call date, contingent call dates and redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
	from 15.05.2010			
Coupon rate and any related index	EUR CMS 5 (min 4%)	5%	4%	4.50%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100698	AT000B100763	AT000B101100	AT000B101191
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/(sub-)consolidated/ solo&(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)	4,635,679	5,629,438	31,686,002	26,320,004
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	5,994,601	5,686,301	33,186,002	27,820,003
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	27.01.16
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.03.21	27.09.22	17.03.24	26.01.25
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	-	-	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed to floating
Coupon rate and any related index	4% till 29.03.2018, then 5%	from 28.09.2013 EUR CMS 10	3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% from 17.03.2021 till 17.03.2024	3.25% till 26.01.2021 then 12M EURIBOR +1.5%; min. 3%, max. 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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Sparkasse Mühlviertel-West Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft
Unique identifier	AT000B031836	AT0000466545	AT000B033543	AT000B034384
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/(sub-)consolidated/ solo&(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)	286,855	9,813,253	8,718,510	2,500,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	1,834,000	21,500,000	10,000,000	2,500,000
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	16.11.07	23.12.99	12.05.11	12.11.12
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15.11.17	22.12.19	11.05.21	11.11.22
Issuer call subject to prior supervisory approval	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	-	-	-	Regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating, min.3%	Fixed to floating year 1-4 8.9% then 15-year GBP CMS max.8.9%	Fixed	Fixed
Coupon rate and any related index	SMR		5.25%	5.5%
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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Sparkasse der Stadt Kitzbühel	Sparkasse der Stadt Kitzbühel	Sparkasse Schwaz AG	Sparkasse Bregenz Bank Aktiengesellschaft
Unique identifier	AT000B031596	AT000B031901	AT000B073051	QOXDB9965852
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/(sub-)consolidated/ solo&(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)	14,898	172,892	230,110	27,518
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	878,000	820,000	1,490,000	571,000
Issue price	100.0	100.0	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	01.02.07	21.01.08	10.10.07	30.03.05
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	31.01.17	20.01.18	09.10.17	29.03.17
Issuer call subject to prior supervisory approval	No	No	No	Yes
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	Fixed	Fixed to floating
Coupon rate and any related index	Average SMR+0.250%	Average SMR+0.250%, min. 3.75%, max. 6.25%	5%	3.5% then 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	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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Dornbirner Sparkasse Bank AG	Kärntner Sparkasse Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	QOXDB9965845	AT000B035035	AT0000483300	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/(sub-)consolidated/ solo&(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)	435,422	5,000,000	6,403,941	839,470
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	9,035,000	5,000,000	10,000,000	2,649,000
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	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	18.03.05	04.06.14	16.03.00	10.10.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.03.17	03.06.22	15.03.20	09.10.18
Issuer call subject to prior supervisory approval	Yes	No	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	Fixed	Floating	Floating
Coupon rate and any related index	10-year-EUR-Swap-interest rate x 90%	4.10%	15 year GBP CMS (max. 7.5%)	SMR average September + 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	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				
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/(sub-)consolidated/ solo&(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)	190,527	829,557	49,935,000	20,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	1,268,000	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	Liability - amortised cost	Liability - amortised cost	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 %	Tax and regulatory call
Subsequent call dates, if applicable	-	-	annually on 10.03	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Fixed	Fixed
	SMR average	SMR average		
Coupon rate and any related index	September + 0.25%	April + 0.50%	4.25%	4.20%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Yes	Yes
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	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Bausparkasse der österreichischen Sparkassen Aktiengesellschaft
Unique identifier	AT000B035332	AT000B035639	AT0000A1FGN7	AT0000A1Q014
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	Additional Tier 1
Post-transitional CRR rules	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1
Eligible at solo/(sub-)consolidated/ solo&(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	Bearer Notes
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	33,560,000	26,453,000	1,000,000	1,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	33,560,000	26,453,000	1,000,000	1,000,000
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	21.03.16	30.06.15	14.12.16
Perpetual or dated	Dated	Dated	Perpetual	Perpetual
Original maturity date	16.03.24	20.03.25	N/A	N/A
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	16.03.2020 at 100 %	21.03.2021 at 100 %	Tax and regulatory call; First reset date: 30.06.2020	Tax and regulatory call; First reset date: 14.03.2022
Subsequent call dates, if applicable	daily from 16.03.2020	daily from 21.03.2021	annually on 30.06.	annually on 14.03.
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Fixed to floating
Coupon rate and any related index	3.05%	3%	7.7% then 5y swap rate + 7.148%	7.8% then 5y swap rate + 7.604%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Yes
If write-down, write-down trigger(s)	-	-	Issuer CET1 ratio < 7%, Erste Group CET1 ratio < 5.125%; Issuer's Group CET1 ratio < 7%	Issuer CET1 ratio < 7%, Erste Group CET1 ratio < 5.125%; Issuer's Group CET1 ratio < 7%
If write-down, full or partial	-	-	Fully or partially	Fully or partially
If write-down, permanent or temporary	-	-	Temporary	Temporary
If temporary write-down, description of write-up mechanism	-	-	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior	Senior	Tier 2	Tier 2
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Banca Comercială Română	Banca Comercială Română
Unique identifier	AT0000A1AD82	AT0000A147M6	ROBCRODBC052	ROBCRODBC060
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/(sub-)consolidated/ solo&(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)	1,000,000	2,500,000	82,102	801,752
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	2,500,000	5,000,000	6,000,000
Issue price	100.0	100.0	96.0	96.3
Redemption price	100.0	100.0	min.145.56	min.138.38
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	09.12.14	20.12.13	29.01.10	01.09.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.12.24	19.12.23	30.01.17	01.09.17
Issuer call subject to prior supervisory approval	Yes	Yes	No	No
Optional call date, contingent call dates and redemption amount	Tax and Reg.call; Optional call: 09.12.2019	Tax and Reg.call; Optional call: 20.12.2018	No	No
Subsequent call dates, if applicable	annually on 09.12.	annually on 20.12.	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	N/a	N/a
Coupon rate and any related index	4.45%	5.15%	-	-
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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	Banca Comercială Română	Erste Bank Hungary	Erste Bank Hungary	Erste Bank Hungary
Unique identifier	ROBCRODBC078	HU0000343470	HU0000343777	HU0000354493
Governing law(s) of the instrument	Romanian Law	Hungarian Law	Hungarian Law	Hungarian 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/(sub-)consolidated/ solo&(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)	2,513,691	984,227	711,762	10,817,255
Currency of issue	EUR	HUF	HUF	HUF
Nominal amount of instrument (aggregate)	10,000,000	1,256,592	1,529,032	10,817,255
Issue price	96.3	100.0	100.0	49.9
Redemption price	min. 140.71	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	04.04.11	01.12.08	30.04.09	28.03.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	04.04.18	01.12.20	30.04.19	28.03.24
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	N/a	Fixed	Fixed	Fixed
Coupon rate and any related index	-	6.88%	8.19%	0.9%
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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 & Steiermärkische Bank d.d.	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
Unique identifier	HRRIBAO177A1	SK4120007287	SK4120007881	SK4120007956
Governing law(s) of the instrument	Croatian 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/(sub-)consolidated/ solo&(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)	8,624,563	8,931,124	1,984,345	1,940,664
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	80,000,000	10,000,000	7,000,000	6,600,000
Issue price	100.0	95.0	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	18.07.11	02.08.10	13.06.11	20.06.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	18.07.17	02.08.20	13.06.18	20.06.18
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	Floating	Floating	Fixed
Coupon rate and any related index	6.5%	Structure (DJ, Nikkei, Inflation)	Interest rate structure	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 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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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 sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
Unique identifier	SK4120007907	SK4120008079	SK4120008111	SK4120008194
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/(sub-)consolidated/ solo&(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)	10,946,431	1,853,293	4,896,978	1,512,687
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,000,000	5,430,000	4,250,000	4,070,000
Issue price	95.0	100.0	95.0	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	01.08.11	10.10.11	02.11.11	12.12.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.08.21	10.10.18	02.11.23	12.12.18
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	Floating	Floating
Coupon rate and any related index	Structure (DJ, Nikkei, Inflation)	Interest rate structure	Structure (Inflation)	Interest rate structure
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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
Unique identifier	SK4120008442	SK4120008749
Governing law(s) of the instrument	Slovakian Law	Slovakian Law
Regulatory treatment		
Transitional CRR rules	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	13,005,441	9,917,921
Currency of issue	EUR	EUR
Nominal amount of instrument (aggregate)	11,000,000	9,000,000
Issue price	95.0	94.5
Redemption price	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.06.12	02.11.12
Perpetual or dated	Dated	Dated
Original maturity date	01.06.22	02.11.22
Issuer call subject to prior supervisory approval	No	No
Optional call date, contingent call dates and redemption amount	No	No
Subsequent call dates, if applicable	-	-
Coupons / dividends		
Fixed or floating dividend/coupon	Floating	Floating
Coupon rate and any related index	Structure (Inflation)	Structure (Inflation)
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible
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
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
Non-compliant transitioned features	No	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.