

CAPITAL INSTRUMENTS TABLE

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT00000652011	XS1425367494	XS1597324950	AT00000296181
Governing law(s) of the instrument	Austrian law	German Law	German Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	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	Bearer notes	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	859,600,000	496,750,000	496,525,000	6,540,698
Currency of issue	EUR	EUR	EUR	ATS
Nominal amount of instrument (aggregate)	859,600,000	500,000,000	500,000,000	6,540,698
Issue price	N/a	100.0	100.0	100.0
Redemption price	N/a	100.0	100.0	100.0
Accounting classification	Shareholder's equity	Shareholder's equity	Shareholder's equity	Liability - amortised cost
Original date of issuance	04.12.1997	02.06.16	12.04.17	26.05.94
Perpetual or dated	N/a	Perpetual	Perpetual	Dated
Original maturity date	N/a	N/a	N/A	25.05.24
Issuer call subject to prior supervisory approval	N/a	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	N/a	Tax and regulatory call; First reset date: 15.10.2021	Tax and regulatory call; First reset date: 15.04.2024	-
Subsequent call dates, if applicable	N/a	semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed
Coupon rate and any related index	N/a	8.875% until 15.10.21 then 5y swap rate + 9.02%	6.5% until 15.04.2024 then 5Y Mid-swap rate +620.4 bps	7.50%
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/a	Fully discretionary	Fully discretionary	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Fully discretionary	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	Yes	No
If write-down, write-down trigger(s)	N/a	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	-
If write-down, full or partial	N/a	Fully or partially	Fully or partially	-
If write-down, permanent or temporary	N/a	Temporary	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	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	Tier 2	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	AT000B000476	AT000B001334	AT000B001342	AT000B001458
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)	12,363,636	58,867,542	62,825,685	60,749,427
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	17,000,000	131,000,000	99,250,000	81,500,000
Issue price	100.0	95.5	84.9	95.5
Redemption price	100.0	164.5	159.0	166.5
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	21.08.06	01.04.08	03.03.08	01.07.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	21.08.21	01.04.20	03.03.20	01.07.20
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	Floating	Fixed	Fixed	Fixed
Coupon rate and any related index	CMS	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	AT000B001813	AT000B001920	AT000B001938	AT000B002043
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)	24,569,586	2,795,837	2,201,160	3,282,178
Currency of issue	EUR	SKK	SKK	CZK
Nominal amount of instrument (aggregate)	30,000,000	12,851,926	8,300,133	12,336,009
Issue price	95.5	96.0	86.7	96.5
Redemption price	166.5	150.0	151.0	152.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.10.08	01.10.08	01.12.08	27.11.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.10.20	01.10.18	01.12.18	30.11.18
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
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	AT000B002142	AT000B002175	AT000B002274	AT000B002381
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)	21,906,970	29,061,040	697,401	82,305,956
Currency of issue	EUR	EUR	SKK	EUR
Nominal amount of instrument (aggregate)	25,000,000	35,180,000	2,646,082	88,000,000
Issue price	95.5	86.0	96.0	95.5
Redemption price	166.5	160.0	150.0	166.5
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	02.01.09	28.11.08	01.12.08	01.04.09
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02.01.21	30.11.20	01.12.18	01.04.21
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	AT000B003884	AT000B004296	AT000B004312	AT000B004791
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)	58,049,938	72,626,722	27,874,802	50,061,116
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	50,000,000	60,000,000	23,650,000	40,000,000
Issue price	95.5	95.5	86.0	95.5
Redemption price	162.2	160.8	158.0	154.1
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.04.10	01.07.10	01.06.10	01.11.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.04.22	01.07.22	01.06.22	01.11.22
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	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)	24,483,614	31,223,321	103,297,700	12,486,711
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)	40,426,127	2,229,050	29,835,242	31,736,246
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	111,000,000	5,040,000	71,000,000	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
	5% then capped floor		5% then capped floor	
Coupon rate and any related index	FRN	3m EURIBOR with 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)	64,293,538	88,496,714	25,000,000	160,000,000
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	81,898,850	113,956,530
Currency of issue	EUR	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	50,000,000	120,000,000	100,300,000	113,961,230
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)	56,784,805	102,855,148	52,071,194	63,848,108
Currency of issue	CZK	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	56,784,805	108,500,000	53,000,000	73,232,818
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	90,898,686	42,199,343
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	XS0836299320	XS0840062979	XS1143333109	AT0000A1BTF5
Governing law(s) of the instrument	English Law	English Law	German Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(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)	416,909,864	477,272,727	416,909,864	134,700,000
Currency of issue	USD	EUR	USD	EUR
Nominal amount of instrument (aggregate)	416,909,864	500,000,000	416,909,864	134,700,000
Issue price	100.0	99.8	100.0	100.5
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	02.10.12	08.10.12	26.11.14	30.01.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.03.23	10.10.22	26.05.25	30.01.23
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and Reg. Call; Call option 28.03.2018	Tax and Reg. Call	Tax and Reg. Call; Call option 26.05.2020	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	6.375% then 5y MS+5.47%	7.13%	5.50% then 5y MS+3.766%	5% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or 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	AT0000A1E283	AT0000A1E879	AT000YOUINV0	QOXDBA032311
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(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)	63,000,000	28,752,692	18,460,000	2,000,000
Currency of issue	EUR	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	63,000,000	28,752,692	18,460,000	2,000,000
Issue price	100.8	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	20.05.15	29.04.15	05.05.15	19.05.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.05.25	29.04.23	28.04.23	19.05.25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
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	Floating	Fixed	Fixed
Coupon rate and any related index	4% then collared FRN	3m Pribor + 3.015%	3.91%	4.51%
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	AT0000A1FR16	AT0000A1FW01	AT0000A1FW68	AT0000A1G7S4
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(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)	25,455,257	98,066,956	32,199,206	1,287,968
Currency of issue	CZK	EUR	RON	RON
Nominal amount of instrument (aggregate)	25,455,257	85,000,000	32,199,206	1,287,968
Issue price	100.0	101.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - Fair Value Option	Liability - amortised cost	Liability - amortised cost
Original date of issuance	24.07.15	21.09.15	20.08.15	03.09.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	24.07.23	21.09.25	20.08.25	03.09.25
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax 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	Floating	Floating
Coupon rate and any related index	3.60%	4.50% then collared CMS	3m ROBOR +3.96%	3m ROBOR +3.80%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	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	AT0000A1FW76	AT0000A1GQR5	AT0000A1H5Z2	AT0000A1HUU9
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)	32,918,321	69,440,104	4,722,550	127,732,008
Currency of issue	RON	EUR	RON	EUR
Nominal amount of instrument (aggregate)	32,918,321	62,000,000	4,722,550	115,000,000
Issue price	100.0	101.0	97.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - Fair Value Option	Liability - amortised cost	Liability - Fair Value Option
Original date of issuance	16.09.15	28.10.15	29.12.15	27.01.16
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	16.12.23	28.10.25	29.12.23	27.01.26
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	Fixed to floating	Floating	Fixed to floating
Coupon rate and any related index	6.75%	4.00% then collared CMS	3m ROBOR +2.51%	5% till 26.01.17 then 1.5x10Y EUR CMS (floor 2.5%, cap 10%)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	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	AT0000A1HV00	AT0000A1JVV1	AT0000A1NKE2	AT0000A1QE42
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)	37,987,077	4,937,212	50,000,000	153,894,010
Currency of issue	CZK	RON	EUR	EUR
Nominal amount of instrument (aggregate)	37,987,077	4,937,212	50,000,000	145,000,000
Issue price	100.0	100.0	100.0	98.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - Fair Value Option
Original date of issuance	14.01.16	28.01.16	30.09.16	01.02.17
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	14.01.25	28.01.24	30.09.26	01.02.27
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	floating with collar (floor 2.35%, cap 5%)	fixed to floating 2.75% till 01.02.19 then 1x10Y EUR-CMS (floor 2.40%, cap 5%)
Coupon rate and any related index	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	Erste Group Bank AG	Erste Group Bank AG	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT0000A1QPC8	AT0000A1U9K9	AT0000225297	AT000B051230
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)	51,893,168	78,299,167	1,047,289	1,179,310
Currency of issue	CZK	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	52,868,612	75,000,000	3,000,000	2,000,000
Issue price	100.0	98.0	100.0	100.5
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortised cost	Liability - amortised cost
Original date of issuance	12.01.17	05.04.17	03.11.04	08.02.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	12.01.27	05.04.27	02.11.19	07.02.21
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	03.11.2014 at 100%	08.02.2018 at 100%
Subsequent call dates, if applicable	-	-	-	08.02.2019, 08.02.2020
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	Fixed	Floating
Coupon rate and any related index	2.40% till 12.01.19 then 6 months CZK PRIBOR (floor 2%, cap 5%)	2.5% till 05.04.19 then 10Y EUR-CMS (floor 2.3%, cap 5%)	4.55%	4.50%– 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	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT0000225255	AT000B051115	AT000B051552	AT000B051586
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)	322,563	1,893,083	3,700,000	2,572,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,000,000	8,464,000	3,700,000	2,572,000
Issue price	100.0	100.5	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	07.11.03	07.03.08	02.11.16	05.07.17
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	06.11.18	06.03.19	01.11.25	04.07.26
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	-	07.03.2016 at 100%	02.11.2021 at 100%	05.07.2022 at 100%
Subsequent call dates, if applicable	-	-	daily from 02.11.2021	daily from 05.07.2022
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
	107.5% 10-year EURO			
Coupon rate and any related index	CMS	5.00%	3.00%	2.650%
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	s Wohnbaubank Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	Sparkasse Neunkirchen	Sparkasse Neunkirchen
Unique identifier	AT000B073622	AT000B073564	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)	16,276,013	6,841,183	227,547	227,547
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	9,000,000	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
	Liability - Fair Value			
Accounting classification	Liability - amortised cost	option	Liability - amortised cost	Liability - amortised cost
Original date of issuance	26.01.07	20.10.06	05.10.06	05.10.06
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	25.01.22	19.10.21	04.10.18	04.10.18
Issuer call subject to prior supervisory approval	Yes	Yes	No	No
Optional call date, contingent call dates and redemption amount	26.01.2017 20,000,000	19.10.2017 9,000,000	-	-
	26.01.2018, 26.01.2019,	19.10.2018;		
Subsequent call dates, if applicable	26.01.2020, 26.01.2021	19.10.2019; 19.10.2020	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
			6-months-Euribor +	
Coupon rate and any related index	4.250%	4.00%	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	Convertible	Convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	Convertible on behalf of investor at coupon date	Convertible on behalf of investor at coupon date	-	-
If convertible, fully or partially	Always partially	Always partially	-	-
If convertible, conversion rate	1	1	-	-
If convertible, mandatory or optional conversion	Optional	Optional	-	-
If convertible, specify instrument type convertible into	Participation certificates	Participation certificates	-	-
	s Wohnbaubank	s Wohnbaubank		
If convertible, specify issuer of instrument it converts into	Aktiengesellschaft	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 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)	3,910,186	1,072,837	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	Waldviertler Sparkasse Bank AG	Waldviertler Sparkasse Bank AG
Unique identifier	AT000B031208	AT000B031422	AT000B033261	AT000B033527
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)	76,298	348,084	409,639	2,491,785
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	774,000	1,923,000	2,000,000	9,100,000
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	30.06.06	01.12.06	10.01.11	16.05.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.06.18	30.11.18	09.01.19	15.05.19
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	-	01.12.14	Regulatory call	Regulatory call
Subsequent call dates, if applicable	-	42339	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Step-up Fixed	Fixed	Step-up Fixed
Coupon rate and any related index	4.25%	4%–5.25%	6.00%	3.50% until 16.05.2014 then 4.75%
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	AT0000212550	AT000B100185	AT000B100896	AT000B100953
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)	19,800,002	26,995,739	9,056,911	26,616,801
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,001	24,647,002	10,189,001	29,320,001
Issue price	99.9	95.0	100.0	100.0
Redemption price	100.0	160.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	21.08.01	01.02.10	20.09.13	20.03.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.08.31	31.01.22	19.09.23	19.03.24
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
Coupon rate and any related index	from 21.08.2011 GBP CMS 10	Zero coupon	4.60%	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	AT000B100987	AT000B099809	AT000B099817	AT000B099981
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)	6,930,001	514,815	140,204	133,587
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	7,000,001	17,732,104	4,883,702	3,407,601
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	20.03.14	26.02.08	26.02.08	19.12.08
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.03.24	25.02.18	25.02.18	18.03.18
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
			from 26.08.2008 6-months-Euribor (min 5%)	
Coupon rate and any related index	4.50%	5.50%		5.50%
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	AT000B100045	AT000B100243	AT000B100292	AT000B100425
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)	4,779,593	849,401	1,399,424	6,505,678
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	23,866,303	11,903,201	9,979,501	12,078,502
Issue price	100.0	100.5	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	18.02.09	15.12.09	22.03.10	21.09.10
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	17.02.19	14.05.18	21.09.18	20.09.20
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
		from 15.05.2010 EUR		
Coupon rate and any related index	5.0%	CMS 5 (min 4%)	5.0%	4.00%
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	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100508	AT000B100698	AT000B100763	AT000B101100
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)	2,920,802	3,517,410	5,336,559	31,686,001
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	4,744,901	5,994,601	5,686,301	33,186,001
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	10.02.11	30.03.12	28.09.12	18.03.15
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.02.21	29.03.21	27.09.22	17.03.24
Issuer call subject to prior supervisory approval	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	-	-	-	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
Coupon rate and any related index	4.50%	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 18.03.2021 till 17.03.2024
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	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft
Unique identifier	AT000B101191	AT000B101308	AT0000466545	AT000B033543
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)	26,320,001	7,780,001	6,515,060	6,719,606
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	27,820,001	7,780,000	21,500,000	10,000,000
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	27.01.16	20.12.17	23.12.99	12.05.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	26.01.25	19.12.27	22.12.19	11.05.21
Issuer call subject to prior supervisory approval	Yes	Yes	No	No
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 to floating	Floating	Fixed to floating	Fixed
Coupon rate and any related index	3.25% till 26.01.2021 then 12M EURIBOR +1.5%; min. 3%, max. 5%	12M EURIBOR /floor 2.75%, cap 5%)	year 1-4 8.9% then 15- year GBP CMS max.8.9%	5.25%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	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	Salzburger Sparkasse Bank Aktiengesellschaft	Sparkasse der Stadt Kitzbühel	Kärntner Sparkasse Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B034384	AT000B031901	AT000B035035	AT0000483300
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)	2,431,544	8,981	4,422,234	4,406,130
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,500,000	820,000	5,000,000	10,000,000
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	12.11.12	21.01.08	04.06.14	16.03.00
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	11.11.22	20.01.18	03.06.22	15.03.20
Issuer call subject to prior supervisory approval	Yes	No	No	No
Optional call date, contingent call dates and redemption amount	Regulatory call	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Floating
		Average SMR+0.250%, min. 3.75%, max. 6.25%		15 year GBP CMS (max. 7.5%)
Coupon rate and any related index	5.50%	6.25%	4%	7.5%
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	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B031406	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)	365,890	481,124	41,813,042	20,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	2,649,000	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	10.10.06	20.05.09	10.03.14	23.05.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.10.18	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
Coupon rate and any related index	SMR average September + 0.20%	SMR average April + 0.50%,	4.25%	4.2%
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	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Bausparkasse der österreichischen Sparkassen Aktiengesellschaft
Unique identifier	AT000B035332	AT000B035639	AT000B035902	AT0000A1AD82
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)	33,560,000	50,000,000	28,549,000	1,000,000
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	33,560,000	50,000,000	28,549,000	20,000,000
Issue price	100.0	100.0	100.0	100.0
Redemption price	100.0	100.0	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	16.03.15	21.03.16	22.05.17	09.12.14
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15.03.24	20.03.25	21.05.25	09.12.24
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 %	22.05.2022 at 100%	Tax and Reg.call; Optional call: 09.12.2019
Subsequent call dates, if applicable	daily from 16.03.2020	daily from 21.03.2021	daily from 22.05.2022	annually on 09.12.
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	3.05%	3%	3%	4.45%
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	Yes	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	Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Banca Comercială Română	Erste Bank Hungary	Erste Bank Hungary
Unique identifier	AT0000A147M6	ROBCRODBC078	HU0000343470	HU0000343777
Governing law(s) of the instrument	Austrian Law	Romanian 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)	2,500,000	514,786	732,003	405,469
Currency of issue	EUR	EUR	HUF	HUF
Nominal amount of instrument (aggregate)	2,500,000	10,000,000	1,254,568	1,526,568
Issue price	100.0	96.3	100.0	100.0
Redemption price	100.0	min.140.71	100.0	100.0
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	20.12.13	04.04.11	01.12.08	30.04.09
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.12.23	04.04.18	01.12.20	30.04.19
Issuer call subject to prior supervisory approval	Yes	No	No	No
Optional call date, contingent call dates and redemption amount	Tax and Reg.call; Optional call: 20.12.2018	No	No	No
Subsequent call dates, if applicable	annually on 20.12.	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	N/a	Fixed	Fixed
Coupon rate and any related index	5.15%	-	6.88%	8.19%
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 Bank Hungary	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
Unique identifier	HU0000354493	SK4120007287	SK4120007881	SK4120007956
Governing law(s) of the instrument	Hungarian 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)	10,799,826	6,695,555	624,709	619,109
Currency of issue	HUF	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,799,826	10,000,000	7,000,000	6,600,000
Issue price	49.9	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	28.03.14	02.08.10	13.06.11	20.06.11
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.03.24	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	0.90%	Structure (DJ, Nikkei, Inflation)	Interest rate structure	4.90%
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	Slovenská sporiteľňa	Slovenská sporiteľňa
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)	8,903,146	828,327	5,114,015	751,278
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)	12,120,131	10,035,482
Currency of issue	EUR	EUR
Nominal amount of instrument (agregate)	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.