CAPITAL INSTRUMENTS TABLE

Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
AT0000652011	XS1425367494	XS1597324950	AT0000296181
Austrian law	German Law	German Law	Austrian Law
Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2
Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2
Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Subscribed capital	Bearer notes	Bearer notes	Bond
			6,540,698
			ATS
			6,540,698
			100.0
			100.0
			Liability - amortised cost
			26.05.94
			Dated 25 05 34
			25.05.24
N/a			No
	• •		
N/a			_
1474			
N/a	and 15.10.	and 15.10.	-
Floating	Fixed to floating	Fixed to floating	Fixed
		6.5% until 15.04.2024	
	8.875% until 15.10.21 then	then 5Y Mid-swap rate	
N/a	5y swap rate + 9.02%	+620.4 bps	7.50%
N/a	No	No	No
N/a	Fully discretionary	Fully discretionary	Mandatory
N1/-	□ N. P	E H. Paradana	Mandatan
		•	Mandatory
			No
			Noncumulative
	Non-convenible	Non-convenible	Non-convertible
	-	-	<u>-</u>
	<u>-</u>		
			No
I N/a			NO
N/a	CET1 ratio < 5.125%	CET1 ratio < 5.125%	-
N/a	Fully or partially	Fully or partially	-
N/a	Temporary	Temporary	-
	positive profit, no trigger	positive profit, no trigger	
	event continuing, no risk	event continuing, no risk	
	of causing a Trigger	of causing a Trigger	
N/a	event, applied to all notes	event, applied to all notes	-
	T: 0	T' 0	Conior
N/a N/a	Tier 2	Tier 2	Senior
	Austrian law Common Equity Tier 1 Common Equity Tier 1 Solo and consolidated Subscribed capital 859,600,000 EUR 859,600,000 N/a N/a Shareholder's equity 04.12.1997 N/a	Austrian law German Law	Austrian law German Law German Law Common Equity Tier 1 Additional Tier 1 Additional Tier 1 Solo and consolidated Solo and consolidated Solo and consolidated Subscribed capital Bearer notes Bearer notes 859,600,000 496,750,000 496,525,000 EUR EUR EUR 859,600,000 500,000,000 500,000,000 N/a 100.0 100.0 N/a 100.0 100.0 Shareholder's equity Shareholder's equity Shareholder's equity N/a Perpetual Perpetual N/a Perpetual Perpetual N/a N/a N/a N/a Yes Yes Tax and regulatory call; First reset date: First reset date: First reset date: N/a 15.10.2021 First feet date: N/a 15.10.2021 Fixed to floating Fixed to floating Fixed to floating Fixed to floating N/a 8.875% until 15.10.21 then Fixed to floating

Issuer	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			
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)	-	-	-	-
		<u>-</u>	<u>-</u>	
If write-down, full or partial	<u>-</u>			-
If write-down, permanent or temporary		-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify	Conin-	Coni	Con:	0:-
Instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	<u> </u>

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 cos
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 cal
Subsequent call dates, if applicable		-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
		TIXOG	Тисс	TIXOO
	Zero coupon	Zero coupon	Zero coupon	Zero coupor
Coupon rate and any related index Existence of a dividend stopper	Zero coupon	Zero coupon	Zero coupon	· · · · · · · · · · · · · · · · · · ·
Existence of a dividend stopper	Zero coupon No	Zero coupon No	Zero coupon No	· · · · · · · · · · · · · · · · · · ·
	·	· · · · · · · · · · · · · · · · · · ·	·	Zero coupon No Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in	No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in	No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	No Mandatory	No Mandatory	No Mandatory	No Mandatory Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	Mandatory Mandatory No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No	Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, curversion rate	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative Non-convertible -	Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative Non-convertible -	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate 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	Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	No Mandatory

Issuer	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-			-	<u> </u>
)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			
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	103	103	103	103
amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	- Tax ball	. ax oan
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No No	No No	No No	No.
	NO	INO	NO	140
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Walldatory	Mandatory	Wallactory	Manadory
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)	-	-	-	Non convenible
If convertible, fully or partially				
If convertible, conversion rate				<u> </u>
·				<u> </u>
If convertible, mandatory or optional conversion	-	-	-	•
If convertible, specify instrument type convertible into	-	-	-	•
If convertible, specify issuer of instrument it converts into	- N.	- N:	- N:	N.
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	•
If write-down, full or partial	-	-	-	•
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation (specify				
instrument type immediately senior to instrument) Non-compliant transitioned features	Senior No	Senior No	Senior No	Senior No

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	01.11.2
Issuer call subject to prior supervisory approval		Ves	Ves	
, , , , , , , , , , , , , , , , , , , ,	Yes	162	res	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	Tax call	Tax call	Tax call	Tax can
Coupons / dividends	Fired	Fired	Fired	Fired
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
	NI-	NI=	NI=	N-
···	No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	No Mandatory	
Fully discretionary, partially discretionary or mandatory (in terms of timing)	<u> </u>	<u> </u>		
Fully discretionary, partially discretionary or mandatory (in	<u> </u>	<u> </u>		No Mandatory Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory	Mandatory Mandatory No
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory Mandatory No Noncumulative Non-convertible -	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Mandatory No Noncumulative Non-convertible -	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative	Mandatory Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No No	Mandatory Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible No No	Mandatory Mandatory No Noncumulative Non-convertible

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 Lav
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(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	Bono
Amount recognised in regulatory capital (in EUR, as of				
most recent reporting date)	24,483,614	31,223,321	103,297,700	12,486,71
Currency of issue	EUR	EUR	EUR	EUF
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
				Liability - Fair Value
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Option
Original date of issuance	01.12.10	01.12.10	03.05.11	21.03.1
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.12.22	01.12.22	01.08.26	21.09.1
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	Mandator
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				
		Senior	Senior	Senio
instrument type immediately senior to instrument)	Senior	- Jenioi	0011101	

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AC
Unique identifier	AT000B005624	AT000B005731	AT000B006002	AT000B00751
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Eligible at solo/(sub-)consolidated/ solo&(sub-				
)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidate
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bon
Amount recognised in regulatory capital (in EUR, as of				
most recent reporting date)	40,426,127	2,229,050	29,835,242	31,736,24
Currency of issue	EUR	EUR	EUR	EUI
Nominal amount of instrument (aggregate)	111,000,000	5,040,000	71,000,000	50,000,00
Issue price	102.0	100.4	100.5	100.
Redemption price	100.0	100.0	100.0	100.
	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value	Liability - Fair Valu
Accounting classification	Option	Option	Option	Optio
Original date of issuance	31.03.11	24.03.11	30.06.11	20.11.1
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	30.09.19	24.01.20	30.12.19	20.11.2
Issuer call subject to prior supervisory approval	No	No	No	Ye
Optional call date, contingent call dates and redemption				
amount	-	-	-	Regulatory call@10
Subsequent call dates, if applicable	-	-	-	<u> </u>
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 FR
Existence of a dividend stopper	No	No	No	N
Fully discretionary, partially discretionary or mandatory (in				
terms of timing)	Mandatory	Mandatory	Mandatory	Mandator
Fully discretionary, partially discretionary or mandatory (in				
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandato
	Mandatory No	Mandatory No	Mandatory No	
terms of amount)				N
terms of amount) Existence of step up or other incentive to redeem	No	No	No	Noncumulativ
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Noncumulative	No Noncumulative	No Noncumulative	Noncumulativ
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Noncumulative	No Noncumulative	No Noncumulative Non-convertible	Noncumulativ
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No Noncumulative Non-convertible	No Noncumulative Non-convertible	No Noncumulative Non-convertible	Noncumulativ
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Noncumulative Non-convertible	No Noncumulative Non-convertible -	No Noncumulative Non-convertible	Noncumulativ
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Noncumulative Non-convertible	No Noncumulative Non-convertible -	No Noncumulative Non-convertible	Noncumulativ
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Noncumulative Non-convertible	No Noncumulative Non-convertible -	No Noncumulative Non-convertible	Noncumulati
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Noncumulative Non-convertible	No Noncumulative Non-convertible	No Noncumulative Non-convertible	Noncumulati Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate 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 Noncumulative Non-convertible No	No Noncumulative Non-convertible No	No Noncumulative Non-convertible Non-convertible	Noncumulati Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	No Noncumulative Non-convertible Non-convertible No	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	Noncumulati Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	Noncumulativ Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	No Noncumulative Non-convertible Non-convertible No	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	Noncumulati Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	Noncumulati Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	No Noncumulative Non-convertible No Non-convertible	No Noncumulative Non-convertible No No	No Noncumulative Non-convertible No No	Noncumulativ Non-convertib
terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	No Noncumulative Non-convertible No	Mandato Noncumulativ Non-convertib

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank A
Unique identifier	AT000B007752	AT000B007943	AT000B007950	AT000B11968
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian La
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Eligible at solo/(sub-)consolidated/ solo&(sub-				
)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidate
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bor
Amount recognised in regulatory capital (in EUR, as of				
most recent reporting date)	64,293,538	88,496,714	25,000,000	160,000,00
Currency of issue	EUR	EUR	EUR	EU
Nominal amount of instrument (aggregate)	100,000,000	133,000,000	25,000,000	160,000,00
Issue price	100.5	100.5	100.5	100
Redemption price	100.0	100.0	100.0	100
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised co
Original date of issuance	28.02.13	30.04.13	30.04.13	30.08.1
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	20.03.21	30.04.21	30.04.23	30.08.2
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Y
Optional call date, contingent call dates and redemption				
amount	Regulatory call	Regulatory call	Regulatory call	Tax and regulatory c
Subsequent call dates, if applicable	-	-	-	<u> </u>
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 FR
Existence of a dividend stopper	No	No	No	
Fully discretionary, partially discretionary or mandatory (in				
terms of timing)	Mandatory	Mandatory	Mandatory	Mandato
Fully discretionary, partially discretionary or mandatory (in	•		•	
terms of amount)	Mandatory	Mandatory	Mandatory	Mandato
Existence of step up or other incentive to redeem	No	No	No	1
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulati
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertib
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	1
	-	-	-	<u>'</u>
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	0 1	0	0	2
instrument type immediately senior to instrument)	Senior	Senior	Senior	Seni
Non-compliant transitioned features	No	No	No	N

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank A
Unique identifier	AT000B120084	AT000B120233	AT0000A14PZ1	AT000B12046
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Eligible at solo/(sub-)consolidated/ solo&(sub-				
consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidate
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bon
Amount recognised in regulatory capital (in EUR, as of				
most recent reporting date)	50,000,000	120,000,000	81,898,850	113,956,53
Currency of issue	EUR	EUR	EUR	CZI
Nominal amount of instrument (aggregate)	50,000,000	120,000,000	100,300,000	113,961,23
Issue price	100.5	100.0	101.0	100.
Redemption price	100.0	100.0	100.0	100.
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised co
Original date of issuance	28.11.13	29.11.13	31.01.14	07.02.1
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	28.11.23	29.11.24	31.01.22	07.02.2
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Y
Optional call date, contingent call dates and redemption	100	100	100	
amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory c
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 FR
Existence of a dividend stopper	No	No	No	N
Fully discretionary, partially discretionary or mandatory (in	140	110	110	
terms of timing)	Mandatory	Mandatory	Mandatory	Mandato
Fully discretionary, partially discretionary or mandatory (in	,			
terms of amount)	Mandatory	Mandatory	Mandatory	Mandato
Existence of step up or other incentive to redeem	No	No	No	N
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulati
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertib
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	<u>-</u>			
If convertible, specify issuer of instrument it converts into	No			
Write-down features	No	No	No	1
If write-down, write-down trigger(s)	-	-	-	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation (specify				
instrument type immediately senior to instrument) Non-compliant transitioned features	Senior No	Senior No	Senior	Seni N

Issuer	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			
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			
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				<u>-</u>
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 trigger(s)		-	-	
If write-down, full or partial				
If write-down, permanent or temporary		-	-	
If temporary write-down, description of write-up mechanism			<u>-</u>	<u> </u>
Position in subordination hierarchy in liquidation (specify	<u>-</u>		<u>-</u>	<u>-</u>
instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
	-	-	- NO	INU
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 cos
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 cal
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			_	
·	_	-	<u>-</u>	
If write-down, permanent or temporary				
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	-	-	-	
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	-			Senio
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism		Senior No	Senior No	Senior No

Issuer	Erste Group Bank AG			
Unique identifier	XS0836299320	XS0840062979	XS1143333109	AT0000A1BTF5
Governing law(s) of the instrument	English Law	English Law	German Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(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			
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	Tax and Reg. Call; Call	100	Tax and Reg. Call; Call	100
amount	option 28.03.2018	Tax and Reg. Call	option 26.05.2020	Tax and regulatory cal
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed to floating
- Not of Housing arradinatosupon	6.375% then 5y	1 1100	5.50% then 5y	. mod to noding
Coupon rate and any related index	MS+5.47%	7.13%	MS+3.766%	5% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in				
terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or 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				
. Solution in Superioring and interest of the				
instrument type immediately senior to instrument)	Senior	Senior	Senior	Senio
instrument type immediately senior to instrument) Non-compliant transitioned features	Senior No	Senior No	Senior No	Senio: No

Issuer	Erste Group Bank AG			
Unique identifier	AT0000A1E283	AT0000A1E879	AT000YOUINV0	QOXDBA032311
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(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			
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	100	100	100	100
amount	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	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			_	
		<u> </u>		
If convertible, specify issuer of instrument it converts into Write-down features	No			No
·	-	No -	No	INU
If write-down, write-down trigger(s)	-	-	<u> </u>	<u> </u>
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	0	0	0'	0'
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	AT0000A1G7S
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Eligible at solo/(sub-)consolidated/ solo&(sub-				
)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidate
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bon
Amount recognised in regulatory capital (in EUR, as of				
most recent reporting date)	25,455,257	98,066,956	32,199,206	1,287,96
Currency of issue	CZK	EUR	RON	RO
Nominal amount of instrument (aggregate)	25,455,257	85,000,000	32,199,206	1,287,96
Issue price	100.0	101.0	100.0	100.
Redemption price	100.0	100.0	100.0	100.
		Liability - Fair Value		
Accounting classification	Liability - amortised cost	Option	Liability - amortised cost	Liability - amortised cos
Original date of issuance	24.07.15	21.09.15	20.08.15	03.09.1
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	24.07.23	21.09.25	20.08.25	03.09.2
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Ye
Optional call date, contingent call dates and redemption		Tax and regulatory	Tax and regulatory	
amount	Tax and regulatory call	call	call	Tax and regulatory ca
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Floating	Floatin
		4.50% then collared		
Coupon rate and any related index	3.60%	CMS	3m ROBOR +3.96%	3m ROBOR +3.80°
Existence of a dividend stopper	No	No	No	Ν
Fully discretionary, partially discretionary or mandatory (in				
terms of timing)	Mandatory	Mandatory	Mandatory	Mandato
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandato
Existence of step up or other incentive to redeem	No	No	No	٨
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulativ
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertib
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	N
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	-	<u> </u>	<u> </u>	
Position in subordination hierarchy in liquidation (specify	<u> </u>	<u> </u>	<u> </u>	
r osmon ni suporumanon meratchy in humuanon (specify		Senior	Senior	Seni
	Senior			
instrument type immediately senior to instrument) Non-compliant transitioned features	Senior No	No	No	N

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-	110.2	2	2	
)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
		Liability - Fair Value		Liability - Fair Value
Accounting classification	Liability - amortised cost	Option	Liability - amortised cost	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
i nod of nodaling distraction occupon	1 1/100	. mod to nodaling	- Todanig	5% till 26.01.17 then
		4.00% then collared		1.5x10Y EUR CMS
Coupon rate and any related index	6.75%	CMS	3m ROBOR +2.51%	(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	<u> </u>	<u> </u>	-	<u> </u>
•		<u> </u>	<u> </u>	<u> </u>
If write-down, permanent or temporary				-
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
	No	No	No	
Non-compliant transitioned features		INO	INO	No
If yes, specify non-compliant features		-	-	<u> </u>

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
				Liability - Fair Value
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	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				
			floating with collar (floor	
Fixed or floating dividend/coupon	Fixed	Fixed	2.35%, cap 5%)	fixed to floating
				2.75% till 01.02.19 then
				1x10Y EUR-CMS (floor
Coupon rate and any related index	2.90%	5.56%	12 months EURIBOR	2.40%, cap 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	-	-	-	-
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			Bankhaus	Bankhaus
leguer	Ersta Group Bank AG	Erste Group Bank AG	Krentschker & Co.	Krentschker & Co.
Issuer	Erste Group Bank AG	Erste Group Bank AG	Aktiengesellschaft	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
	Liability - Fair Value	Liability - Fair Value	100.0	100.0
Accounting classification	Option	Option	Liability - amortised cost	Liability - amortised cost
Original date of issuance	12.01.17	05.04.17	03.11.04	08.02.10
	Dated	Dated	Dated	Dated
Perpetual or dated				07.02.21
Original maturity date	12.01.27	05.04.27	02.11.19	
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption	Tau and sandatan call	Tau and resulation, sall	02.44.0044 -+ 4000/	00.00.0040+4000/
amount	Tax and regulatory call	Tax and regulatory call	03.11.2014 at 100%	08.02.2018 at 100%
Subsequent call dates, if applicable	-	<u> </u>	<u> </u>	08.02.2019, 08.02.2020
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	Fixed	Floating
	2.40% till 12.01.19 then	2.5% till 05.04.19 then		
Courses note and any selected index.	6 months CZK PRIBOR	10Y EUR-CMS (floor	4.550/	4 500/ 5 000/
Coupon rate and any related index	(floor 2%, cap 5%)	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	Mandatan	Mandatan	Mandatan	Mandatan
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	-	-	-	-
11 you, opourly non compliant leatures		<u> </u>	-	-

	Bankhaus Krentschker & Co.	Bankhaus Krentschker & Co.	Bankhaus Krentschker & Co.	Bankhaus Krentschker & Co.
Issuer	Aktiengesellschaft	Aktiengesellschaft	Aktiengesellschaft	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
	NO	163	163	163
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
	407 F0/ 40 FUDO			
	107.5% 10-year EURO			
Coupon rate and any related index	107.5% 10-year EURO CMS	5.00%	3.00%	2.650%
Coupon rate and any related index Existence of a dividend stopper	•	5.00% No	3.00% No	2.650% No
	CMS			
Existence of a dividend stopper	CMS			
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in	CMS No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	CMS No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in	CMS No Mandatory	No Mandatory	No Mandatory	No Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	CMS No Mandatory	No Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	CMS No Mandatory Mandatory	No Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	CMS No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	CMS No Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	CMS No Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	CMS No Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	CMS No Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	CMS No Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	CMS No Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	CMS No Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	CMS No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	CMS No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	CMS No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	CMS No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	CMS No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, 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)	CMS No No Mandatory Mandatory No Noncumulative Non-convertible No No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No	No Mandatory Mandatory No Noncumulative Non-convertible No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or 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 If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	CMS No No Mandatory Mandatory No Noncumulative Non-convertible No No Senior	No Mandatory Mandatory No Noncumulative Non-convertible No Senior	No Mandatory Mandatory No Noncumulative Non-convertible No Senior	No Mandatory Mandatory No Noncumulative Non-convertible No Senior

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	26.01.2017	19.10.2017		
amount	20,000,000	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
Coupon rate and any related index	4.250%	4.00%	6-months-Euribor + 0.125%	4%
Existence of a dividend stopper	No	4.00% No	No	No No
Fully discretionary, partially discretionary or mandatory (in	110	110	NO	140
terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	manaatery	manaatory	mandatory	manadiory
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
	Convertible on behalf of	Convertible on behalf of		
If convertible, conversion trigger(s)	investor at coupon date	investor at coupon date	_	-
If convertible, fully or partially	Always partially	Always partially	-	_
If convertible, conversion rate	1	1	-	-
If convertible, mandatory or optional conversion	Optional	Optional		
If convertible, specify instrument type convertible into		Participation certificates		
, -p, -p, -p				
	Participation certificates	s Wohnhauhank		
If convertible, specify issuer of instrument it converts into	s Wohnbaubank	s Wohnbaubank Aktiengesellschaft	-	-
If convertible, specify issuer of instrument it converts into Write-down features	s Wohnbaubank Aktiengesellschaft	Aktiengesellschaft	- No	- No
Write-down features	s Wohnbaubank		- No -	- No -
Write-down features If write-down, write-down trigger(s)	s Wohnbaubank Aktiengesellschaft	Aktiengesellschaft	- No -	- No -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial	s Wohnbaubank Aktiengesellschaft No	Aktiengesellschaft	-	- No - -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	s Wohnbaubank Aktiengesellschaft No	Aktiengesellschaft	-	- No - - -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	s Wohnbaubank Aktiengesellschaft No	Aktiengesellschaft	-	- No - - -
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	s Wohnbaubank Aktiengesellschaft No	Aktiengesellschaft	-	No Senior
Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	s Wohnbaubank Aktiengesellschaft No - - -	Aktiengesellschaft No	-	-

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	/tdottrair Edw	/tdottrair Edw	/tdottlatt Edw	/ tdottlair Edw
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-	TICI Z	TICI Z	TICI Z	TIGI Z
)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 (agregate)	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			
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				
	Senior	Senior	Senior	Senior
instrument type immediately senior to instrument				
instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No

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 (agregate)	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
				3.50% until 16.05.2014
Coupon rate and any related index	4.25%	4%-5.25%	6.00%	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				<u> </u>
Position in subordination hierarchy in liquidation (specify	<u> </u>		<u>-</u>	<u> </u>
instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	- 140
11 Jos, specify from compliant reatures	<u> </u>			

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaf t	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaf t	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-	2			
)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 (agregate)	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	Floating	Fixed	Fixed	Fived
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%
Coupon rate and any related index Existence of a dividend stopper	No	No	4.00 % No	4.50% No
	INU	INO	INO	INO
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Wandatory	Walldatory	Walldatory	Mandatory
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
	Non-conventible	Non-conventible	Non-conventible	Non-conventible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	<u> </u>	<u> </u>	-	-
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
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	/ dottidii Edw	/ dothan Law	Addition Law	/ dottidii Edw
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
<u>'</u>				
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 (agregate)	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			
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	
Coupon rate and any related index	4.50%	5.50%	5%)	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				
<u> </u>				
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it converts into Write-down features	- No	- No.	- No.	- No.
	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	_	_	_	_
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Senior No	Senior No	Senior	Senior No

	Allgemeine Sparkasse Oberösterreich	Allgemeine Sparkasse Oberösterreich	Allgemeine Sparkasse Oberösterreich	Allgemeine Sparkasse Oberösterreich
Issuer	Bankaktiengesellschaft	Bankaktiengesellschaft	Bankaktiengesellschaft	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			
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 instrument type convertible into If convertible, specify issuer of instrument it converts into				
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	-	-	-	
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	- No	- No	- No	
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	- No	- No	- No	No - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	- No -	- No -	- No -	No - - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- No - -	- No - -	- No - -	No - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	- No - -	- No - -	- No - -	No - - - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	- No - - -	- No - - -	- No - - -	- - No - - - - Senior

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	Austrian Law	Austrian Law	Austrian Law	Austrian Law
	Tier 2	Tier 2	Tier 2	Tier 2
Transitional CRR rules				
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	Вопа	Bond	Bona	Bona
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
	100.0	100.0	100.0	100.0
Redemption price				
Accounting classification Original data of incurses	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance		30.03.12	28.09.12	18.03.15
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				T
amount	-	-	-	Tax and regulatory call
Subsequent call dates, if applicable	-	-	<u>-</u>	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed 3% till 17.03.2018; 3.25% from 18.03.2018
Fixed or floating dividend/coupon		4% till 29.03.2018, then	from 28.09.2013 EUR	3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% from 18.03.2021 till
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
Coupon rate and any related index Existence of a dividend stopper		4% till 29.03.2018, then	from 28.09.2013 EUR	3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% from 18.03.2021 till
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in	4.50% No	4% till 29.03.2018, then 5% No	from 28.09.2013 EUR CMS 10 No	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 No
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	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
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in	4.50% No Mandatory	4% till 29.03.2018, then 5% No Mandatory	from 28.09.2013 EUR CMS 10 No Mandatory	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 No
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	4.50% No Mandatory Mandatory	4% till 29.03.2018, then 5% No Mandatory	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory	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 No Mandatory
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	4.50% No Mandatory Mandatory No	4% till 29.03.2018, then 5% No Mandatory Mandatory No	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory	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 No Mandatory Mandatory
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	4.50% No Mandatory Mandatory No Noncumulative	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative	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 No Mandatory Mandatory No Noncumulative
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	4.50% No Mandatory Mandatory No	4% till 29.03.2018, then 5% No Mandatory Mandatory No	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory	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 No Mandatory Mandatory
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	4.50% No Mandatory Mandatory No Noncumulative	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	4.50% No Mandatory Mandatory No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible -	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	4.50% No Mandatory Mandatory No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	4.50% No Mandatory Mandatory No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	4.50% No Mandatory Mandatory No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	4.50% No Mandatory Mandatory No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate 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	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No No	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible No No	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible No No	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No No	4% till 29.03.2018, then 5% No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible No No	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 No Mandatory Mandatory No Noncumulative Non-convertible
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No	4% till 29.03.2018, then 5% No No Mandatory Mandatory No Noncumulative Non-convertible No No No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible No No	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 No Mandatory Mandatory No Noncumulative Non-convertible No No
Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	4.50% No Mandatory Mandatory No Noncumulative Non-convertible No Noncumulative Non-convertible	4% till 29.03.2018, then 5% No No Mandatory Mandatory No Noncumulative Non-convertible	from 28.09.2013 EUR CMS 10 No Mandatory Mandatory No Noncumulative Non-convertible No No	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 No Mandatory Mandatory No Noncumulative Non-convertible

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.
	103	103	140	140
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	_	_
	- Tax and regulatory can	- Tax and regulatory can		
Subsequent call dates, if applicable		-	-	-
Coupons / dividends	Fired to fleeting	Fleeting	Fired to fleeting	Fired
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed to floating	Fixed
	3.25% till 26.01.2021		voor 1 4 9 00/ than 15	
	then 12M EURIBOR	12M EURIBOR /floor	year 1-4 8.9% then 15- year GBP CMS	
Coupon rate and any related index	+1.5%; min. 3%, max.	2.75%, cap 5%)	max.8.9%	5.25%
Existence of a dividend stopper	No	No	No	No
	NO	NO	NO	140
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
	Wandatory	Wandatory	Wandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
·	No	No	No	No
Existence of step up or other incentive to redeem				
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	-	-	NO	NO
ii yes, specily non-compliant reatures		-	- _	

	Salzburger Sparkasse			Steiermärkische Bank
Issuer	Bank Aktiengesellschaft	Sparkasse der Stadt Kitzbühel	Kärntner Sparkasse Aktiengesellschaft	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	20114	20.10	20114	20.14
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
	100.0	100.0	100.0	100.0
Issue price	100.0	100.0	100.0	100.0
Redemption price				
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%,		45 ODD OMO /
Coupon rate and any related index	5.50%	min. 3.75%, max. 6.25%.	4%	15 year GBP CMS (max. 7.5%)
Coupon rate and any related index Existence of a dividend stopper	5.50 % No	0.23 <i>%</i> .	4 /8 No	7.5%) No
•	INO	INU	INU	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
		NI-	NI-	NI.
Non-compliant transitioned features	No	No	No	No

	Steiermärkische Bank	Steiermärkische Bank	Steiermärkische Bank	Steiermärkische Bank
	und Sparkassen	und Sparkassen	und Sparkassen	und Sparkassen
Issuer	Aktiengesellschaft	Aktiengesellschaft	Aktiengesellschaft	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			
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
	SMR average	SMR average April +		
Coupon rate and any related index	September + 0.20%	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	-	-	-	-
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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			
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	uany nom 1010012020	daily 110111 2 11001202 1	daily 110111 2210012022	annually on corre
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)	res	INU -	INU	INO
			<u> </u>	<u>-</u>
If write-down, full or partial	<u> </u>	<u> </u>	<u> </u>	-
If write-down, permanent or temporary	<u> </u>	<u> </u>		-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
instrument type immediately senior to instrument)	No	No	No	No
Non-compliant transitioned features				

	Bausparkasse der österreichischen			
Issuer	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
, , , , , , , , , , , , , , , , , , , ,	Tax and Reg.call;			
Optional call date, contingent call dates and redemption	Optional call:			
amount	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	-	-		-
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Issuer	Erste Bank Hungary	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa
Unique identifier	HU0000354493	SK4120007287	SK4120007881	SK4120007956
Governing law(s) of the instrument	Hungarian Law	Slovakian Law	Slovakian Law	Slovakian Law
Regulatory treatment	. J			
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-	IICI Z	TICI Z	IIGI Z	TICI Z
)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	Dona	Dona	Dona	Dona
most recent reporting date)	10,799,826	6,695,555	624.709	619,109
Currency of issue	HUF	6,035,935 EUR	EUR	EUR
	10,799,826	10,000,000	7,000,000	6,600,000
Nominal amount of instrument (agregate)				
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			
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
		Structure (DJ, Nikkei,		
Coupon rate and any related index	0.90%	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		<u>_</u>		
	-	-	-	-
If convertible, specify issuer of instrument it converts into				- N-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up				
mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify				
instrument type immediately senior to instrument)	Senior	Senior	Senior	Senior
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	=

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 (agregate)	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
	140	110	140	NO
Optional call date, contingent call dates and redemption amount	No	No	No	No
Subsequent call dates, if applicable	-	-	-	-
	_	-	<u> </u>	
Coupons / dividends	Flanting	Flanting	Floation	Flanting
Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating
Courses rate and any related index	Structure (DJ, Nikkei, Inflation)	Interest rate structure	Structure (Inflation)	Interest rate structure
Coupon rate and any related index	No	No	No	Interest rate structure No
Existence of a dividend stopper	INU	INO	INU	INU
Fully discretionary, partially discretionary or mandatory (in terms of timing)		Mandatory	Mandatory	
terris or tirring)	Mandatory			Mandatory
	Mandatory	Manadory	iviaridatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	,	•	•	
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Noncumulative	Mandatory No Noncumulative	Mandatory No Noncumulative	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, cully or partially If convertible, conversion rate	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, cully or partially If convertible, conversion rate	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate 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	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No

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	No
Optional call date, contingent call dates and redemption	110	110
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	140	NO
terms of timing)	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	managery	manaatory
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	No	No
Write-down features	No	INU
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	O	0
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.