

EU LI3: OUTLINE OF THE DIFFERENCES IN THE SCOPE OF CONSOLIDATION (ENTITY BY ENTITY)

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
Sparkassen Leasing Süd GmbH	Full	X				Financial institution
Sparkassen Leasing Süd GmbH & Co KG	Full	X				Financial institution
IMMORENT-RIO Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
ImmoRent Einkaufszentren Verwaltungsgesellschaft m.b.H.	Full	X				Financial institution
Immorent - Kagraner Grundstücksverwertungsgesellschaft m.b.H.	Full	X				Financial institution
Immorent Lehrbauhöfeerrichtungsgesellschaft m.b.H.	Full	X				Financial institution
IR Domestic Project Development Holding GmbH	Full	X				Financial institution
Immorent - Wörgler Grundverwertungsgesellschaft m.b.H. in Liqui.	Full				X	Other company
Immorent-Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT SPARKASSE ST. PÖLTEN Leasinggesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-RUBIN Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-MOMO Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-CHEMILEN Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-NERO Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
Immorent-WBV Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Immorent - Immobilienleasing Gesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-BRAUGEBÄUDE- Leasinggesellschaft m.b.H.	Full				X		Other company
Ölim- Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent-Sigre Grundverwertungsgesellschaft m.b.H.	Full				X		Other company
IMMORENT-STIKÖ Leasinggesellschaft m.b.H.	Full				X		Other company
IMMORENT-RIWA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
AVION- Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-JULIA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent-Gamma- Grundstücksverwertungsgesell- schaft m.b.H.	Full	X					Financial institution
Immorent-Kappa Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-REMUS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT West Grundverwertungsgesellschaft m.b.H. in Liqu.	Full			X			Other company
Immorent- Gebäudeleasinggesellschaft m.b.H. in Liqu.	Full			X			Other company
Immorent-Mytho Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT - ANDROMEDA Grundverwertungsgesellschaft m.b.H.	Full			X			Other company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
Immorent-Smaragd Grundverwertung GmbH	Full			X		Financial institution
IMMORENT-PAN Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-MARCO Grundverwertungsgesellschaft m.b.H. in Liqu.	Full			X		Other company
IMMORENT-ASTRA Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
Immorent-Clio- Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
Immorent - Weiko Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-KRABA Grundverwertungsgesellschaft m.b.H.	Full			X		Other company
IMMORENT- Objektvermietungsgesellschaft m.b.H.	Full	X				Financial institution
AS-Alpha Grundstücksverwaltung Gesellschaft m.b.H.	Full	X				Financial institution
S-Leasing Gesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-RASTA Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-GREKO Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT-MÖRE Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
S-Invest Beteiligungsgesellschaft m.b.H.	Full			X		Other company
IMMORENT-ANUBIS Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
IMMORENT-UTO Grundverwertungsgesellschaft m.b.H.	Full			X			Other company
IMMORENT-SARI Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
S-Leasing Immobilienvermietungsgesellschaft m.b.H.	Full	X					Financial institution
"Nare" Grundstücksverwertungs-Gesellschaft m.b.H.	Full	X					Financial institution
Salzburger Sparkasse Leasing Gesellschaft m.b.H.	Full	X					Financial institution
PONOS-Immorent Immobilienleasing GmbH	Full	X					Financial institution
SPARKASSE IMMORENT Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-OSIRIS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RIALTO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RONDO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent-Theta- Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Subholding Immorent GmbH	Full	X					Financial institution
IMMORENT-RAMON Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Jura GrundverwertungsgmbH	Full			X			Ancillary services undertaking consolidated
IMMORENT-LEANDER Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution

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		Full	Proportional	At equity	Neither cons. nor deducted	
IMMORENT-TRIAS Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
IMMORENT RIED GmbH	Full	X				Financial institution
IMMORENT-HATHOR Grundverwertungsgesellschaft m.b.H.	Full			X		Other company
IGP Industrie und Gewerbepark Wörgl Gesellschaft m.b.H.	Full			X		Other company
Erste Group Immorient International Holding GmbH	Full	X				Financial institution
LEDA-Immorient Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
OREST-Immorient Leasing GmbH	Full	X				Financial institution
Lassallestraße 7b Immobilienverwaltung GmbH	Full			X		Other company
BOOTES-Immorient Grundverwertungs-Gesellschaft m.b.H.	Full	X				Financial institution
Hotel- und Sportstätten-Beteiligungs-, Errichtungs- und Betriebsgesellschaft m.b.H.	Full	X				Financial institution
DENAR-Immorient Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
XENIA-Immorient Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
FUKO-Immorient Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
TAURIS-Immorient Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
PAROS-Immorient Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
DIE EVA - Liegenschaftsverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Immobilienbesitzgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Immobilienverwaltungs- und -vermietungsgesellschaft m.b.H.	Full	X					Financial institution
"SELIMMO" - Sparkasse Mühlviertel-West - DIE ERSTE Leasing - Immobilienvermietung GmbH	Full	X					Financial institution
MEKLA Leasing Gesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Grundbesitzgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Immobilien Vermietungsgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Grundaufschließungs- und Immobilienvermietungsgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Grundstückverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
DIE EVA-Immobilienleasing und -erwerb Gesellschaft m.b.H.	Full	X					Financial institution
IBF-Anlagenleasing 95 Gesellschaft m.b.H.	Full			X			Other company
"SGL" Grundstücksverwaltungs- und Leasing Gesellschaft m.b.H.	Full			X			Other company
Eva-Realitätenverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
EVA-Immobilienvermietungs- und -verwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMNA-Immorent Immobilienleasing GmbH	Full	X					Financial institution

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		Full	Proportional	At equity	Neither cons. nor deducted	
Alea-Grundstückverwaltung Gesellschaft m.b.H.	Full	X				Financial institution
"DIE EVA" Grundstückverwaltungsgesellsc haft m.b.H.	Full	X				Financial institution
Eva- Immobilienverwaltungsgesellsc haft m.b.H.	Full	X				Financial institution
DIE EVA- Gebäudeleasinggesellschaft m.b.H.	Full	X				Financial institution
DIE ERSTE Leasing Realitätenverwaltungsgesellsch aft m.b.H. in Liqu.	Full			X		Other company
HT Immobilien Tau GmbH	Full			X		Other company
SK Immobilien Epsilon GmbH	Full			X		Other company
HBM Immobilien Kamp GmbH	Full			X		Other company
HV Immobilien Hohenems GmbH	Full			X		Other company
HP Immobilien Psi GmbH	Full			X		Other company
HT Immobilien Theta GmbH	Full			X		Other company
Theuthras-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X				Financial institution
Pischeldorf Straße 221 Liegenschaftsverwertungs GmbH	Full	X				Financial institution
EKZ-Immorent Vermietung GmbH	Full	X				Financial institution
Dienstleistungszentrum Leoben GmbH	Full			X		Other company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
ERSTE CAMPUS Immobilien GmbH & Co KG	Full	X					Ancillary services undertaking consolidated
IMMORENT-Raiffeisen Fachhochschule Errichtungs- und BetriebsgmbH	Full	X					Financial institution
Wiesta-Immorent Immobilienleasing GmbH	Full	X					Financial institution
VIA Immobilien Errichtungsgesellschaft m.b.H.	Full	X					Financial institution
Altstadt Hotelbetriebs GmbH	Full	X					Financial institution
RHEA-Immorent Holding GmbH	Full	X					Financial institution
IR Beteiligungsverwaltungsgesellschaft mbH	Full	X					Financial institution
Wirtschaftspark Siebenhirten Entwicklungs- und Errichtungs GmbH	Full				X		Other company
LBG 61 LiegenschaftsverwaltungsgmbH	Full				X		Other company
QBC Management und Beteiligungen GmbH & Co KG	Full				X		Other company
HBF Eins Holding GmbH	Full	X					Financial institution
Wallgasse 15+17 Projektentwicklungs GmbH	Full				X		Other company
QBC Management und Beteiligungen GmbH	Full				X		Other company
SPARDAT - Bürohauserrichtungs- und Vermietungsgesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
SCIENTIA Immorent GmbH	Full	X					Financial institution

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		Full	Proportional	At equity	Neither cons. nor deducted	
MCS 14 Projektentwicklung GmbH & Co KG	Full			X		Other company
IR CEE Project Development Holding GmbH	Full			X		Other company
NAXOS-Immorient Immobilienleasing GmbH	Full	X				Financial institution
Cinci-Immorient Grundverwertungsgesellschaft m.b.H.	Full			X		Other company
GIROLEASING-Mobilienvermietungsgesellschaft m.b.H.	Full	X				Financial institution
Erste Group Bank AG	Full	X				Credit institution
Sparkasse der Stadt Amstetten AG	Full	X				Credit institution
Sparkasse Baden	Full	X				Credit institution
Sparkasse Haugsdorf	Full	X				Credit institution
Sparkasse Herzogenburg-Neulengbach Bank Aktiengesellschaft	Full	X				Credit institution
Sparkasse Horn-Ravelsbach-Kirchberg Aktiengesellschaft	Full	X				Credit institution
Sparkasse Korneuburg AG	Full	X				Credit institution
KREMSE BANK UND SPARKASSEN AKTIENGESELLSCHAFT	Full	X				Credit institution
Sparkasse Langenlois	Full	X				Credit institution
Sparkasse Neunkirchen	Full	X				Credit institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Sparkasse Pottenstein N.Ö.	Full	X					Credit institution
Sparkasse Poysdorf AG	Full	X					Credit institution
SPARKASSE NIEDERÖSTERREICH MITTE WEST							
AKTIENGESELLSCHAFT	Full	X					Credit institution
Sparkasse Scheibbs AG	Full	X					Credit institution
Wiener Neustädter Sparkasse	Full	X					Credit institution
Waldviertler Sparkasse Bank AG	Full	X					Credit institution
SPARKASSE FRANKENMARKT							
AKTIENGESELLSCHAFT	Full	X					Credit institution
Sparkasse Salzkammergut AG	Full	X					Credit institution
Sparkasse Lambach Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Neuhofen Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Eferding- Peuerbach-Waizenkirchen	Full	X					Credit institution
Sparkasse Pregarten - Unterweißenbach AG	Full	X					Credit institution
Sparkasse Ried im Innkreis- Haag am Hausruck	Full	X					Credit institution
Sparkasse Mittersill Bank AG	Full	X					Credit institution
Sparkasse Imst AG	Full	X					Credit institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
Sparkasse der Stadt Kitzbühel	Full	X				Credit institution
Sparkasse Kufstein Tiroler	Full	X				Credit institution
Sparkasse von 1877	Full	X				Credit institution
Lienzer Sparkasse AG	Full	X				Credit institution
Sparkasse Rattenberg Bank AG	Full	X				Credit institution
Sparkasse Reutte AG	Full	X				Credit institution
Sparkasse Schwaz AG	Full	X				Credit institution
Dornbirner Sparkasse Bank AG	Full	X				Credit institution
Sparkasse der Gemeinde Egg	Full	X				Credit institution
Sparkasse der Stadt Feldkirch	Full	X				Credit institution
Sparkasse Bludenz Bank AG	Full	X				Credit institution
Sparkasse Feldkirchen/Kärnten	Full	X				Credit institution
Sparkasse Mürzzuschlag						
Aktiengesellschaft	Full	X				Credit institution
Sparkasse Pöllau AG	Full	X				Credit institution
Hotel- und Sportstätten-Beteiligungs-, Errichtungs- und Betriebsgesellschaft m.b.H.						
Leasing KG	Full	X				Financial institution
F & S Leasing GmbH	Full	X				Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Salzburger Sparkasse Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Mühlviertel-West Bank Aktiengesellschaft	Full	X					Credit institution
Gladiator Leasing Limited	Full				X		Other company
Erste Asset Management GmbH	Full	X					Asset management company
Stavebni sporitelna Ceske sporitelny, a.s.	Full	X					Credit institution
Sparkasse Hainburg-Bruck-Neusiedl Aktiengesellschaft	Full	X					Credit institution
Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Full	X					Credit institution
Sparkasse Bregenz Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Voitsberg-Köflach Bankaktiengesellschaft	Full	X					Credit institution
Kärntner Sparkasse Aktiengesellschaft	Full	X					Credit institution
Erste Bank Hungary Zrt	Full	X					Credit institution
Slovenska sporitelna, a. s.	Full	X					Credit institution
Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Full	X					Credit institution
Ceska sporitelna, a.s.	Full	X					Credit institution
ERSTE BANK AKCIONARSKO DRUŠTVO, NOVI SAD	Full	X					Credit institution outside EU

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
Banca Comerciala Romana SA	Full	X				Credit institution
Banca Comerciala Romana Chisinau S.A.	Full	X				Credit institution outside EU
Tiroler Sparkasse Bankaktiengesellschaft Innsbruck	Full	X				Credit institution
s Wohnbaubank AG	Full	X				Financial institution
Steiermärkische Bank und Sparkassen Aktiengesellschaft	Full	X				Credit institution
Erste & Steiermärkische Bank d.d.	Full	X				Credit institution
Asset Management Slovenskej sporitelne, správ. spol., a. s.	Full				X	Asset management company
Intermarket Bank AG	Full	X				Financial institution
Sparkasse Oberösterreich Kapitalanlagegesellschaft m.b.H.	Full	X				Asset management company
brokerjet České sporitelny, a.s. v likvidaci	Full	X				Investment firm
ERSTE Immobilien Kapitalanlagegesellschaft m.b.H.	Full	X				Asset management company
NÖ-Sparkassen Beteiligungsgesellschaft m.b.H.	Full	X				Financial institution
Sparkassen IT Holding AG	Full	X				Financial institution
Erste Securities Polska S.A.	Full	X				Investment firm
Erste Befektetesi Zrt.	Full	X				Investment firm

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Propor-tional	At equity	Neither cons. nor deducted	Deducted	
Erste Asset Management Ltd.	Full			X			Asset management company
Procurement Services RO srl	Full			X			Ancillary services undertaking consolidated
Factoring Ceske sporitelny a.s.	Full	X					Financial institution
Erste Asset Management d.o.o.	Full			X			Asset management company
Czech TOP Venture Fund B.V.	Full	X					Asset management company
CS Property Investment Limited	Full	X					Financial institution
CEE Property Development Portfolio B.V.	Full	X					Asset management company
Czech and Slovak Property Fund B.V.	Full	X					Asset management company
Erste Group Immorent CR s.r.o.	Full	X					Financial institution
Erste & Steiermärkische S-Leasing drustvo s ogranicenom odgovornoscu za leasing vozila i strojeva	Full	X					Financial institution
Erste Group Immorent Slovensko s.r.o.	Full			X			Other company
SPARKASSEN LEASING druzba za financiranje d.o.o.	Full	X					Financial institution
IR REAL ESTATE LEASING d.o.o. u likvidaciji	Full	X					Financial institution
ERSTE GROUP IMMORENT LJUBLJANA, financne storitve, d.o.o.	Full	X					Financial institution
Erste Group Immorent Korlátolt Felelösségi Társaság "végelszámolás alatt"	Full			X			Other company

Name of entity	Method of regulatory consolidation					Description of the entity
	Method of accounting consolidation	Full	Proportional	At equity	Neither cons. nor deducted	
Erste Group Immorent Lízing Zártkörűen Működő Részvénytársaság	Full	X				Financial institution
IMMORENT Alpha Ingatlanbérbeadó és Üzemeltető Karlátolt Felelősségi Társaság	Full				X	Other company
Epsilon Immorent s.r.o.	Full	X				Financial institution
Theta Immorent s.r.o.	Full	X				Financial institution
Zeta Immorent s.r.o.	Full	X				Financial institution
IMMORENT DELTA, leasing druzba, d.o.o.	Full	X				Financial institution
IMMORENT EPSILON, leasing druzba, d.o.o.	Full	X				Financial institution
S IMMORENT ZETA drustvo s ogranicenom odgovornoscu za posovanje nekretninama	Full	X				Financial institution
TIPAL Immobilien GmbH in Liquidation	Full	X				Financial institution
OMEGA IMMORENT s.r.o.	Full	X				Financial institution
Tempo Projekt Ingatlanhasznosító Korlátolt Felelősségi Társaság végelszámolás alatt	Full				X	Other company
PREDUZECE ZA FINANSIJSKI LIZING S-LEASING DOO, BEOGRAD	Full	X				Financial institution outside EU
Strabag Oktatási PPP Ingatlanhasznosító és Szolgáltató Korlátolt Felelősségi Társaság	Full	X				Financial institution
ERSTE GROUP IMMORENT Real Estate srl	Full			X		Other company
Proxima IMMORENT s.r.o.	Full			X		Other company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Propor-tional	At equity	Neither cons. nor deducted	Deducted	
Realia Consult Magyarország	Full				X		
Beruházás Szervezési KFT	Full				X		Other company
Drustvo za lizing nekretnina, vozila, plovila i masina "S-Leasing" d.o.o Podgorica	Full	X					Financial institution outside EU
S IMMORENT KAPPA drustvo s ogranicenom odgovornoscu za poslovanje nekretninama	Full	X					Financial institution
IMMORENT Orion, s.r.o.	Full			X			Other company
IMMORENT Vega, s.r.o.	Full			X			Other company
S IMMORENT LAMBDA drustvo s ogranicenom odgovornoscu za poslovanje nekretninama	Full			X			Other company
S IMMORENT OMIKRON drustvo s ogranicenom odgovornoscu za poslovanje nekretninama	Full	X					Financial institution
S-RENT DOO BEOGRAD	Full			X			Other company
IMMORENT PPP Ingatlanhasznosító és Szolgáltató Korlátolt Felelősségi Társaság	Full	X					Financial institution
ERSTE GROUP IMMORENT SRL	Full	X					Financial institution
ERSTE GROUP IMMORENT HRVATSKA drustvo s ogranicenom odgovornoscu za upravljanje	Full			X			Other company
Immorent Oktatási Ingatlanhasznosító és Szolgáltató Kft.	Full	X					Financial institution
SVJETILJKA drustvo s ogranicenom odgovornoscu za trgovinu i promet nekretninama	Full	X					Ancillary services undertaking consolidated
IMMORENT Térinvest Ingatlanhasznosító és Szolgáltató Korlátolt Felelősségi Társaság	Full			X			Other company
Erste Group Immorent GmbH	Full	X					Financial institution

Name of entity	Method of regulatory consolidation					Description of the entity
	Method of accounting consolidation	Full	Proportional	At equity	Neither cons. nor deducted	
Erste Bank und Sparkassen Leasing GmbH	Full	X				Financial institution
s Autoleasing a.s.	Full	X				Financial institution
BCR Leasing IFN SA	Full	X				Financial institution
ÖVW Bauträger GmbH	Full				X	Other company
IMMORENT Österreich GmbH	Full				X	Other company
s Wohnbauträger GmbH	Full				X	Other company
Ceska sporitelna - penzijni spolecnost, a.s.	Full	X				Asset management company
Erste Reinsurance S.A.	Full				X	Reinsurance undertaking
ERSTE FACTORING d.o.o.	Full	X				Financial institution
s REAL Immobilienvermittlung GmbH	Full				X	Other company
CPDP 2003 s.r.o.	Full				X	Other company
Sparkassen-Haftungs GmbH	Full	X				Ancillary services undertaking consolidated
Real-Service für steirische Sparkassen, Realitätenvermittlungsgesellschaft m.b.H.	Full				X	Other company
Sparkassen-Real-Service für Kärnten und Osttirol Realitätenvermittlungs-Gesellschaft m.b.H.	Full				X	Other company
Real-Service für oberösterreichische Sparkassen Realitätenvermittlungsgesellschaft m.b.H.	Full				X	Other company

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		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Sparkassen-Real-Service -Tirol Realitätenvermittlungs-Gesellschaft m.b.H.	Full			X			Other company
BGA Czech, s.r.o. v liiquidaci	Full			X			Other company
LANED a.s.	Full	X					Ancillary services undertaking consolidated
EB-Grundstücksbeteiligungen GmbH	Full			X			Other company
DIE ERSTE Immobilienvermietungsgesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
s IT Solutions AT Spardat GmbH	Full	X					Ancillary services undertaking consolidated
Erste Group Services GmbH	Full			X			Ancillary services undertaking consolidated
Erste Ingatlan Fejleszto, Hasznosito es Mernoki Kft.	Full	X					Ancillary services undertaking consolidated
s ServiceCenter GmbH	Full			X			Ancillary services undertaking consolidated
s Wohnfinanzierung Beratungs GmbH	Full			X			Ancillary services undertaking consolidated
OM Objektmanagement GmbH	Full	X					Ancillary services undertaking consolidated
Erste Group Card Processor d.o.o.	Full			X			Ancillary services undertaking consolidated
Procurement Services GmbH	Full			X			Ancillary services undertaking consolidated
sDG Dienstleistungsgesellschaft mbH	Full			X			Ancillary services undertaking consolidated
EB-Restaurantsbetriebe Ges.m.b.H.	Full			X			Ancillary services undertaking consolidated

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
EB Erste Bank Internationale Beteiligungen GmbH	Full	X				Financial institution
Österreichisches Volkswohnungswerk, Gemeinnützige Gesellschaft mit beschränkter Haftung	Full	X				Financial institution
UBG-Unternehmensbeteiligungsgesellschaft m.b.H.	Full	X				Financial institution
Erste Finance LLC	Full	X				Ancillary services undertaking consolidated outside EU
ERSTE NEKRETNINE d.o.o. za poslovanje nekretninama	Full			X		Other company
REICO investicni spolecnost Ceske sporitelny, a.s.	Full	X				Asset management company
Realitna spoločnosť Slovenskej sporiteľne, a.s.	Full			X		Other company
Erste Bank der oesterreichischen Sparkassen AG	Full	X				Credit institution
EBB Beteiligungen GmbH	Full	X				Financial institution
Procurement Services CZ s.r.o.	Full			X		Ancillary services undertaking consolidated
Procurement Services SK, s.r.o.	Full			X		Ancillary services undertaking consolidated
Procurement Services HU Kft.	Full			X		Ancillary services undertaking consolidated
Procurement Services HR d.o.o.	Full			X		Ancillary services undertaking consolidated
Die Zweite Wiener Vereins-Sparcasse	Full	X				Credit institution
Erste Group IT HR društvo s ogranicenom odgovornošću za usluge informacijskih tehnologija	Full			X		Ancillary services undertaking consolidated

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
ERSTE CARD CLUB d.o.o.	Full	X					Financial institution
Erste Grantika Advisory, a.s.	Full	X					Ancillary services undertaking consolidated
CPP Lux S. 'ar.l.	Full				X		Other company
CP Praha s.r.o., v likvidaci	Full				X		Other company
Flottenmanagement GmbH	Full				X		Other company
Sparkasse Leasing d.o.o., Sarajevo	Full	X					Financial institution outside EU
S-Factoring, faktoring druzba d.d.	Full	X					Financial institution
BCR Pensii, Societate de Administrare a Fondurilor de Pensii Private SA	Full	X					Asset management company
BCR Banca pentru Locuinte SA	Full	X					Credit institution
good.bee Holding GmbH	Full	X					Financial institution
SPARKASSE BANK MAKEDONIJA AD SKOPJE	Full	X					Credit institution outside EU
SAI Erste Asset Management S.A.	Full				X		Asset management company
good.bee credit IFN S.A.	Full	X					Financial institution
SKT Immobilien GmbH	Full				X		Ancillary services undertaking consolidated
SKT Immobilien GmbH & Co KG	Full				X		Ancillary services undertaking consolidated

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
ERSTE BANK AD							Credit institution outside EU
PODGORICA	Full	X					
Sparkasse Leasing d.o.o., Skopje	Full	X					Financial institution outside EU
sBAU Holding GmbH	Full				X		Other company
CIT ONE SRL	Full	X					Ancillary services undertaking consolidated
Sio Ingatlan Invest Kft.	Full				X		Other company
GLL MSN 2118 LIMITED	Full				X		Other company
s ASG Sparkassen Abwicklungs- und Servicegesellschaft mbH	Full				X		Ancillary services undertaking consolidated
MOPET CZ a.s.	Full	X					Financial institution
Erste Campus Mobilien GmbH & Co KG	Full	X					Ancillary services undertaking consolidated
Suport Colect SRL	Full	X					Ancillary services undertaking consolidated
Erste Lakasizing Zrt.	Full	X					Financial institution
BCR Fleet Management SRL	Full	X					Financial institution
Erste Securities Istanbul Menkul Degerler AS	Full				X		Other company
Erste Group Shared Services , s.r.o.	Full				X		Ancillary services undertaking consolidated
George Labs GmbH	Full	X					Ancillary services undertaking consolidated

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
CEE Property Development Portfolio 2 a.s.	Full	X					Asset management company
Erste Lakas-Takarekpenztar Zartkoruen Mukodo							
Reszvenytarsasag	Full	X					Credit institution
Sparkassen Real Vorarlberg Immobilienvermittlung GmbH	Full				X		Other company
BCR Payments Services SRL	Full	X					Financial institution
Steiermärkische Verwaltungssparkasse Immobilien & Co KG	Full				X		Other company
Energie CS, a.s.	Full				X		Other company
s Autoleasing SK, s.r.o.	Full	X					Financial institution
VERNOSTNI PROGRAM IBOD, a.s.	Full				X		Other company
Erste Group IT International GmbH	Full	X					Ancillary services undertaking consolidated
EBB-Epsilon Holding GmbH	Full	X					Financial institution
Bee First Finance S.A. acting for and on behalf of its compartment Edelweiss 2013-1	Full				X		Structured Entity
"Die Kärntner" Trust-Vermögensverwaltungsgesellschaft m.b.H. & Co KG	Full	X					Financial institution
IZBOR NEKRETNINA D.O.O. ZA USLUGE	Full				X		Other company
Project Development Vest s.r.l	Full				X		Other company
ERSTE GROUP IMMORENT POLSKA SPOLKA Z OGRANICZONA ODPOWIEDZIALNOSCIA	Full	X					Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
STRAULESTI PROPERTY DEVELOPMENT SRL	Full			X		Other company
Solaris Park Kft.	Full			X		Other company
Solaris City Kft.	Full			X		Other company
IMMORENT PTC, s.r.o.	Full	X				Financial institution
IR REAL ESTATE SIGMA društvo s ogranicenom odgovornošću za poslovanje nekretninama u likvidaciji	Full			X		Other company
K1A Kft	Full			X		Other company
Immorent Singidunum d.o.o.	Full			X		Other company
Invalidovna centrum a.s.	Full			X		Other company
GLL A330 Limited	Full			X		Other company
ERSTE CARD poslovanje s kreditnim karticami, d.o.o.	Full	X				Financial institution
Imobilia Kik s.r.o.	Full	X				Financial institution
Collat-real Korlátolt Felelösségi Társaság	Full	X				Ancillary services undertaking consolidated
SPARKASSEN 8	Full			X		Fund / Structured Entity
SPARKASSEN 5	Full			X		Fund / Structured Entity
SPARKASSEN 9	Full			X		Fund / Structured Entity

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
SPARKASSEN 21	Full			X			Fund / Structured Entity
SPARKASSEN 19	Full			X			Fund / Structured Entity
SPARKASSEN 4	Full			X			Fund / Structured Entity
SPARKASSEN 26	Full			X			Fund / Structured Entity
SPARKASSEN 2	Full			X			Fund / Structured Entity
ESPA RESERVE CORPORATE	Full			X			Fund / Structured Entity
Haftungsverbund GmbH	Full	X					Ancillary services undertaking consolidated
Jersey Holding Limited	Full			X			Other company
Toplice Sveti Martin d.d.	Full	X					Ancillary services undertaking consolidated
ESPA BOND EURO-RESERVA	Full			X			Fund / Structured Entity
ESPA RESERVE EURO							
MÜNDEL	Full			X			Fund / Structured Entity
ESPA BOND EURO TREND	Full			X			Fund / Structured Entity
GLL CLASSIC 400 LIMITED	Full			X			Other company
GLL A319 AS LIMITED	Full			X			Other company
GLADIATOR LEASING IRELAND LIMITED	Full			X			Other company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
Sluzby SLSP, s.r.o.	Full	X				Financial institution
GLL Engine Leasing Limited	Full			X		Other company
GLL 1551 TA Limited	Full			X		Other company
Bankhaus Krentschker & Co. Aktiengesellschaft	Full	X				Credit institution
AWEKA - Kapitalverwaltungsgesellschaft m.b.H.	Full	X				Financial institution
Schauersberg Immobilien Gesellschaft m.b.H.	Full			X		Other company
LIEGESA Immobilienvermietung GmbH	Full				X	Ancillary services undertaking consolidated
BRS Büroreinigungsgesellschaft der Steiermärkischen Bank und Sparkassen Aktiengesellschaft Gesellschaft m.b.H.	Full				X	Ancillary services undertaking consolidated
Sparkasse Bank dd Bosna i Hercegovina	Full	X				Credit institution outside EU
SPK - Immobilien- und Vermögensverwaltungs GmbH	Full			X		Other company
Holding Card Service s.r.o.	Full	X				Financial institution
ACP Financial Solutions GmbH	Full	X				Financial institution
ERSTE Jelzálogbank Zártkörűen Működő Részvénytársaság	Full	X				Credit institution
ESPA CORPORATE BASKET 2020	Full			X		Fund / Structured Entity
KS-Immo Italia GmbH	Full			X		Other company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Sparkasse Mühlviertel-West Holding GmbH	Full	X					Financial institution
ILGES - Immobilien- und Leasing - Gesellschaft m.b.H.	Full	X					Financial institution
C&C Atlantic Limited	Full				X		Other company
Sieben-Tiroler-Sparkassen Beteiligungsgesellschaft m.b.H.	Full				X		Other company
sSMS Marktservice für Sparkassen GmbH	Full				X		Ancillary services undertaking consolidated
Diners Club International Mak d.o.o.e.l. in Skopje	Full	X					Financial institution outside EU
Vorarlberger Sparkassen Beteiligungs GmbH	Full				X		Other company
Erste Leasing, a.s.	Full	X					Financial institution
SK - Immobiliengesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
Sparfinanz-, Vermögens-, Verwaltungs- und Beratungs-Gesellschaft m.b.H.	Full	X					Financial institution
S-Real, Realitätenvermittlungs- und -verwaltungs Gesellschaft m.b.H.	Full				X		Other company
ZWETTLER LEASING Gesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
Österreichische Sparkassenakademie GmbH	Full				X		Ancillary services undertaking consolidated
S Slovensko, spol. s r.o.	Full	X					Financial institution
IPS Fonds Gesellschaft bürgerlichen Rechts	Full	X					Ancillary services undertaking consolidated

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
KS-Beteiligungs- und Vermögens-Verwaltungsgesellschaft m.b.H.	Full				X	Other company
BTV-Beteiligungs-, Treuhand-, Vermögens-Verwaltungsgesellschaft m.b.H.	Full				X	Other company
"Die Kärntner" Trust-Vermögensverwaltungsgesellschaft m.b.H.	Full	X				Financial institution
Kärntner Sparkasse						
Vermögensverwaltungsgesellschaft m.b.H.	Full	X				Financial institution
KS - Dienstleistungsgesellschaft m.b.H.	Full				X	Ancillary services undertaking consolidated
Immobilienverwertungsgesellschaft m.b.H.	Full				X	Other company
Sparkasse S d.o.o.	Full	X				Ancillary services undertaking consolidated
Banka Sparkasse d.d.	Full	X				Credit institution
Sparkasse Leasing S, družba za financiranje d.o.o.	Full	X				Financial institution
CS NHQ, s. r. o.	Full	X				Ancillary services undertaking consolidated
Steirische Leasing für öffentliche Bauten Gesellschaft m.b.H.	At equity				X	Financial institution
Quirinal						
Grundstücksverwaltungs Gesellschaft m.b.H.	At equity				X	Financial institution
Esquillin						
Grundstücksverwaltungs Gesellschaft m.b.H.	At equity			X		Financial institution
Viminal Grundstückverwaltungs Gesellschaft m.b.H.	At equity				X	Financial institution
Steirische Gemeindegebäude Leasing Gesellschaft m.b.H.	At equity				X	Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Epsilon - Grundverwertungsgesellschaft m.b.H.	At equity			X			Financial institution
Vorarlberger Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
VKL III Gebäudeleasing-Gesellschaft m.b.H.	At equity				X		Financial institution
Steirische Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
CALDO	At equity				X		Financial institution
Grundstücksverwertungsgesellschaft m.b.H.	At equity				X		Financial institution
Steirische Leasing für Gebietskörperschaften Gesellschaft m.b.H.	At equity				X		Financial institution
SWO	At equity				X		Financial institution
Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
VALET-Grundstückverwaltungs Gesellschaft m.b.H.	At equity			X			Financial institution
TRABITUS	At equity				X		Financial institution
Grundstückvermietungs Gesellschaft m.b.H.	At equity				X		Financial institution
Adoria Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial institution
SILO II LBG 57 – 59	At equity				X		Other company
Liegenschaftsverwertung GmbH & Co KG	At equity				X		Other company
SILO DREI next LBG 57	At equity				X		Other company
Liegenschaftsverwertung GmbH & Co KG	At equity				X		Other company
N.Ö.	At equity				X		Financial institution
Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
Aventin	At equity				X		Financial institution
Grundstücksverwaltungs Gesellschaft m.b.H.	At equity				X		Financial institution
SUPRIA Raiffeisen-Immobilien-Leasing Gesellschaft m.b.H.	At equity				X		Financial institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	
O.Ö. Kommunalgebäude-Leasing Gesellschaft m.b.H.	At equity			X		Financial institution
TKL VIII Grundverwertungsgesellschaft m.b.H.	At equity			X		Financial institution
TKL V Grundverwertungsgesellschaft m.b.H.	At equity				X	Financial institution
NÖ-KL Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X	Financial institution
FORIS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X		Financial institution
LITUS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X		Financial institution
Immorient-Hypo-Rent Grundverwertungsgesellschaft m.b.H.	At equity			X		Financial institution
HOSPES-Grundstückverwaltungs Gesellschaft m.b.H.	At equity			X		Financial institution
VOLUNTAS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X		Financial institution
SPAR-FINANZ BANK AG	At equity				X	Credit institution
Prva stavebna sporitelna, a.s.	At equity			X		Credit institution
NÖ Bürgschaften und Beteiligungen GmbH	At equity			X		Financial institution
Bio-Wärme Scheifling GmbH	At equity				X	Other company
MELIKERTES Raiffeisen-Mobilien-Leasing GmbH	At equity				X	Other company
APHRODITE Bauträger Aktiengesellschaft	At equity				X	Other company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
ERSTE d.o.o.	At equity			X			Asset management company
Slovak Banking Credit Bureau, s.r.o.	At equity			X			Ancillary services undertaking not consolidated
Gemdat Niederösterreichische Gemeinde-Datenservice Gesellschaft m. b. H.	At equity				X		Other company
Hochkönig Bergbahnen GmbH	At equity				X		Other company
Neue Eisenstädter gemeinnützige Bau-, Wohn- und Siedlungsgesellschaft m.b.H.	At equity		X				Financial institution
STUWO Gemeinnützige Studentenwohnbau Aktiengesellschaft	At equity				X		Financial institution
VBV - Betriebliche Altersvorsorge AG	At equity				X		Insurance holding company
Fondul de Garantare a Creditului Rural IFN SA	At equity			X			Financial institution
GELUP GmbH	At equity				X		Other company
KWC Campus Errichtungsgesellschaft m.b.H.	At equity				X		Other company
Erste ÖSW Wohnbauträger GmbH	At equity				X		Other company
CII Central Investments Imobiliare SRL	At equity				X		Other company
Global Payments s.r.o.	At equity			X			Financial institution
Wohnbauinvestitionsbank GmbH in Liqui.	At equity			X			Financial institution

Entities that are neither consolidated nor deducted but show exposure are risk weighted.