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

		Method of regulatory consolidation					
Name of entity	Method of accounting consolidation	Full	Proportional	At equity	Neither cons. nor deducted	Deducted	Description of the entity
Alea-Grundstückverwaltung Gesellschaft m.b.H.	Full	X					Financial institution
IMNA-Immorent Immobilienleasing GmbH	Full	X					Financial institution
Sparkasse Oberösterreich Kapitalanlagegesellschaft m.b.H.	Full	X					Asset management company
AS-Alpha Grundstücksverwaltung Gesellschaft m.b.H.	Full	X					Financial institution
Asset Management Slovenskej sporitelne, správ. spol., a. s.	Full				X		Asset management company
AWEKA - Kapitalverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Full	X					Credit institution
BOOTES-Immorent Grundverwertungs-Gesellschaft m.b.H.	Full	X					Financial institution
brokerjet Ceské sporitelny, a.s. v likvidaci	Full	X					Investment firm
BRS Büroreinigungsgesellschaft der Steiermärkischen Bank und Sparkassen Aktiengesellschaft Gesellschaft m.b.H.	Full				X		Ancillary services undertaking consolidated
Bankhaus Krentschker & Co. Aktiengesellschaft	Full	X					Credit institution
Ceska sporitelna, a.s.	Full	X					Credit institution
Cinci-Immorent Grundverwertungsgesellschaft m.b.H.	Full				X		Other company
Factoring Ceske sporitelny a.s.	Full	X					Financial institution
Ceska sporitelna - penzijni spolecnost, a.s.	Full	X					Asset management 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	
s ServiceCenter GmbH	Full				X		Ancillary services undertaking consolidated
Czech TOP Venture Fund B.V.	Full	X					Asset management company
DENAR-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Erste Group Services GmbH	Full				X		Ancillary services undertaking consolidated
EB-Restaurantsbetriebe Ges.m.b.H.	Full				X		Ancillary services undertaking consolidated
EB-Grundstücksbeteiligungen GmbH	Full	X					Financial institution
Epsilon Immorent s.r.o.	Full	X					Financial institution
Erste & Steiermärkische S-Leasing drustvo s ogranicenom odgovornoscu za leasing vozila i strojeva	Full	X					Financial institution
Gladiator Leasing Limited	Full				X		Other company
Erste Asset Management Ltd. (vm Erste Alapkezelo Zrt.)	Full				X		Asset management company
Erste Bank Hungary Zrt	Full	X					Credit institution
Erste Befektetesi Zrt.	Full	X					Investment firm
Procurement Services RO srl	Full				X		Ancillary services undertaking consolidated
Erste Asset Management d.o.o.	Full				X		Asset management company
DIE ERSTE Leasing Grundaufschließungs- und Immobilienvermietungsgesellschaft 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 ERSTE Leasing Immobilienverwaltungs- und -vermietungsgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Grundbesitzgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Grundstückverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Immobilienbesitzgesellschaft m.b.H.	Full	X					Financial institution
DIE ERSTE Leasing Immobilien Vermietungsgesellschaft m.b.H.	Full				X		Other company
Erste Securities Polska S.A.	Full	X					Investment firm
DIE EVA-Gebäudeleasinggesellschaft m.b.H.	Full	X					Financial institution
"DIE EVA" Grundstückverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
DIE EVA-Immobilienleasing und -erwerb Gesellschaft m.b.H.	Full	X					Financial institution
EVA-Immobilienvermietungs- und -verwertungsgesellschaft m.b.H. in Liqu.	Full				X		Other company
Eva-Immobilienverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
DIE EVA - Liegenschaftsverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
Eva-Realitätenverwaltungsgesellschaft m.b.H.	Full	X					Financial institution
F & S Leasing GmbH	Full	X					Financial institution
Erste Asset Management GmbH	Full	X					Asset management 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	
FUKO-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Procurement Services GmbH	Full				X		Ancillary services undertaking consolidated
GIROLEASING-Mobilienvermietungsgesellschaft m.b.H.	Full	X					Financial institution
IR CEE Project Development Holding GmbH	Full				X		Other company
NAXOS-Immorent Immobilienleasing GmbH	Full	X					Financial institution
HBM Immobilien Kamp GmbH	Full				X		Other company
Hotel- und Sportstätten-Beteiligungs-, Errichtungs- und Betriebsgesellschaft m.b.H. Leasing KG	Full	X					Financial institution
Hotel- und Sportstätten-Beteiligungs-, Errichtungs- und Betriebsgesellschaft m.b.H.	Full	X					Financial institution
HT Immobilien Tau GmbH	Full				X		Other company
IGP Industrie und Gewerbepark Wörgl Gesellschaft m.b.H.	Full				X		Other company
ILGES - Immobilien- und Leasing - Gesellschaft m.b.H.	Full	X					Financial institution
Erste Group Immorent GmbH	Full	X					Financial institution
Intermarket Bank AG	Full	X					Financial institution
IMMORENT Alpha Ingatlanbérbeadó és Üzemeltetö Karlátolt Felelösségü Társaság "végelszámolás alatt"	Full				X		Other company
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	Deducted	
IMMORENT-ANUBIS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-ASTRA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-BRAUGEBÄUDE-Leasinggesellschaft m.b.H.	Full				X		Other company
IMMORENT-CHEMILEN Grundverwertungsgesellschaft m.b.H. in Liqu.	Full				X		Other company
Immorent-Clio-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Erste Group Immorent CR s.r.o.	Full	X					Financial institution
IMMORENT DELTA, leasing druzba, d.o.o.	Full	X					Financial institution
ImmoRent Einkaufszentren Verwaltungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT EPSILON, leasing druzba, d.o.o.	Full	X					Financial institution
Immorent-Gamma-Grundstücksverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-GREKO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-HATHOR Grundverwertungsgesellschaft m.b.H.	Full				X		Other company
HP Immobilien Psi GmbH	Full				X		Other company
HT Immobilien Theta 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 Group Immorent Lízing Zártkörüen Müködö Részvénytársaság	Full	X					Financial institution
HV Immobilien Hohenems GmbH	Full				X		Other company
Immorent - Immobilienleasing Gesellschaft m.b.H.	Full	X					Financial institution
Erste Group Immorent International Holding GmbH	Full	X					Financial institution
IMMORENT-JULIA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Jura GrundverwertungsgmbH	Full				X		Ancillary services undertaking consolidated
Immorent-Kappa Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-KRABA Grundverwertungsgesellschaft m.b.H.	Full				X		Other company
IMMORENT-LEANDER Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent Lehrbauhöfeerrichtungsgesellschaft m.b.H.	Full				X		Other company
ERSTE GROUP IMMORENT LJUBLJANA, financne storitve, d.o.o.	Full	X					Financial institution
IMMORENT-MARCO Grundverwertungsgesellschaft m.b.H. in Liqu.	Full				X		Other company
Subholding Immorent GmbH	Full	X					Financial institution
IMMORENT-MOMO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent-Mytho 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	Deducted	
IMMORENT-MÖRE Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-NERO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-Objektvermietungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-OSIRIS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-PAN Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
PAROS-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RAMON Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RASTA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-REMUS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RIALTO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RIO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RIWA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RONDO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-RUBIN Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-SARI 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-Sigre Grundverwertungsgesellschaft m.b.H. in Liqu.	Full				X		Other company
Erste Group Immorent Slovensko s.r.o.	Full				X		Other company
IMMORENT SPARKASSE ST. PÖLTEN Leasinggesellschaft m.b.H. in Liqu.	Full				X		Other company
IMMORENT-STIKÖ Leasinggesellschaft m.b.H.in Liqu.	Full				X		Other company
Sparkassen Leasing Süd GmbH	Full	X					Financial institution
Sparkassen Leasing Süd GmbH & Co KG	Full	X					Financial institution
Immorent-Theta-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Theuthras-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-TRIAS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT-UTO Grundverwertungsgesellschaft m.b.H.	Full				X		Other company
Immorent-WBV Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Immorent - Weiko Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
IMMORENT Österreich GmbH	Full				X		Other company
EB Erste Bank Internationale Beteiligungen GmbH	Full	X					Financial institution
BTV-Beteiligungs-, Treuhand-, Vermögens-Verwaltungsgesellschaft 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	Deducted	
KS-Beteiligungs- und Vermögens-Verwaltungsgesellschaft m.b.H.	Full				X		Other company
KS - Dienstleistungsgesellschaft m.b.H.	Full				X		Ancillary services undertaking consolidated
Immobilienverwertungsgesellschaft m.b.H.	Full				X		Other company
"Die Kärntner" Trust-asset management companym.b.H.	Full	X					Financial institution
Kärntner Sparkasse asset management companym.b.H.	Full	X					Financial institution
IBF-Anlagenleasing 95 Gesellschaft m.b.H.	Full				X		Other company
Lassallestraße 7b Immobilienverwaltung GmbH	Full				X		Other company
LEDA-Immorent Grundverwertungsgesellschaft m.b.H. "in Liqu."	Full				X		Other company
LIEGESA Immobilienvermietung GmbH Nfg OG	Full				X		Ancillary services undertaking consolidated
Erste Group Card Processor d.o.o.	Full				X		Ancillary services undertaking consolidated
MEKLA Leasing Gesellschaft m.b.H.	Full	X					Financial institution
"Nare" Grundstücksverwertungs-Gesellschaft m.b.H.	Full	X					Financial institution
AVION-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
NÖ-Sparkassen Beteiligungsgesellschaft m.b.H.	Full	X					Financial institution
OM Objektmanagement 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	
OMEGA IMMORENT s.r.o.	Full	X					Financial institution
OREST-Immorent Leasing GmbH	Full	X					Financial institution
Realia Consult Magyarország Beruházás Szervezési KFT „végelszámolás alatt“	Full				X		Other company
Erste & Steiermärkische Bank d.d.	Full	X					Credit institution
IR Domestic Project Development Holding GmbH	Full	X					Financial institution
Erste Bank und Sparkassen Leasing GmbH	Full	X					Financial institution
s Wohnfinanzierung Beratungs GmbH	Full				X		Ancillary services undertaking consolidated
S-Invest Beteiligungsgesellschaft m.b.H.	Full				X		Other company
IR REAL ESTATE LEASING d.o.o. u likvidaciji	Full	X					Financial institution
S-Leasing Gesellschaft m.b.H.	Full	X					Financial institution
S-Leasing Immobilienvermietungsgesellschaft m.b.H.	Full	X					Financial institution
s REAL Immobilienvermittlung GmbH	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
Real-Service für steirische Sparkassen, Realitätenvermittlungsgesellschaft 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	Deducted	
Sparkassen-Real-Service -Tirol Realitätenvermittlungs-Gesellschaft m.b.H.	Full				X		Other company
S Slovensko, spol. s r.o.	Full	X					Financial institution
ÖVW Bauträger GmbH	Full				X		Other company
s Wohnbaubank AG	Full	X					Financial institution
PREDUZECE ZA FINANSIJSKI LIZING S-LEASING DOO, BEOGRAD	Full	X					Financial institution third country
Erste Leasing, a.s.	Full	X					Financial institution
S-Real, Realitätenvermittlungs- und -verwaltungs Gesellschaft m.b.H.	Full				X		Other company
s Wohnbauträger GmbH	Full				X		Other company
"SELIMMO" - Sparkasse Mühlviertel-West - DIE ERSTE Leasing - Immobilienvermietung GmbH	Full	X					Financial institution
"SGL" Grundstücksverwaltungs- und Leasing Gesellschaft m.b.H.	Full				X		Other company
Sieben-Tiroler-Sparkassen Beteiligungsgesellschaft m.b.H.	Full	X					Financial institution
SK Immobilien Epsilon GmbH	Full				X		Other company
SK - Immobiliengesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
Slovenska sporitelna, a. s.	Full	X					Credit institution
s IT Solutions AT Spardat 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	
SPARDAT - Bürohauserrichtungs- und Vermietungsgesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
Sparfinanz-, Vermögens-, Verwaltungs- und Beratungs-Gesellschaft m.b.H.	Full	X					Financial institution
Sparkasse der Stadt Amstetten AG	Full	X					Credit institution
Sparkasse Salzkammergut AG	Full	X					Credit institution
Sparkasse Baden	Full	X					Credit institution
Sparkasse Bludenz Bank AG	Full	X					Credit institution
Sparkasse Bregenz Bank Aktiengesellschaft	Full	X					Credit institution
Dornbirner Sparkasse Bank AG	Full	X					Credit institution
Sparkasse Eferding-Peuerbach-Waizenkirchen	Full	X					Credit institution
Sparkasse der Gemeinde Egg	Full	X					Credit institution
Sparkasse der Stadt Feldkirch	Full	X					Credit institution
Sparkasse Feldkirchen/Kärnten	Full	X					Credit institution
SPARKASSE FRANKENMARKT AKTIENGESELLSCHAFT	Full	X					Credit institution
Sparkasse Hainburg-Bruck-Neusiedl Aktiengesellschaft	Full	X					Credit institution
Sparkasse Haugsdorf	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 Herzogenburg-Neulengbach Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Horn-Ravelsbach-Kirchberg Aktiengesellschaft	Full	X					Credit institution
Sparkasse Imst AG	Full	X					Credit institution
Sparkasse der Stadt Kitzbühel	Full	X					Credit institution
Sparkasse Korneuburg AG	Full	X					Credit institution
KREMSER BANK UND SPARKASSEN AKTIENGESELLSCHAFT	Full	X					Credit institution
Sparkasse Kufstein Tiroler Sparkasse von 1877	Full	X					Credit institution
Kärntner Sparkasse Aktiengesellschaft	Full	X					Credit institution
Sparkasse Lambach Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Langenlois	Full	X					Credit institution
Lienzer Sparkasse AG	Full	X					Credit institution
Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Full	X					Credit institution
Sparkasse Mittersill Bank AG	Full	X					Credit institution
Sparkasse Mühlviertel-West Holding GmbH	Full	X					Financial institution
Sparkasse Mühlviertel-West Bank Aktiengesellschaft	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 Mürzzuschlag Aktiengesellschaft	Full	X					Credit institution
Sparkasse Neuhofen Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Neunkirchen	Full	X					Credit institution
SPARKASSE NIEDERÖSTERREICH MITTE WEST AKTIENGESELLSCHAFT	Full	X					Credit institution
Sparkasse Pottenstein N.Ö.	Full	X					Credit institution
Sparkasse Poysdorf AG	Full	X					Credit institution
Sparkasse Pregarten - Unterweißenbach AG	Full	X					Credit institution
Sparkasse Pöllau AG	Full	X					Credit institution
Sparkasse Rattenberg Bank AG	Full	X					Credit institution
Sparkasse Reutte AG	Full	X					Credit institution
Sparkasse Ried im Innkreis-Haag am Hausruck	Full	X					Credit institution
Salzburger Sparkasse Bank Aktiengesellschaft	Full	X					Credit institution
Sparkasse Scheibbs AG	Full	X					Credit institution
Sparkasse Schwaz AG	Full	X					Credit institution
Steiermärkische Bank und Sparkassen Aktiengesellschaft	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	
Tiroler Sparkasse Bankaktiengesellschaft Innsbruck	Full	X					Credit institution
Sparkasse Voitsberg-Köflach Bankaktiengesellschaft	Full	X					Credit institution
Waldviertler Sparkasse Bank AG	Full	X					Credit institution
Wiener Neustädter Sparkasse	Full	X					Credit institution
Sparkassen IT Holding AG	Full	X					Financial institution
sDG Dienstleistungsgesellschaft mbH	Full	X					Ancillary services undertaking consolidated
Sparkassen-Haftungs GmbH	Full	X					Ancillary services undertaking consolidated
SPARKASSE IMMORENT Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Stavebni sporitelna Ceske sporitelny, a.s.	Full	X					Credit institution
Salzburger Sparkasse Leasing Gesellschaft m.b.H. "in Liqu."	Full				X		Other company
Schauersberg Immobilien Gesellschaft m.b.H.	Full				X		Other company
SPARKASSEN LEASING druzba za financiranje d.o.o.	Full				X		Other company
TAURIS-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
PONOS-Immorent Immobilienleasing GmbH	Full				X		Other company
TIPAL Immobilien GmbH in Liquidation	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	
Theta Immorent s.r.o.	Full	X					Financial institution
UBG-Unternehmensbeteiligungsgesellschaft m.b.H.	Full	X					Financial institution
Vorarlberger Sparkassen Beteiligungs GmbH	Full	X					Financial institution
Österreichische Sparkassenakademie GmbH	Full				X		Ancillary services undertaking consolidated
IMMORENT RIED GmbH	Full	X					Financial institution
XENIA-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Zeta Immorent s.r.o.	Full	X					Financial institution
ZWETTLER LEASING Gesellschaft m.b.H.	Full	X					Ancillary services undertaking consolidated
Ölim-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial institution
Österreichisches Volkswohnungswerk, Gemeinnützige Gesellschaft mit beschränkter Haftung	Full	X					Financial institution
Erste Group Bank AG	Full	X					Credit institution
Erste Ingatlan Fejleszto, Hasznosito es Mernoki Kft.	Full	X					Ancillary services undertaking consolidated
Erste Reinsurance S.A.	Full				X		Reinsurance undertaking
Immo Smaragd GmbH	Full				X		Financial institution
s Autoleasing a.s.	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	
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
Proxima IMMORENT s.r.o.	Full				X		Other company
Pischeldorfer Straße 221 Liegenschaftsverwertungs GmbH	Full	X					Financial institution
EKZ-Immorent Vermietung GmbH	Full	X					Financial institution
CPDP 2003 s.r.o.	Full				X		Other company
LANED a.s.	Full	X					Ancillary services undertaking consolidated
SKT Immobilien GmbH	Full				X		Ancillary services undertaking consolidated
SKT Immobilien GmbH & Co KG	Full				X		Ancillary services undertaking consolidated
Strabag Oktatási PPP Ingatlanhasznosító és Szolgáltató Korlátolt Felelösségü Társaság	Full	X					Financial institution
ERSTE BANK AKCIONARSKO DRUŠTVO, NOVI SAD	Full	X					Credit institution third country
BGA Czech, s.r.o. v likvidaci	Full				X		Other company
Dienstleistungszentrum Leoben GmbH	Full				X		Other company
ERSTE CAMPUS 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	
Drustvo za lizing nekretnina, vozila, plovila i masina "S-Leasing" doo Podgorica	Full	X					Financial institution third country
IMMORENT-Raiffeisen Fachhochschule Errichtungs- und BetriebsgmbH	Full	X					Financial institution
ERSTE FACTORING d.o.o.	Full	X					Financial institution
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
Erste Finance (Delaware) LLC	Full	X					Ancillary services undertaking consolidated third country
S-RENT DOO BEOGRAD	Full				X		Other company
ERSTE NEKRETNINE d.o.o. za poslovanje nekretninama	Full				X		Other company
REICO investicni spolecnost Ceske sporitelny, a.s.	Full	X					Asset management company
Banca Comerciala Romana Chisinau S.A.	Full	X					Credit institution third country
BCR Leasing IFN SA	Full	X					Financial institution
Banca Comerciala Romana SA	Full	X					Credit institution
IMMORENT PPP Ingatlanhasznosító és Szolgáltató Korlátolt Felelösségü Társaság	Full	X					Financial institution
Banka Sparkasse d.d.	Full	X					Credit institution
WIESTA-Immorent Immobilienleasing 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	
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
ERSTE GROUP IMMORENT SRL	Full	X					Financial institution
ERSTE Immobilien Kapitalanlagegesellschaft m.b.H.	Full	X					Asset management company
Erste Group IT HR društvo s ogranicenom odgovornošcu za usluge informacijskih tehnologija	Full				X		Ancillary services undertaking consolidated
Die Zweite Wiener Vereins-Sparcasse	Full	X					Credit institution
VIA Immobilien Errichtungsgesellschaft m.b.H.	Full	X					Financial institution
Altstadt Hotelbetriebs GmbH	Full	X					Financial institution
Realitna spolocnost Slovenskej sporitelne, a.s. v likvidacii	Full				X		Other company
Sparkasse Bank dd Bosna i Hercegovina	Full	X					Credit institution third country
Erste Bank der oesterreichischen Sparkassen AG	Full	X					Credit institution
ERSTE CARD CLUB d.o.o.	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	
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
ERSTE GROUP IMMORENT HRVATSKA drustvo s ogranicenom odgovornoscu za upravljanje	Full				X		Other company
S-Factoring, faktoring druzba d.d.	Full	X					Financial institution
Flottenmanagement GmbH	Full				X		Other company
Sparkasse Leasing d.o.o., Sarajevo	Full	X					Financial institution third country
Immorent Oktatási Ingatlanhasznosító és Szolgáltató Kft.	Full	X					Financial institution
BCR Pensii, Societate de Administrare a Fondurilor de Pensii Private SA	Full	X					Asset management company
IMMORENT Térinvest Ingatlanhasznosító és Szolgáltató Korlátolt Felelösségü Társaság	Full				X		Other company
ERSTE GROUP IMMORENT POLSKA SPOLKA Z OGRANICZONA ODPOWIEDZIALNOSCIA	Full				X		Other company
Project Development Vest s.r.l	Full				X		Other company
RHEA-Immorent Holding GmbH	Full	X					Financial institution
IR Beteiligungsverwaltungsgesellschaft mbH	Full	X					Financial institution
BCR Banca pentru Locuinte SA	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	
STRAULESTI PROPERTY DEVELOPMENT SRL	Full				X		Other company
Wirtschaftspark Siebenhirten Entwicklungs- und Errichtungs GmbH	Full				X		Other company
Erste Social Finance Holding GmbH	Full	X					Financial institution
IMMORENT Orion, s.r.o.	Full				X		Other company
IMMORENT Vega, s.r.o.	Full				X		Other company
IMMORENT PTC, s.r.o.	Full	X					Financial institution
LBG 61 LiegenschaftsverwaltungsgmbH	Full				X		Other company
SOLARIS City Ingatlanfejleszto Korlatolt Felelossegu Tarsasag vegelszamolas alatt	Full				X		Other company
Solaris Park Kft. "v.a."	Full				X		Other company
Haftungsverbund GmbH	Full	X					Ancillary services undertaking consolidated
SPARKASSE BANK MAKEDONIJA AD SKOPJE	Full	X					Credit institution third country
K1A Ingatlankezelö Korlatolt Felelössegü Tarsasag vegelszamolas alatt	Full				X		Other company
SAI Erste Asset Management S.A.	Full				X		Asset management company
BCR Social Finance IFN S.A.	Full	X					Financial institution
ERSTE BANK AD PODGORICA	Full	X					Credit institution third country

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 Leasing d.o.o., Skopje	Full	X					Financial institution third country
sBAU Holding GmbH	Full				X		Other company
Suport Colect SRL	Full	X					Ancillary services undertaking consolidated
CIT ONE SRL	Full	X					Ancillary services undertaking consolidated
BCR Fleet Management SRL	Full				X		Other company
s ASG Sparkassen Abwicklungs- und Servicegesellschaft mbH	Full				X		Ancillary services undertaking consolidated
Erste Group Shared Services (EGSS), s.r.o.	Full				X		Ancillary services undertaking consolidated
Sio Ingatlan Invest Kft.	Full	X					Ancillary services undertaking consolidated
Immorent Singidunum d.o.o.	Full				X		Other company
QBC Management und Beteiligungen GmbH & Co KG	Full				X		Other company
George Labs GmbH	Full	X					Ancillary services undertaking consolidated
MOPET CZ a.s.	Full	X					Financial institution
HBF Eins Holding GmbH	Full	X					Financial institution
Erste Campus Mobilien GmbH & Co KG	Full	X					Ancillary services undertaking consolidated
CEE Property Development Portfolio 2 a.s.	Full	X					Asset management 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	
Wallgasse 15+17 Projektentwicklungs GmbH in Liqu.	Full				X		Other company
Erste Lakas-Takarekpenztar Zartkoruen Mukodo Reszvenytarsasag	Full	X					Credit institution
Invalidovna centrum s.r.o.	Full				X		Other company
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
QBC Management und Beteiligungen GmbH	Full				X		Other company
s Autoleasing SK, s.r.o.	Full	X					Financial institution
GLL A330 Designated Activity Company	Full				X		Other company
VERNOSTNI PROGRAM IBOD, a.s.	Full				X		Other company
Erste Group IT International GmbH	Full	X					Ancillary services undertaking consolidated
SCIENTIA Immorent GmbH	Full	X					Financial institution
ERSTE CARD poslovanje s kreditnimi karticami, d.o.o.	Full	X					Financial institution
Bee First Finance S.A. acting for and on behalf of its compartment Edelweiss 2013-1	Full				X		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	
"Die Kärntner" Trust- asset management companym.b.H. & Co KG	Full	X					Financial institution
IZBOR NEKRETNINA D.O.O. ZA USLUGE	Full				X		Other company
Collat-real Korlátolt Felelösségü 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
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
Jersey Holding (Malta) Limited	Full				X		Other company
MCS 14 Projektentwicklung GmbH & Co KG	Full				X		Other company
Imobilia Kik s.r.o.	Full	X					Financial institution
Toplice Sveti Martin d.o.o.	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 BOND EURO TREND	Full				X		Fund/ structured entity
ERSTE RESERVE CORPORATE	Full				X		Fund/ structured entity
IPS Fonds Gesellschaft bürgerlichen Rechts	Full	X					Ancillary services undertaking consolidated
GLL MSN 2118 LIMITED	Full				X		Other company
GLL A319 AS LIMITED	Full				X		Other company
GLADIATOR LEASING IRELAND LIMITED	Full				X		Other company
Sluzby SLSP, s.r.o.	Full	X					Financial institution
Holding Card Service s.r.o.	Full	X					Financial institution
GLL 1551 TA Limited	Full				X		Other company
ACP Financial Solutions GmbH	Full	X					Financial institution
ERSTE Jelzálogbank Zártkörüen Müködö Részvénytársaság	Full	X					Credit institution
ESPA CORPORATE BASKET 2020	Full				X		Fund/ structured entity
KS-Immo Italia GmbH	Full				X		Other company
sMS Marktservice für Sparkassen GmbH	Full				X		Ancillary services undertaking consolidated
C&C Atlantic 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	Deducted	
Diners Club International Mak d.o.o.e.l. in Skopje	Full	X					Financial institution third country
Sparkasse Leasing S, družba za financiranje d.o.o.	Full	X					Financial institution
CS NHQ, s.r.o.	Full	X					Ancillary services undertaking consolidated
Budejovicka development, s. r. o.	Full	X					Ancillary services undertaking consolidated
Ohridska Banka AD Skopje	Full	X					Credit institution third country
Adoria Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial institution
ERSTE d.o.o.	At equity				X		Other company
APHRODITE Bauträger Aktiengesellschaft	At equity				X		Other company
Aventin Grundstücksverwaltungs Gesellschaft m.b.H.	At equity			X			Financial institution
CALDO Grundstücksverwertungsgesellschaft m.b.H. in Liqu.	At equity				X		Other company
Epsilon - Grundverwertungsgesellschaft m.b.H.	At equity			X			Financial institution
Esquilin Grundstücksverwaltungs Gesellschaft m.b.H.	At equity			X			Financial institution
FORIS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial institution
Gemdat Niederösterreichische Gemeinde-Datenservice Gesellschaft m. b. H.	At equity				X		Other company
Hochkönig Bergbahnen GmbH	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	
HOSPES-Grundstückverwaltungs Gesellschaft m.b.H.	At equity			X			Financial institution
Immorent-Hypo-Rent Grundverwertungsgesellschaft m.b.H.	At equity			X			Financial institution
LITUS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial institution
Neue Eisenstädter gemeinnützige Bau-, Wohn- und Siedlungsgesellschaft m.b.H.	At equity		X				Financial institution
NÖ-KL Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
N.Ö. Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
NÖ Bürgschaften und Beteiligungen GmbH	At equity			X			Financial institution
O.Ö. Kommunalgebäude-Leasing Gesellschaft m.b.H.	At equity			X			Financial institution
Prva stavebna sporitelna, a.s.	At equity			X			Credit institution
Quirinal Grundstücksverwaltungs Gesellschaft m.b.H.	At equity				X		Financial institution
SPAR-FINANZ BANK AG	At equity				X		Credit institution
Steirische Gemeindegebäude Leasing Gesellschaft m.b.H.	At equity				X		Financial institution
Steirische Leasing für öffentliche Bauten Gesellschaft m.b.H.	At equity				X		Financial institution
Steirische Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
Steirische Leasing für Gebietskörperschaften 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	
STUWO Gemeinnützige Studentenwohnbau Aktiengesellschaft	At equity				X		Financial institution
SUPRIA Raiffeisen-Immobilien-Leasing Gesellschaft m.b.H.	At equity				X		Financial institution
SWO Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
TKL V Grundverwertungsgesellschaft m.b.H.	At equity				X		Financial institution
TKL VIII Grundverwertungsgesellschaft m.b.H.	At equity			X			Financial institution
TRABITUS Grundstückvermietungs Gesellschaft m.b.H.	At equity				X		Financial institution
VALET-Grundstückverwaltungs Gesellschaft m.b.H.	At equity			X			Financial institution
Viminal Grundstückverwaltungs Gesellschaft m.b.H.	At equity				X		Other company
VKL III Gebäudeleasing-Gesellschaft m.b.H.	At equity				X		Other company
VOLUNTAS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial institution
Vorarlberger Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial institution
Slovak Banking Credit Bureau, s.r.o.	At equity			X			Ancillary services undertaking not consolidated
VBV - Betriebliche Altersvorsorge AG	At equity				X		Insurance holding company
Fondul de Garantare a Creditului Rural IFN SA	At equity			X			Financial institution
Bio-Wärme Scheifling GmbH	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	
MELIKERTES Raiffeisen-Mobilien-Leasing GmbH	At equity				X		Other company
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
SILO II LBG 57 – 59 Liegenschaftsverwertung GmbH & Co KG	At equity				X		Other company
SILO DREI next LBG 57 Liegenschaftsverwertung GmbH & Co KG	At equity				X		Other company
Global Payments s.r.o.	At equity			X			Financial institution
MELIKERTES Raiffeisen-Mobilien-Leasing GmbH	At equity				X		Other company
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
SILO II LBG 57 – 59 Liegenschaftsverwertung GmbH & Co KG	At equity				X		Other company
SILO DREI next LBG 57 Liegenschaftsverwertung GmbH & Co KG	At equity				X		Other company
Global Payments s.r.o.	At equity			X			Financial institution

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