

CAPITAL INSTRUMENTS TABLE

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000652011	XS1425367494	XS1597324950	XS1961057780
Governing law(s) of the instrument	Austrian law	German Law	German Law	German Law
Regulatory treatment				
Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Subscribed capital	Bearer notes	Bearer notes	Bearer notes
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	859,600,000	496,750,000	496,491,817	497,126,620
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	859,600,000	500,000,000	500,000,000	500,000,000
Issue price	N/A	100	100	100
Redemption price	N/A	100	100	100
Accounting classification	Shareholder's equity	Shareholder's equity	Shareholder's equity	Shareholder's equity
Original date of issuance	04.12.1997	02.06.2016	12.04.2017	12.03.2019
Perpetual or dated	N/A	Perpetual	Perpetual	Perpetual
Original maturity date	N/A	N/A	N/A	N/A
Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N/A	Tax and regulatory call; First reset date: 15.10.2021	Tax and regulatory call; First reset date: 15.04.2024	Tax and regulatory call; First reset date: 15.10.2025
Subsequent call dates, if applicable	N/A	semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed to floating
	N/A	8,875% until 15.10.21 then 5y swap rate + 9,02%	6,5% until 15.04.2024 then 5Y Mid-swap rate +620,4 bps	5,125% until 15.10.2025 then 5Y Mid-market swap rate + 485,1 bps
Coupon rate and any related index				
Existence of a dividend stopper	N/A	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	N/A	No	No	No
Noncumulative or cumulative	N/A	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/A	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A	-	-	-
If convertible, fully or partially	N/A	-	-	-
If convertible, conversion rate	N/A	-	-	-
If convertible, mandatory or optional conversion	N/A	-	-	-
If convertible, specify instrument type convertible into	N/A	-	-	-
If convertible, specify issuer of instrument it converts into	N/A	-	-	-
Write-down features	N/A	Yes	Yes	Yes
	N/A	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%
If write-down, write-down trigger(s)	N/A	Fully or partially	Fully or partially	Fully or partially
If write-down, full or partial	N/A	Temporary	Temporary	Temporary
If write-down, permanent or temporary	N/A	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes
If temporary write-down, description of write-up mechanism				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A	Tier 2	Tier 2	Tier 2
Non-compliant transitioned features	N/A	No	No	No
If yes, specify non-compliant features	N/A	-	-	-

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	XS2108494837	AT0000A2L583	AT0000296181	AT000B000476
Governing law(s) of the instrument	German Law, except for the provisions on the status, which are governed by Austrian Law	Austrian law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bearer notes	Bearer notes	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	497,119,143	745,477,900	5,443,913	2,166,727
Currency of issue	EUR	EUR	ATS	EUR
Nominal amount of instrument (aggregate)	500,000,000	750,000,000	6,540,555	17,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Shareholder's equity	Shareholder's equity	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	27.01.2020	23.11.2020	26.05.1994	21.08.2006
Perpetual or dated	Perpetual	Perpetual	Dated	Dated
Original maturity date	N/A	N/A	25.05.2024	21.08.2021
Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call; First reset date: 15.04.2027	Tax and regulatory call; First reset date: 15.04.2028; Call option 15.10.2027 to 15.04.2028 at 100%	-	Tax call
Subsequent call dates, if applicable	semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Floating
Coupon rate and any related index	3,375% until 15.04.2027 4,25% until 15.04.2028 then 5Y Mid-market swap rate + 343,3 bps	5Y Mid-market swap rate + 464,6 bps	0.075	CMS
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	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	Yes	No	No
If write-down, write-down trigger(s)	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	-	-
If write-down, full or partial	Fully or partially	Fully or partially	-	-
If write-down, permanent or temporary	Temporary	Temporary	-	-
If temporary write-down, description of write-up mechanism	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Tier 2	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B002142	AT000B002381	AT000B003884	AT000B004296
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)	45,962	7,356,661	20,458,417	29,175,300
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	25,000,000	88,000,000	50,000,000	60,000,000
Issue price	95.5	95.5	95.5	95.5
Redemption price	166.5	166.5	162.2	160.84
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	02.01.2009	01.04.2009	01.04.2010	01.07.2010
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02.01.2021	01.04.2021	01.04.2022	01.07.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT000B004312	AT000B004791	AT000B004981	AT000B005137
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)	10,544,676	22,797,867	11,062,503	14,442,785
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	23,650,000	40,000,000	20,000,000	25,000,000
Issue price	85.97	95.5	84.823	95.5
Redemption price	158	154.1122576	145	150
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	01.06.2010	01.11.2010	01.12.2010	01.12.2010
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.06.2022	01.11.2022	01.12.2022	01.12.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT000B005202	AT000B007752	AT000B007943	AT000B007950
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)	123,148,422	3,898,444	8,043,716	12,694,522
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	70,000,000	97,500,000	130,000,000	25,000,000
Issue price	95	100.5	100.5	100.5
Redemption price	175.75	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	03.05.2011	28.02.2013	30.04.2013	30.04.2013
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.08.2026	20.03.2021	30.04.2021	30.04.2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Regulatory call	Regulatory call	Regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	Zero coupon	5% then collared FRN	5% then collared FRN	Collared floater
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT000B119680	AT000B120084	AT000B120233	AT0000A14PZ1
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)	89,420,699	31,281,351	111,435,735	21,916,468
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	157,000,000	50,000,000	120,000,000	100,300,000
Issue price	100.5	100.5	100	101
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	30.08.2013	28.11.2013	29.11.2013	31.01.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.08.2023	28.11.2023	29.11.2024	31.01.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed to floating
Coupon rate and any related index	6% then collared FRN	4.5% then collared FRN	5.25%	4% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT000B120464	AT000B120456	AT0000A15ZJ1	AT0000A17J78
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)	73,606,119	38,104,352	39,400,700	22,028,031
Currency of issue	CZK	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	110,890,938	55,254,935	108,500,000	53,000,000
Issue price	100	101	101	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	07.02.2014	07.02.2014	28.03.2014	30.05.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	07.02.2024	07.02.2024	28.09.2022	30.11.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed
Coupon rate and any related index	4% then collared FRN	0.04	4% then collared FRN	2% then step-up
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A17HT4	AT0000A18991	AT0000A19NR2	AT0000A19NS0
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)	20,279,171	1,314,198	45,313,086	37,118,430
Currency of issue	CZK	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	71,259,813	1,000,000	40,605,000	91,500,000
Issue price	100	100	100	100.75
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	12.05.2014	20.06.2014	22.10.2014	20.10.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	12.05.2022	20.12.2029	22.10.2025	20.12.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating
Coupon rate and any related index	0.03	0.0446	0.04	3.50% then floored FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A1AJE1	XS0840062979	AT0000A1BTF5	AT0000A1E283
Governing law(s) of the instrument	Austrian Law	English 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)	17,222,584	123,035,016	59,306,732	61,060,379
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	43,000,000	302,065,000	134,700,000	63,000,000
Issue price	100	99.782	100.5	100.75
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	28.11.2014	08.10.2012	30.01.2015	20.05.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.11.2022	10.10.2022	30.01.2023	20.05.2025
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 Reg. Call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed to floating	Fixed to floating
Coupon rate and any related index	5% then collared FRN	0.07125	5% then collared FRN	4% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A1E879	AT000YOUINV0	QOXDBA032311	AT0000A1FR16
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)	13,824,553	9,091,479	2,097,652	13,593,874
Currency of issue	CZK	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	27,978,050	18,460,000	2,000,000	24,769,454
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	29.04.2015	05.05.2015	19.05.2015	24.07.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.04.2023	28.04.2023	19.05.2025	24.07.2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
Coupon rate and any related index	3m Pribor + 3,015%	0.0391	0.0451	0.036
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A1FW01	AT0000A1FW68	AT0000A1G7S4	AT0000A1FW76
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)	91,465,018	31,525,734	1,261,172	20,480,004
Currency of issue	EUR	RON	RON	RON
Nominal amount of instrument (aggregate)	85,000,000	30,811,577	1,232,463	31,499,702
Issue price	101	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	21.09.2015	20.08.2015	03.09.2015	16.09.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	21.09.2025	20.08.2025	03.09.2025	16.12.2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Floating	Floating	Fixed
Coupon rate and any related index	4.50% then collared CMS	3m ROBOR +3.96%	3m ROBOR +3.80%	0.0675
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A1GQR5	AT0000A1H5Z2	AT0000A1HUU9	AT0000A1HV00
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)	66,524,042	2,780,046	127,699,619	32,011,219
Currency of issue	EUR	RON	EUR	CZK
Nominal amount of instrument (aggregate)	62,000,000	4,519,031	115,000,000	36,963,646
Issue price	101	97	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	28.10.2015	29.12.2015	27.01.2016	14.01.2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.10.2025	29.12.2023	27.01.2026	14.01.2025
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating 4.00% then collared CMS	Floating 3m ROBOR +2.51%	Fixed to floating 5% till 26.01.17 then 1,5x10Y EUR CMS (floor 2,5%, cap 10%)	Fixed 0.029
Coupon rate and any related index				
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A1JVV1	AT0000A1NKE2	AT0000A1QE42	AT0000A1QPC8
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	3,242,742	54,724,199	161,623,617	54,805,120
Currency of issue	RON	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	4,724,442	50,000,000	145,000,000	53,692,554
Issue price	100	100	98	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	28.01.2016	30.09.2016	01.02.2017	12.01.2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.01.2024	30.09.2026	01.02.2027	12.01.2027
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 0.0556	floating with collar (floor 2.35%, cap 5%) 12 months EURIBOR	fixed to floating 2,75% till 01.02.19 then 1x10Y EUR-CMS (floor 2,40%, cap 5%)	fixed to floating 2,40% till 12.01.19 then 6 months CZK PRIBOR (floor 2%, cap 5%)
Coupon rate and any related index				
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A1U9K9	AT0000A21LF7	AT0000A21BT9	AT0000A23RS3
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)	82,832,850	16,369,701	31,528,335	61,162,073
Currency of issue	EUR	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	75,000,000	17,148,083	29,997,000	59,400,000
Issue price	98	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	05.04.2017	18.06.2018	20.06.2018	05.11.2018
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	05.04.2027	18.06.2028	20.06.2028	05.11.2028
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating 2,5% till 05.04.19 then 10Y EUR-CMS (floor 2,3%, cap 5%)	fixed to floating 1,5% till 18.06.19 then 6M CZK PRIBOR (floor 1%, cap 4%)	Floating 12M EURIBOR (floor 1.5%, cap 3%)	fixed to floating 2,25% till 05.11.19 then 10Y EUR-CMS (floor 1,25%, cap 3,75%)
Coupon rate and any related index				
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A269E5	AT0000A26Z28	XS2083210729	AT0000A2G6A3
Governing law(s) of the instrument	Austrian Law	Austrian Law	German law except for the status clause which will be governed by 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)	96,327,444	16,080,471	504,944,089	4,519,791
Currency of issue	EUR	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	90,000,000	16,195,412	500,000,000	3,887,000
Issue price	100	100	99.435	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option
Original date of issuance	19.02.2019	19.03.2019	27.11.2019	08.05.2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.02.2029	19.03.2029	10.06.2030	08.05.2030
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; Call option 10.06.2025 at 100%	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	floating	fixed to floating	fixed
Coupon rate and any related index	2.50% till 18.02.21, thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)	6-Months-CZK-PRIBOR + 0.80%	1.00% till 10.06.25, then 5 year EUR Mid-Swap Rate + 130 bps	0.026
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT0000A2GH40	AT0000A2GL28	QOXDBA032782	QOXDBA032790
Governing law(s) of the instrument	Austrian law	Austrian law	German Law	German Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	57,522,012	55,426,872	4,266,727	1,066,657
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	50,000,000	50,000,000	4,000,000	1,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	15.06.2020	19.06.2020	24.06.2020	24.06.2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15.06.2030	19.06.1930	24.06.1930	24.06.1930
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	fixed	fixed
	3.00% till 15.06.22, then 10-Year-EUR-CMS (floor 2.35%, cap 4,0%)	2.5% till 19.06.22, then 10-Year-EUR-CMS (floor 2,0%, cap 4,0%)	0.0168	0.0168
Coupon rate and any related index				
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Erste Group Bank AG	Erste Group Bank AG	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT0000A2J645	AT0000A2JSV5	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)	500,249,555	12,195,432	3,599,422	2,605,344
Currency of issue	EUR	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	500,000,000	15,242,741	3,700,000	2,572,000
Issue price	99.181	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cost
Original date of issuance	08.09.2020	21.10.2020	02.11.2016	05.07.2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	08.09.1931	21.10.1930	01.11.2025	04.07.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax, regulatory call and MREL disqualification event call; Call option 08.06.26 to 08.09.26 at 100%	Tax and regulatory call	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	fixed to fixed	fixed to floating	Fixed	Fixed
Coupon rate and any related index	1,625% till 08.09.26, then 5 year EUR Mid- Swap Rate +210bps	2.75% till 21.10.22, then 6-Months-CZK-PRIBOR (floor 1,0%, cap 4,5%)	0.03	0.0265
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	s Wohnbaubank Aktiengesellschaft	s Wohnbaubank Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft
Unique identifier	AT000B073622	AT000B073564	AT000B036132	AT0000311741
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Additional Tier 1	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Additional Tier 1	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bearer Notes	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	4,270,956	1,420,513	6,974,780	2,954,365
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	9,000,000	10,000,000	3,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Shareholders equity	Liability - Fair Value Option
Original date of issuance	26.01.2007	20.10.2006	03.09.2018	25.10.2001
Perpetual or dated	Dated	Dated	Perpetual	Dated
Original maturity date	25.01.2022	19.10.2021	N/A	15.07.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	26.01.2017 20,000,000	19.10.2017 9,000,000	Tax and regulatory call; First reset date: 03.09.2025	-
	26.01.2018, 26.01.2019, 26.01.2020, 26.01.2021	19.10.2018; 19.10.2019; 19.10.2020	annually on 03.09.	-
Subsequent call dates, if applicable	26.01.2020, 26.01.2021			
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed 0.0425	Fixed 0.04	Fixed to floating 4,75% until 03.09.2025 then 7Y swap rate + 4,10%	Floating max. 7.5%
Coupon rate and any related index				
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Fully discretionary	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Fully discretionary	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Convertible	Convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	Convertible on behalf of investor at coupon date	Convertible on behalf of investor at coupon date	-	-
If convertible, fully or partially	Always partially	Always partially	-	-
If convertible, conversion rate	1	1	-	-
If convertible, mandatory or optional conversion	Optional	Optional	-	-
If convertible, specify instrument type convertible into	Participation certificates s Wohnbaubank Aktiengesellschaft	Participation certificates s Wohnbaubank Aktiengesellschaft	-	-
If convertible, specify issuer of instrument it converts into			-	-
Write-down features	No	No	Yes	No
	-	-	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	-
If write-down, write-down trigger(s)				
If write-down, full or partial	-	-	Fully or partially	-
If write-down, permanent or temporary	-	-	Temporary	-
	-	-	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-
If temporary write-down, description of write-up mechanism				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Tier 2	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Waldviertler Sparkasse Bank AG	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT0000311758	AT0000A25J94	AT0000212550	AT000B100185
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	24,825,700	9,418,624	16,982,547	8,512,056
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	9,500,000	20,000,000	24,647,000
Issue price	100	100	99.9	95
Redemption price	100	100	100	160
Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	10.12.2001	21.12.2018	21.08.2001	01.02.2010
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.12.2026	21.12.2028	20.08.2031	31.01.2022
Issuer call subject to prior supervisory approval	No	Yes	No	No
Optional call date, contingent call dates and redemption amount	-	Tax and regulatory call	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
Coupon rate and any related index	0.0495	3,146% till 21.12.2019, then 2%	from 21.08.2011 GBP CMS 10	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non- preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100896	AT000B100953	AT000B100987	AT000B100508
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	5,051,015	18,198,255	4,761,115	100,851
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,189,000	29,320,000	7,000,000	4,744,900
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	20.09.2013	20.03.2014	20.03.2014	10.02.2011
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.09.2023	19.03.2024	19.03.2024	09.02.2021
Issuer call subject to prior supervisory approval	No	No	No	No
Optional call date, contingent call dates and redemption amount	-	-	-	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	0.046	0.045	0.045	0.045
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100698	AT000B100763	AT000B101100	AT000B101191
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	260,987	2,001,558	21,588,486	24,564,463
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	5,994,600	5,686,300	33,186,000	27,820,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option
Original date of issuance	30.03.2012	28.09.2012	18.03.2015	27.01.2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.03.2021	27.09.2022	17.03.2024	26.01.2025
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	-	-	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed to floating
	3% till 29.03.2015; 4% from 30.03.2015 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	3,25% till 26.01.2021 then 12M EURIBOR +1,5%; min. 3%, max. 5%
Coupon rate and any related index				
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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	AT000B101308	AT000B101357	AT000B101373	AT000B101399
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)	36,739,710	15,513,556	10,025,269	5,084,971
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	35,223,000	15,000,000	10,000,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	20.12.2017	12.03.2019	08.11.2019	14.05.2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.12.2027	11.03.2029	07.11.2030	13.05.2030
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	fixed	fixed
Coupon rate and any related index	12M EURIBOR (floor 2.75%, cap 5%)	0.025	0.0173	0.027
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft	Kärntner Sparkasse Aktiengesellschaft
Unique identifier	AT000B101407	AT000B033543	AT000B034384	AT000B035035
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment				
Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,359,658	746,933	939,210	1,457,266
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	9,333,000	10,000,000	2,500,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	16.10.2020	12.05.2011	12.11.2012	04.06.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15.10.2030	11.05.2021	11.11.2022	03.06.2022
Issuer call subject to prior supervisory approval	Yes	No	Yes	No
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	-	Regulatory call	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	0.02	0.0525	0.055	0.041
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B034947	AT000B035027	AT000B035332	AT000B035639
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)	12,275,892	13,908,591	22,029,299	43,185,488
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	49,935,000	20,000,000	33,560,000	50,000,000
Issue price	101.35	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	10.03.2014	23.05.2014	16.03.2015	21.03.2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09.03.2022	22.05.2024	15.03.2024	20.03.2025
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	10.03.2019 at 100 %	Tax and regulatory call	16.03.2020 at 100 %	21.03.2021 at 100 %
Subsequent call dates, if applicable	annually on 10.03	-	daily from 16.03.2020	daily from 21.03.2021
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	0.0425	0.042	0.0305	0.03
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	Yes	Yes	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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Erste Bank Hungary	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
Unique identifier	AT000B035902	HU0000354493	SK4120007907	SK4120008111
Governing law(s) of the instrument	Austrian Law	Hungarian 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)	44,560,744	5,037,393	1,630,386	3,305,010
Currency of issue	EUR	HUF	EUR	EUR
Nominal amount of instrument (aggregate)	50,000,000	9,210,228	10,000,000	4,250,000
Issue price	100	49.92	95	95
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	22.05.2017	28.03.2014	01.08.2011	02.11.2011
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	21.05.2025	28.03.2024	01.08.2021	02.11.2023
Issuer call subject to prior supervisory approval	Yes	No	No	No
Optional call date, contingent call dates and redemption amount	22.05.2022 at 100%	No	No	No
Subsequent call dates, if applicable	daily from 22.05.2022	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Floating
	0.025	0.009	Structure (DJ, Nikkei, Inflation)	Structure (Inflation)
Coupon rate and any related index				
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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
Unique identifier	SK4120008442	SK4120008749	SK4120014564	SK4120014572
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)	4,562,186	4,357,353	3,326,528	3,314,460
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	11,000,000	9,000,000	3,300,000	3,300,000
Issue price	95	94.5	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	01.06.2012	02.11.2012	20.09.2018	20.09.2018
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.06.2022	02.11.2022	20.09.2028	20.09.2028
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	No	No	Tax and Reg. Call; Optional call: 20.09.2023 at 100%	Tax and Reg. Call; Optional call: 20.09.2023 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Fixed	Floating
Coupon rate and any related index	Structure (Inflation)	Structure (Inflation)	0.02875	6M EURIBOR +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	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 non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

Issuer	Slovenská sporiteľňa
Unique identifier	SK4120014770
Governing law(s) of the instrument	Slovakian Law
Regulatory treatment	
Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,119,516
Currency of issue	EUR
Nominal amount of instrument (aggregate)	9,100,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortised cost
Original date of issuance	30.11.2018
Perpetual or dated	Dated
Original maturity date	30.11.2028
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Tax and Reg. Call; Optional call: 30.11.2023 at 100%
Subsequent call dates, if applicable	-
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	0.0245
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or 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
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 non-preferred
Non-compliant transitioned features	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.

