## **CAPITAL INSTRUMENTS TABLE**

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 Lav
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	EUF
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	Perpetua
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	N/A1	Tax and regulatory call; First	Tax and regulatory call; First	Tax and regulatory call; First
amount		reset date: 15.10.2021	reset date: 15.04.2024	reset date: 15.10.2025
	N/A	semi-annually on 15.04.	semi-annually on 15.04.	semi-annually on 15.04
Subsequent call dates, if applicable		and 15.10.	and 15.10.	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	6,5% until 15.04.2024 then	5,125% until 15.10.2025
		5y swap rate + 9,02%	5Y Mid-swap rate +620,4	then 5Y Mid-market swap
Coupon rate and any related index			bps	rate + 485,1 bps
Existence of a dividend stopper	N/A	No	No	No
Fully discretionary, partially discretionary or mandatory (in	N/A	Fully discretionary	Fully discretionary	Fully discretionary
terms of timing)				- " " "
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 <	Issuer CET1 ratio <	Issuer CET1 ratio <
		5,125%, Erste Group CET1	5,125%, Erste Group CET1	5,125%, Erste Group CET1
If write-down, write-down trigger(s)		ratio < 5,125%	ratio < 5,125%	ratio < 5,125%
If write-down, full or partial	N/A	Fully or partially	Fully or partially	Fully or partially
If write-down, permanent or temporary	N/A	Temporary	Temporary	Temporary
	N/A	positive profit, no trigger	positive profit, no trigger	positive profit, no trigger
		_	event continuing, no risk of	_
		causing a Trigger event,	causing a Trigger event,	causing a Trigger event
If temporary write-down, description of write-up mechanism		applied to all notes	applied to all notes	applied to all notes
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	Nia
If yes, specify non-compliant features	N/A	INO	INO	No
ii 700, opooliy non oompilantieatures	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
	German Law, except for the	Austrian law	Austrian Law	Austrian Law
	provisions on the status,			
	which are governed by			
Governing law(s) of the instrument	Austrian Law			
Regulatory treatment	A JUST on a Little of A	A JURG I To A	T0	
Transitional CRR rules  Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/	Additional Tier 1	Additional Tier 1 Solo and consolidated	Tier 2 Solo and consolidated	Tier 2
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	497,119,143	745,477,900	5,443,913	2,166,727
most recent reporting date)				
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		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
	Tax and regulatory call; First		-	Tax call
	reset date: 15.04.2027	reset date: 15.04.2028; Call		
Optional call date, contingent call dates and redemption amount		option 15.10.2027 to 15.04.2028 at 100%		
anount	semi-annually on 15.04.	semi-annually on 15.04.		
Subsequent call dates, if applicable	and 15.10.	and 15.10.		
Coupons / dividends	ana 10.10.	u.i.u 10.10.		
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Floating
		1,25% until 15.04.2028 then	0.075	CMS
	then 5Y Mid-market swap	5Y Mid-market swap rate +		
Coupon rate and any related index	rate + 343,3 bps	464,6 bps		
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	Fully discretionary	Fully discretionary	Mandatory	Mandatory
terms of amount)	r any alboroadriary	T dily disorotionary	Manadory	Manadory
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)	-	-	-	<u>-</u>
If convertible, fully or partially	-	-	-	<u>-</u>
If convertible, conversion rate	-	-	-	<u> </u>
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into	-	-	-	<u>-</u>
If convertible, specify issuer of instrument it converts into	-	-	-	<del>-</del>
Write-down features	Yes	Yes	No	No
	Issuer CET1 ratio <	Issuer CET1 ratio <	-	-
	5,125%, Erste Group CET1			
If write-down, write-down trigger(s)	ratio < 5,125%	ratio < 5,125%		
If write-down, full or partial	Fully or partially	Fully or partially	-	<u>-</u>
If write-down, permanent or temporary	Temporary	Temporary	-	<del>-</del>
	positive profit, no trigger	positive profit, no trigger	-	-
	event continuing, no risk of	=		
If temporary write-down description of write up most	causing a Trigger event,	causing a Trigger event,		
If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	applied to all notes	applied to all notes	Conjor nonf	Conjor nonf
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				

Designate of the instrument (	Issuer	Erste Group Bank AG			
Personant	Unique identifier	AT000B002142	AT000B002381	AT000B003884	AT000B004296
Paralle   Para	Governing law(s) of the instrument				
Post-transitional CRR rules   Time	Regulatory treatment				
Engine stockisubl-parosidated   Solumbound stockisubl-parosidated stockisubl-parosidated   Solumbound stockisubl-parosidated stockisubl-parosidated   Solumbound stockisubl-	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
National Professional Profess	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Instrument type (types to be specified by each jurisdiction   Arnount recorprised in regulatory capital (in EUR, as of a 45,962   7,356,861   20,458,417   22,917,300   22,9	Eligible at solo/(sub-)consolidated/	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Amount recognised in regulation qualty (not seem to reporting date)         45,962         7,586,661         2,486,417         29,175,300           Currency of Issue         EUR         EUR         EUR         EUR         CURRENCY         EUR         EUR <td>solo&amp;(sub-)consolidated</td> <td></td> <td></td> <td></td> <td></td>	solo&(sub-)consolidated				
Currency of issue   Curr	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Currency of issue         EUR         EUR         EUR         EUR         EUR         Command amount of instrument (aggregate)         25,000,000         88,000,000         50,000,000         00,00		45,962	7,356,661	20,458,417	29,175,300
Nominal amount of instrument (aggregate)         25,000,000         88,800,000         50,000,000         66,000,000           Issue price         95.5         95.5         95.5         95.5           Redemption price         166.5         166.5         166.5         162.2         160.84           Accounting classification         Liability - Fair Value Option         Pair Value Option         Pair Value Option         Liability - Fair Value Option         Liability - Fair Value Option         Pair Value Option <td>·</td> <td></td> <td></td> <td></td> <td></td>	·				
Issue price         95.5         96.0         96.0	·				
Redemption price		25,000,000	88,000,000	50,000,000	60,000,000
Accounting classification         Liability - Fair Value Option         On 10,02000         On 10,02000 <t< td=""><td>Issue price</td><td>95.5</td><td>95.5</td><td>95.5</td><td>95.5</td></t<>	Issue price	95.5	95.5	95.5	95.5
Original date of issuance         02.01.2009         01.04.2009         01.04.2009         01.04.2010         01.07.2010           Perpetual or dated         01.04.2021         01.04.2022         01.07.2022         <	Redemption price	166.5	166.5	162.2	160.84
Perpetual or dated         Dated <td>Accounting classification</td> <td>Liability - Fair Value Option</td>	Accounting classification	Liability - Fair Value Option			
Original maturity date         02.01.2021         01.04.2021         01.04.2021         01.04.2021         01.04.2021         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 <td>Original date of issuance</td> <td>02.01.2009</td> <td>01.04.2009</td> <td>01.04.2010</td> <td>01.07.2010</td>	Original date of issuance	02.01.2009	01.04.2009	01.04.2010	01.07.2010
Issuer call subject to prior supervisory approval         Yes         Yes         Yes         Yes           Optional call date, contingent call dates and redemption amount         Tax call         Tax	Perpetual or dated	Dated	Dated	Dated	Dated
Depinoral call date, contingent call dates and redemption amount   Tax call amount	Original maturity date	02.01.2021	01.04.2021	01.04.2022	01.07.2022
amount         Subsequent call dates, if applicable         6         7         6         7         6         7         6         7         6         7         6         7         6         7         8         7         8         7         8         8         8         9         8         8         9         8         9         8         9         8         9         8         9         8         9         8         9         8         9         8         9         8         9         8         9         8         9         8         9         9         8         9         9         9         8         9	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Coupons / dividends   Fixed or floating dividend/coupon   Fixed		Tax call	Tax call	Tax call	Tax call
Fixed or floating dividend/coupon Fixed or floating dividend/coupon Coupon rate and any related index Coupon rate and ra	Subsequent call dates, if applicable	-	-	-	<u> </u>
Coupon rate and any related index         Zero coupon         Xero coupon         No         Mandatory         Mandato	Coupons / dividends				
Existence of a dividend stopper No No No No No No No No Pully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Existence of step up or other incentive to redeem No	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem No Noncumulative Noncumulative Noncumulative or cumulative Noncumulative Non	Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
terms of timing) Fully discretionary, partially discretionary or mandatory (in Mandatory terms of amount)  Existence of step up or other incentive to redeem No Noncumulative Noncumulative Noncumulative or cumulative or cumulative Noncumulative Noncumulat	Existence of a dividend stopper	No	No	No	No
terms of amount)  Existence of step up or other incentive to redeem No Noncumulative N		Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem No Noncumulative Noncu	Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	terms of amount)				
Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify instrument it converts into  If convertible, specify instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	Existence of step up or other incentive to redeem	No	No	No	No
If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  Write-down features  No  No  No  No  No  No  No  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  No  No  No  No  No  No  No  No  N	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	If convertible, conversion trigger(s)	-	-	-	
If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  Virite-down features  No  No  No  No  No  No  No  No  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	If convertible, fully or partially	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Virite-down features  No  No  No  No  No  No  No  No  No  If write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	If convertible, conversion rate	-	-	-	
If convertible, specify issuer of instrument it converts into	If convertible, mandatory or optional conversion	-	-	-	
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 convertible, specify instrument type convertible into	-	-	-	<u>-</u>
If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No	If convertible, specify issuer of instrument it converts into	-	-	-	<u>-</u>
If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No	Write-down features	No	No	No	No
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Senior non-preferred Senior non-preferred Senior non-preferred No	If write-down, write-down trigger(s)	-	-	-	<u>-</u>
If temporary write-down, description of write-up mechanism	If write-down, full or partial	-	-	-	<u>-</u>
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Senior non-preferred Senior non-preferred Senior non-preferred No	If write-down, permanent or temporary	-	-	-	
instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No	If temporary write-down, description of write-up mechanism	-	-	-	
<del></del>		Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
If yes, specify non-compliant features	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	-	-	-	

Issuer	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			
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			
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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	123,148,422	3,898,444	8,043,716	12,694,522
most recent reporting date)				
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			
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	-	-	-	<u> </u>
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
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)	-	-	-	<u> </u>
If convertible, fully or partially	-	-	-	<u>-</u>
If convertible, conversion rate	-	-	-	<u>-</u>
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into	-	-	-	<u> </u>
If convertible, specify issuer of instrument it converts into	-	-	-	<u> </u>
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u>-</u>
If write-down, full or partial	-	-	-	<u>-</u>
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	<u>-</u>

Issuer	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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	89,420,699	31,281,351	111,435,735	21,916,468
most recent reporting date)				
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			
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			
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	ivialidatory	Manuatory	ivialidatory	ivianuatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	_	-	-
If convertible, conversion rate	-	-	-	
If convertible, mandatory or optional conversion			_	
·		_	_	_
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- -	- -	- -	- -
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	- No	- No	- No	- - No
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)	- - No -	- - No -	- No -	- - No -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial		-	-	- - No - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	-	- No - -	- No - -	- No - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- - -	- - - -	- - - -	- - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	-	-	-	- No - - - Senior non-preferred
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- - -	- - - -	- - - -	- - -

Issuer	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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	73,606,119	38,104,352	39,400,700	22,028,031
most recent reporting date)				
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			
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			
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
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)	-	-	-	<u> </u>
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	<u>-</u>
If convertible, mandatory or optional conversion	-	-	-	<del>-</del>
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it converts into	-	-	-	
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u> </u>
If write-down, full or partial	_	-	-	<u> </u>
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	
	- Senior non-preferred	- Senior non-preferred	Senior non-preferred	Senior non-preferred
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	-	-	-	Senior non-preferred

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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated	colo ana consolidatea	Colo ana consolidatea	Oolo and consolidated	Golo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	20,279,171	1,314,198	45,313,086	37,118,430
most recent reporting date)				
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
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, write-down trigger(s)  If write-down, full or partial		-	<u>-</u>	
If write-down, full or partial		-	<u>-</u>	<u>-</u> -
If write-down, full or partial  If write-down, permanent or temporary		- - -	-	
If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	- - -	-	-	Senior non preferred
If write-down, full or partial  If write-down, permanent or temporary		- - - Senior non-preferred	- - Senior non-preferred	Senior non-preferred
If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	- - -	-	-	Senior non-preferred

Issuer	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	17,222,584	123,035,016	59,306,732	61,060,379
most recent reporting date)				
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			
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	,	,	,	,
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-		
If temporary write-down, description of write-up mechanism	-	-		
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)	Some non-preferred	Comor non-preferred	Como non-prototted	Como non-proteired
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features				-

Uncoming from finite from fin	Issuer	Erste Group Bank AG			
Page	Unique identifier	AT0000A1E879	AT000YOUINV0	QOXDBA032311	AT0000A1FR16
Past attrastitional CRR rules	Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Post-transitional CRR rules	Regulatory treatment				
Eighbie subdicisable/consolidated instrument type (types to be specified by each jurisdiction)         Solo and consolidated (shock (sub-)consolidated in regulatory capital (in EUR, as of a 13,824,553)         Book (a. Book (a. Book))         Book (a. Book (a. Book))         Book (a. Book (a. Book))         Book (a. Book)         Book (a. Book (a. Book))         Book (a. Book)         <	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Instrument type (types to be specified by each jurisdiction   Son   So	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Institution type (types to be specified by each jurisdiction (	Eligible at solo/(sub-)consolidated/	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Amount recognised in regulation (aptile) (EUR, as of most recent reporting date)         13,824,558         9,081,479         2,097,682         13,599,887           Currency of issue         CZX         EUR         EUR         CXX         EUR         EUR         CXX         2,769,168         1,840,000         2,000,000         2,27,692,680         1,840,000         2,000,000         2,27,692,680         1,900,000         1,900,000         2,27,692,680         1,900,000 </td <td>solo&amp;(sub-)consolidated</td> <td></td> <td></td> <td></td> <td></td>	solo&(sub-)consolidated				
Currency of issue   Cur	Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Currency of issue         CZK         BURN         EUR         CZK           Nominal amount of instrument (aggregate)         27,976,506         18,460,000         2,000,000         24,769,454           Issue price         100         100         0         100         100         100           Redemption price         Liability - Fair Value Option         Tail And Sequility - Fair Value	Amount recognised in regulatory capital (in EUR, as of	13,824,553	9,091,479	2,097,652	13,593,874
Nominal amount of instrument (aggregate)         27,978.050         18,860.000         2,000.000         24,768.454           Issue price         100         100         100         100         100           Redemption price         100         100         100         100         100           Counting classification         Liability - Fair Value Option         Liability - Fair Value Op	most recent reporting date)				
Session price   100	Currency of issue	CZK	EUR	EUR	CZK
Redemption price         Liability - Fair Value Option         Accounted         Date of Date         Date of Date         Date of Date         Date of Date         Date of Date of Date         Date of Da	Nominal amount of instrument (aggregate)	27,978,050	18,460,000	2,000,000	24,769,454
Accounting classification         Liability - Fair Value Option         Auditor         Liability - Fair Value Option         Liability - Fair Value Option         Auditor         Auditor         Liability - Fair Value Option         Auditor         Auditor         Audit and the State of	Issue price	100	100	100	100
Original date of issuance         29.04.2015         0.505.2015         19.05.2015         24.07.2015           Perpetual or dated         19.05.2025         24.07.2023         20.07.2023 <td< td=""><td>Redemption price</td><td>100</td><td>100</td><td>100</td><td>100</td></td<>	Redemption price	100	100	100	100
Perpetual or dated         PASS	Accounting classification	Liability - Fair Value Option			
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 and regulatory ca	Original date of issuance	29.04.2015	05.05.2015	19.05.2015	24.07.2015
Issuer call subject to prior supervisory approval         Yes	Perpetual or dated	Dated	Dated	Dated	Dated
Optional call date, contingent call dates and redemption amount         Tax and regulatory call amount         Tax and regulatory cal	Original maturity date	29.04.2023	28.04.2023	19.05.2025	24.07.2023
Subsequent call dates, if applicable 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Coupons / dividends Fixed or floating dividend/coupon Floating floating dividend/coupon Floating floating floating dividend/coupon Floating floating floating dividend/coupon Existence of a dividend stopper No		Tax and regulatory call			
Fixed or floating dividend/coupon Floating 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 No No No Fully discretionary or mandatory (in Wandatory Permissor) No	Subsequent call dates, if applicable	-	-	-	-
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           Fully discretionary, partially discretionary or mandatory (in terms of timing)         Mandatory         Mandatory         Mandatory           Existence of step up or other incentive to redeem         No         No         No         No           Noncumulative or cumulative or cumulative         Noncumulative         Noncumulative         Noncumulative         Noncumulative           Convertible or non-convertible or non-convert	Coupons / dividends				
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           Fully discretionary, partially discretionary or mandatory (in terms of timing)         Mandatory         Mandatory         Mandatory           Existence of step up or other incentive to redeem         No         No         No         No           Noncumulative or cumulative or cumulative         Noncumulative         Noncumulative         Noncumulative         Noncumulative           Convertible or non-convertible or non-convert	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
Existence of a dividend stopper No No No No No No No Fully discretionary, partially discretionary or mandatory (in Fully discretionary or mandatory (in Fully discretionary or mandatory (in Mandatory Fully discretionary or mandatory (in Fully discretionary or mandatory (in Mandatory Mandatory Mandatory Fully discretionary or mandatory (in Mandatory Manda	Coupon rate and any related index	3m Pribor + 3.015%	0.0391	0.0451	0.036
Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem No Noncumulative or cumulative or cumulative or cumulative or cumulative or cumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative or cumulative Noncumulative Non	·				
terms of timing) Fully discretionary, partially discretionary or mandatory (in Mandatory terms of amount)  Existence of step up or other incentive to redeem No Noncumulative Noncumulative Ocnovertible or non-convertible Non-convertible One-convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible ft convertible, conversion trigger(s) 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	· · · · · · · · · · · · · · · · · · ·				
terms of amount)  Existence of step up or other incentive to redeem No Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Noncumulative Occurentible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible State of Step up or other incentive to redeem Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible State of State		···-··· <b>,</b>	,	,	,
Existence of step up or other incentive to redeem No Noncumulative Noncu	Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
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, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If write-down features  No  No  No  No  No  No  No  No  No  N	terms of amount)				
Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	Existence of step up or other incentive to redeem	No	No	No	No
If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  Write-down features  No  No  No  No  No  No  No  No  No  N	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	If convertible, conversion trigger(s)	-	-	-	<u>-</u>
If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	If convertible, fully or partially	-	-	-	-
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down features  No  No  No  No  No  No  No  No  No  N	If convertible, conversion rate	-	-	-	-
If convertible, specify issuer of instrument it converts into	If convertible, mandatory or optional conversion	-	-	-	-
Write-down features No	If convertible, specify instrument type convertible into	-	-	-	-
If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N	If convertible, specify issuer of instrument it converts into	-	-	-	-
If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N	Write-down features	No	No	No	No
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No	If write-down, write-down trigger(s)		-	-	_
If write-down, permanent or temporary	If write-down, full or partial		-	-	
If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No		_			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N					
instrument type immediately senior to instrument)  Non-compliant transitioned features  No		Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features No No No No No		ocilioi fiori-prefered	ocino non-prefered	ochioi non-prefered	Comor non-presented
<del></del>		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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	91,465,018	31,525,734	1,261,172	20,480,004
most recent reporting date)				
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	Tax and regulatory	Tax and regulatory	Tax and regulatory call	Tax and regulatory call
amount	call	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	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
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	-	-	-	<u> </u>
If convertible, conversion rate	-	-	-	<u>-</u>
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into	-	-	-	<u> </u>
If convertible, specify issuer of instrument it converts into	-	-	-	<u> </u>
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u> </u>
and the second s			_	-
If write-down, full or partial	-			-
If write-down, full or partial  If write-down, permanent or temporary	-	-	-	-
	- - -	- -	-	-
If write-down, permanent or temporary	- - Senior non-preferred	- Senior non-preferred	- Senior non-preferred	Senior non-preferred
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	- - Senior non-preferred	Senior non-preferred		Senior non-preferred

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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)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
	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value
Accounting classification	Option	Option	Option	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	<u> </u>			
Fixed or floating dividend/coupon	Fixed to floating	Floating	Eivad to floating	Fixed
rixed of floating dividend/coupon	4.00% then collared CMS	Floating 3m ROBOR +2.51%	Fixed to floating 5% till 26.01.17 then	0.029
	4.00 % their collared Civis	3111 KOBOK +2.31 /6	1,5x10Y EUR CMS	0.029
Coupon rate and any related index			(floor 2,5%, cap 10%)	
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	,	,	,	,
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	,	,	,	,
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	<u> </u>	<u> </u>		
If temporary write-down, description of write-up mechanism			<u> </u>	
				Senior non-proferred
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

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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)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
	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value
Accounting classification	Option	Option	Option	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	floating with collar (floor	fixed to floating	fixed to floating
Fixed or floating dividend/coupon		2.35%, cap 5%)	g	
	0.0556	12 months EURIBOR	2,75% till 01.02.19 then 1x10Y EUR-CMS (floor	2,40% till 12.01.19 then 6 months CZK PRIBOR
Coupon rate and any related index			2,40%, cap 5%)	(floor 2%, cap 5%)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)		-	-	-
If convertible, fully or partially				
If convertible, conversion rate				
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it converts into				
Write-down features	No	No	No	No
	-	140	-	140
If write-down, write-down trigger(s)  If write-down, full or partial		<u> </u>	-	-
•	<u> </u>	<u> </u>		-
If write-down, permanent or temporary				-
If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	Conjor non professed	Conjor non professed	Caniar non professed	Conies and a section of
	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
, , , , , ,				
instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No	No

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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)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
1 b	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value
Accounting classification	Option	Option	Option	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	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount Subsequent call dates if applicable				
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends	final to flanting	fired to fleeting	Floring	fired to fleeting
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	Floating	fixed to floating
	2,5% till 05.04.19 then	1,5% till 18.06.19 then	12M EURIBOR (floor	2,25% till 05.11.19 then
Coupon rate and any related index	10Y EUR-CMS (floor 2,3%, cap 5%)	6M CZK PRIBOR (floor 1%, cap 4%)	1.5%, cap 3%)	10Y EUR-CMS (floor 1,25%, cap 3,75%)
Existence of a dividend stopper	2,3%, cap 3%) No	1 70, Cap 4 70) No	No	1,25%, cap 3,75%) No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing) Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	iviariuatory	Manualory	iviaridatory	iviaridatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	Non-convenible	-	Non-convenible	14011-COTIVETUDIE
If convertible, fully or partially				
10 10 10 10 10 10 10 10 10 10 10 10 10 1	<u> </u>			<del>-</del> _
If convertible, conversion rate		<u> </u>		
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into			- N-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	<u>-</u>	-	-
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
	Austrian Law	Austrian Law	German law except for	Austrian law
			the status clause which	
			will be governed by	
Governing law(s) of the instrument			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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	96,327,444	16,080,471	504,944,089	4,519,791
most recent reporting date)				
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
	Liability - Fair Value	Liability - Fair Value	Liability - amortized cost	Liability - Fair Value
Accounting classification	Option	Option		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
	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call;	Tax and regulatory call
Optional call date, contingent call dates and redemption			Call option 10.06.2025	
amount			at 100%	
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	floating	fixed to floating	fixed
	2.50% till 18.02.21,	6-Months-CZK-PRIBOR	1.00% till 10.06.25, then 5	0.026
	thereafter: 10y-EUR-	6-Months-CZK-PRIBOR + 0.80%		0.026
	thereafter: 10y-EUR-CMS (floor 1.50%, cap			0.026
Coupon rate and any related index	thereafter: 10y-EUR- CMS (floor 1.50%, cap 3.75%)	+ 0.80%	year EUR Mid-Swap Rate + 130 bps	
Existence of a dividend stopper	thereafter: 10y-EUR- CMS (floor 1.50%, cap 3.75%)		year EUR Mid-Swap Rate	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in	thereafter: 10y-EUR- CMS (floor 1.50%, cap 3.75%)	+ 0.80%	year EUR Mid-Swap Rate + 130 bps	
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	thereafter: 10y-EUR- CMS (floor 1.50%, cap 3.75%) No Mandatory	+ 0.80% No Mandatory	year EUR Mid-Swap Rate + 130 bps No Mandatory	No Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in	thereafter: 10y-EUR- CMS (floor 1.50%, cap 3.75%)	+ 0.80% No	year EUR Mid-Swap Rate + 130 bps	No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory	+ 0.80%  No  Mandatory  Mandatory	year EUR Mid-Swap Rate + 130 bps No Mandatory Mandatory	No Mandatory Mandatory
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory	+ 0.80%  No Mandatory  Mandatory  No	year EUR Mid-Swap Rate + 130 bps No Mandatory Mandatory	No Mandatory Mandatory No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory No Noncumulative	+ 0.80%  No Mandatory  Mandatory  No Noncumulative	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory	+ 0.80%  No Mandatory  Mandatory  No	year EUR Mid-Swap Rate + 130 bps No Mandatory Mandatory	No Mandatory Mandatory No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory No Noncumulative	+ 0.80%  No Mandatory  Mandatory  No Noncumulative	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory No Noncumulative	+ 0.80%  No Mandatory  Mandatory  No Noncumulative	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory  Mandatory  No Noncumulative Non-convertible	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory  Mandatory  No Noncumulative Non-convertible	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible -	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible -	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory  Mandatory  No Noncumulative Non-convertible	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible -	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible -	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, cully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)  No Mandatory  Mandatory  No Noncumulative Non-convertible	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)  No Mandatory  Mandatory  No Noncumulative Non-convertible	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)  No Mandatory  Mandatory  No Noncumulative Non-convertible	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory  No Noncumulative Non-convertible No	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible  No	year EUR Mid-Swap Rate + 130 bps  No  Mandatory  Mandatory  No  Noncumulative  Non-convertible  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible No Noncumulative Non-convertible No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory  No Noncumulative Non-convertible No No	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%) No Mandatory Mandatory  No Noncumulative Non-convertible No No	+ 0.80%  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	year EUR Mid-Swap Rate + 130 bps  No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No

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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	57,522,012	55,426,872	4,266,727	1,066,657
most recent reporting date)				
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
	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value	Liability - Fair Value
Accounting classification	Option	Option	Option	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	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount	,			,
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	2.5% till 19.06.22, then	0.0168	0.0168
	10-Year-EUR-CMS	10-Year-EUR-CMS		
Coupon rate and any related index	(floor 2.35%, cap 4,0%)	(floor 2,0%, cap 4,0%)		
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	=	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	-
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features				

			Bankhaus	Bankhaus
Issuer	Erste Group Bank AG	Erste Group Bank AG	Krentschker & Co. Aktiengesellschaft	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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	500,249,555	12,195,432	3,599,422	2,605,344
most recent reporting date)				
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
	Liability - amortized cost	Liability - Fair Value	Liability - amortized cost	Liability - amortized cost
Accounting classification		Option		
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
	Tax, regulatory call and MREL disqualification event call; Call option	Tax and regulatory call	02.11.2021 at 100%	05.07.2022 at 100%
Optional call date, contingent call dates and redemption amount	08.06.26 to 08.09.26 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
O construction of the state of	1,625% till 08.09.26, then 5 year EUR Mid-	2.75% till 21.10.22, then 6-Months-CZK-PRIBOR	0.03	0.0265
Coupon rate and any related index	Swap Rate +210bps	(floor 1,0%, cap 4,5%)	NI.	NI-
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	_	-	-	-
If convertible, fully or partially	_	-	-	-
If convertible, conversion rate	_	_	-	-
If convertible, mandatory or optional conversion	_	-	-	-
If convertible, specify instrument type convertible into	_	-	-	-
If convertible, specify issuer of instrument it converts into	_	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial			-	-
If write-down, permanent or temporary				
If temporary write-down, description of write-up mechanism				<u> </u>
<del> </del>		Senior non-preferred	Senior non-preferred	Senior non-preferred
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred		•	
Non-compliant transitioned features	N <sub>0</sub>	No	No	No
If yes, specify non-compliant features	No	140	140	No

	s Wohnbaubank	s Wohnbaubank	Sparkasse Niederösterreich Mitte West	Sparkasse Niederösterreich Mitte West
Issuer	Aktiengesellschaft	Aktiengesellschaft	Aktiengesellschaft	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
	26.01.2017	19.10.2017	Tax and regulatory call;	
Optional call date, contingent call dates and redemption amount	20,000,000	9,000,000	First reset date: 03.09.2025	
	26.01.2018,	19.10.2018; 19.10.2019;	annually on 03.09.	_
	26.01.2019,	19.10.2020	·	
Subsequent call dates, if applicable	26.01.2020, 26.01.2021			
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Floating
	0.0425	0.04	4,75% until 03.09.2025 then 7Y swap rate +	max. 7.5%
Coupon rate and any related index	NI-	NI.	4,10%	Nis
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
	Convertible on behalf of	Convertible on behalf of	-	-
If convertible, conversion trigger(s)	investor at coupon date	investor at coupon date		
If convertible, fully or partially	Always partially	Always partially	-	-
If convertible, conversion rate	1	1	-	-
If convertible, mandatory or optional conversion	Optional	Optional	-	-
If convertible, specify instrument type convertible into	Participation certificates	Participation certificates	-	-
	s Wohnbaubank	s Wohnbaubank	-	-
If convertible, specify issuer of instrument it converts into	Aktiengesellschaft	Aktiengesellschaft		
Write-down features	No	No	Yes	No
	-	-	Issuer CET1 ratio <	-
If write down write down trigger(a)			5,125%, Erste Group	
If write-down, write-down trigger(s)			CET1 ratio < 5,125%	
If write-down, full or partial	-	-	Fully or partially	-
If write-down, permanent or temporary	<u> </u>	-	Temporary  positive profit, no trigger event continuing, no risk of causing a Trigger	<u>-</u>
			event, applied to all	
If temporary write-down, description of write-up mechanism			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		Senior non-preferred
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	notes	Senior non-preferred

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 and	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated	consolidated			
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	24,825,700	9,418,624	16,982,547	8,512,056
most recent reporting date)	, ,	, ,	, ,	, ,
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
	Liability - Fair	Liability - amortized cost	Liability - Fair Value	Liability - Fair Value
Accounting classification	Value Option	Elability amortized cool	Option	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	-	Tax and regulatory call	-	-
amount		rax and regulatory call		
Subsequent call dates, if applicable			_	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
- Tixed of floating dividend/coupon	0.0495	3,146% till 21.12.2019,	from 21.08.2011 GBP	Zero coupon
Coupon rate and any related index	0.0493	then 2%	CMS 10	Zero coupon
Existence of a dividend stopper	No	No	No No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	Mandatory	Wandatory	Wandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	,	,	,	,
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially				
If convertible, conversion rate			_	
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into		<u> </u>	-	
If convertible, specify issuer of instrument it converts into	- No			- No
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Position in subordination hierarchy in liquidation (specify	Senior non-	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)	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 (agregate)	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			
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	19.09.2023 No			
	INO	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 insurant type convertible into				
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	110
				<u> </u>
If write-down, full or partial	<u> </u>		<u> </u>	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	Conjor new serfered	Conjor reservations of	Conjor research	Conjor and and a
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	-	-	-	-

	Allgemeine Sparkasse Oberösterreich	Allgemeine Sparkasse Oberösterreich	Allgemeine Sparkasse Oberösterreich	Allgemeine Sparkasse Oberösterreich
Issuer	Bankaktiengesellschaft	Bankaktiengesellschaft	Bankaktiengesellschaft	Bankaktiengesellschaf
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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bono
Amount recognised in regulatory capital (in EUR, as of	260,987	2,001,558	21,588,486	24,564,463
most recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	5,994,600	5,686,300	33,186,000	27,820,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
	Liability - amortized cost	Liability - Fair Value	Liability - amortized cost	Liability - Fair Value
Accounting classification		Option		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	-	-	Tax and regulatory call	Tax and regulatory cal
amount				
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed to floating
	3% till 29.03.2015;	from 28.09.2013 EUR	3% till 17.03.2018;	3,25% till 26.01.2021
	4% from 30.03.2015 till	CMS 10	3,25% from 18.03.2018	then 12M EURIBOR
	29.03.2018, then 5%		till 17.03.2021; 3,5%	+1,5%; min. 3%, max
Coupon rate and any related index			from 18.03.2021 till 17.03.2024	5%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in		Mandatory		
terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	Mandatory	Wandatory	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)	-	-	-	11011 00111011101
If convertible, fully or partially	-	_		
If convertible, conversion rate				
If convertible, mandatory or optional conversion	_			
	<u> </u>			
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into				·
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u> </u>
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	On the state of th	0
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No	No

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier  Coverning law(s) of the instrument	AT000B101308	AT000B101357	AT000B101373	AT000B101399
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Regulatory treatment	T 0	T0	T' 0	T: 0
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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)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
	EUR	EUR	EUR	EUR
Currency of issue				
Nominal amount of instrument (agregate)	35,223,000	15,000,000	10,000,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
	Liability - Fair Value	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Accounting classification	Option			
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			
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	fixed	fixed
	12M EURIBOR (floor	0.025	0.0173	0.027
Coupon rate and any related index	2.75%, cap 5%)			
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	NI-	NI-	Ne	Na
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	No		
If write-down, write-down trigger(s)	No -	-	-	-
			-	-
If write-down, write-down trigger(s)	-	-	-	- - -
If write-down, write-down trigger(s)  If write-down, full or partial	-	-	- - -	- - -
If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	-	-	Senior non-preferred	- - - - Senior non-preferred
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	- - - -	- - - -	- - - Senior non-preferred	Senior non-preferred

	Allgemeine Sparkasse Oberösterreich	Salzburger Sparkasse Bank	Salzburger Sparkasse Bank	Kärntner Sparkasse
Issuer	Bankaktiengesellschaft	Aktiengesellschaft	Aktiengesellschaft	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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	9,359,658	746,933	939,210	1,457,266
most recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	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	Tax and regulatory call	-	Regulatory call	-
amount				
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	•	•	,	,
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
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	-	-	-	-
·	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
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
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred

	Steiermärkische Bank	Steiermärkische Bank	Steiermärkische Bank	Steiermärkische Bank
Issuer	und Sparkassen Aktiengesellschaft	und Sparkassen Aktiengesellschaft	und Sparkassen Aktiengesellschaft	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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	12,275,892	13,908,591	22,029,299	43,185,488
most recent reporting date)				
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			
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	10.03.2019 at 100 %	Tax and regulatory call	16.03.2020 at 100 %	21.03.2021 at 100 %
amount				
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
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	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)		2		
Non-compliant transitioned features	No	No	No	No

	Ctainmainhiach a Damh			
	Steiermärkische Bank und Sparkassen			
Issuer	Aktiengesellschaft	Erste Bank Hungary	Slovenská sporiteľňa	Slovenská sporiteľňa
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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	44,560,744	5,037,393	1,630,386	3,305,010
most recent reporting date)				
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	22.05.2022 at 100%	No	No	No
amount				
Subsequent call dates, if applicable	daily from 22.05.2022	_	-	-
Coupons / dividends	<u> </u>			
Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Floating
	0.025	0.009	Structure (DJ, Nikkei,	Structure (Inflation)
Coupon rate and any related index			Inflation)	, ,
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	·	·	•	·
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
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	-	-	<u>-</u>	
				- - No
	- - No	- - No	- - No	- - No
If write-down, write-down trigger(s)	No	No	No	- No -
If write-down, write-down trigger(s) If write-down, full or partial	No -	No -	No -	- No - -
If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	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	No	No	No	- - -
If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	No - -	No - -	No - -	No Senior non-preferred
If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	No	No	No	- - -

Issuer	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa
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 and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated				
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of	4,562,186	4,357,353	3,326,528	3,314,460
most recent reporting date)				
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
	No	No	Tax and Reg. Call;	Tax and Reg. Call;
Optional call date, contingent call dates and redemption			Optional call:	Optional call:
amount			20.09.2023 at 100%	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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
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	_	_	_	Ē
If convertible, mandatory or optional conversion				
	-	-	-	-
If convertible, specify instrument type convertible into			-	-
	-	-		- -
If convertible, specify instrument type convertible into	-	-		- - - No
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- -	- - -	-	- - - No
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	- - - No	- - - No	- - No	- - - No -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	- - - No	- - No	- - No	- - No - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	- - - No -	- - - No -	- - No -	- - No - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	- - - No -	- - - No -	- - No -	No Senior non-preferred
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- - No - - -	- - No - -	- No - - -	- - -
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify	- - No - - -	- - No - -	- No - - -	- - -

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 and consolidated	
solo&(sub-)consolidated		
Instrument type (types to be specified by each jurisdiction)	Bond	
Amount recognised in regulatory capital (in EUR, as of	9,119,516	
most recent reporting date)		
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	
	Tax and Reg. Call;	
Optional call date, contingent call dates and redemption	Optional call:	
amount	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	Mandatory	
terms of timing)		
Fully discretionary, partially discretionary or mandatory (in	Mandatory	
terms of amount)		
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	Senior non-preferred	
instrument type immediately senior to instrument)	Comor non protoned	
Non-compliant transitioned features	No	
If yes, specify non-compliant features	-	
7 7 - 1 - 2 7		

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.